



This Holiday Season, we're grateful for the trust you've placed in us to build the foundations of your dreams.

From our team at Upstate Companies, we wish you a season filled with joy, warmth and togetherness.

Here's to Constructing a Brighter Future -TOGETHER!



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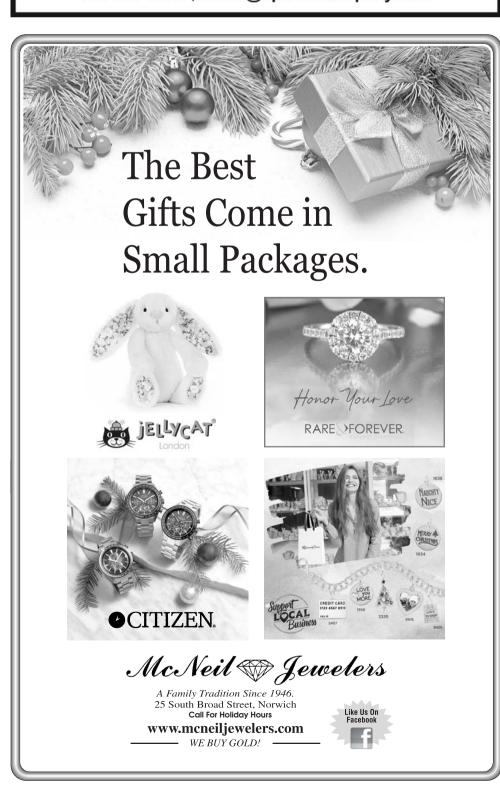
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Last-minute shopping tips

Holiday shopping season typically begins the day after Thanksgiving and extends all the way to Christmas Eve. While that's a considerable amount of time for shoppers to find gifts for everyone on their shopping list, many people will still find themselves putting holiday shopping off until the last minute.

In certain ways, last-minute holiday shopping is easier than ever. Thanks to online retailers who can ship products overnight, men and women who delay their holiday shopping have more options at their disposal than they did before the arrival of the Internet. And unlike the days of yore when the best deals were largely exclusive to Black Friday, some shoppers find that competition between online retailers and traditional brick-and-mortar stores is so great that deals can be found regardless of when they begin shopping. But while waiting until the last minute to begin holiday shopping may not be as risky as it used to be, shoppers may still benefit by sticking to certain strategies so they can find the perfect gifts without breaking the bank.

- Stay within your budget. Even last-minute shoppers have holiday shopping budgets. But it can be harder for last-minute shoppers to stick to their budgets because they have less time to comparison shop and hunt for deals. As the holiday shopping season winds down, resist the temptation to go over budget. If a gift you had in mind is available but more than you can spend, look for something else. Overspending on holiday shopping in December is a recipe for debt in January, and no shopper wants to begin the new year weighed down by consumer debt.
- Shop local. National chains and big box retailers are renowned for rolling out great deals during the holiday season, but such stores may have very limited or unimpressive inventory left by the time last-minute shoppers begin shopping. Local retailers are often incapable of slashing prices as





significantly as their larger competitors, and that may mean they have more extensive inventories available throughout the holiday shopping season. In addition, shoppers who stick with local retailers won't have to pay shipping costs to ensure items arrive on time.

- Shop during off-peak hours. Shopping during off-peak hours can help last-minute shoppers make efficient use of the limited time they have to buy gifts for their loved ones. Visit stores early in the morning or late at night, or schedule a midweek afternoon shopping trip so you aren't spending what little time you have left waiting on lines or hunting for parking.
- Give something less traditional. Holiday gifts need not come from stores. Rather than spending their time shopping for gifts for loved ones who seemingly have it all, last-minute shoppers can give the gift of a donation in their loved one's name. Lastminute shoppers who want to give something more tangible can create a homemade gift

that's both unique and heartfelt. If your DIY skills are lacking, give a loved one the gift of a night out on the town at your expense.

