

To sum things up,

- **Be prepared**
- **Have a budget - and stick to it**
- **Make a list – check it twice**
- **Be reasonable**
- **Don't go overboard with the kids or your spouse.**
- **Keep the celebration simple**

We all need to view the Christmas gift giving as a part of our stewardship of the money and resources that god has provided to us. It may not be all that we want, but it is all that we need to honor him, to celebrate the birth of Christ, and to show those who are special people in our lives how much we love them.