Shoppers who wait until the end of the holiday shopping season to begin their searches for holiday gifts can still find great gifts without going broke. GG169376





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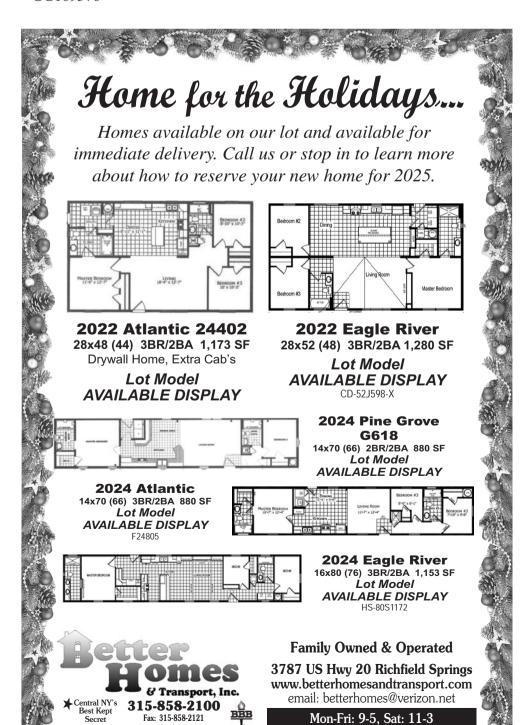
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Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

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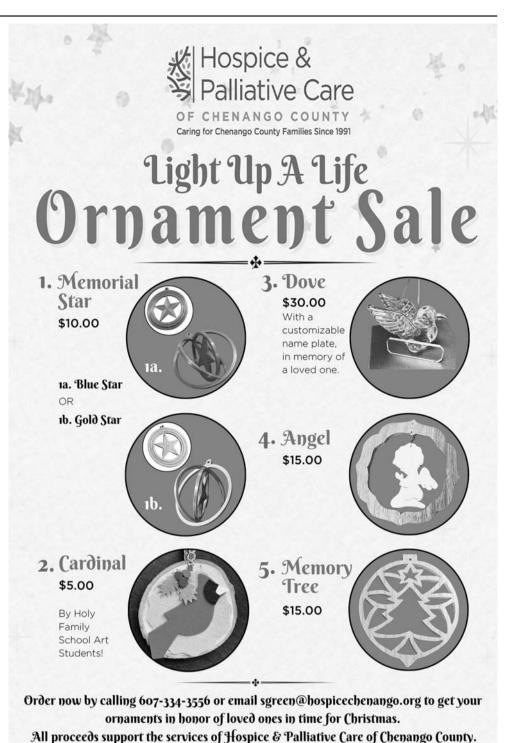




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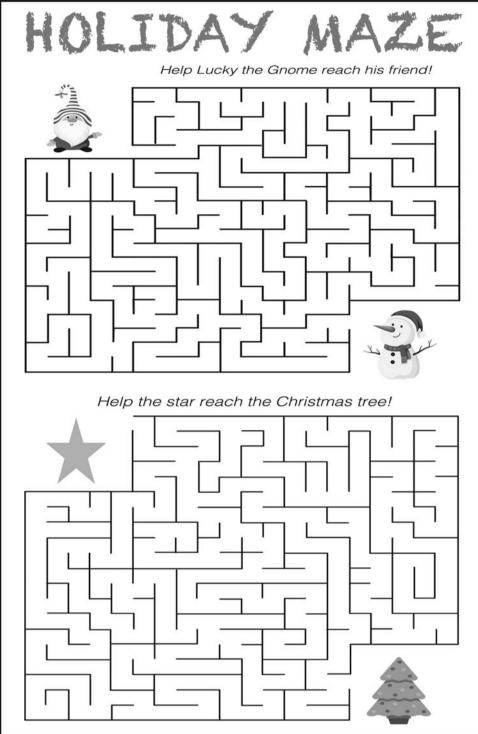
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1-5pm 12-4pm

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Thurs. January 2 Fri. January 3

12-4pm & 6:30-9pm 12-4pm & 7-10pm



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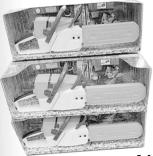
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Gift Exchange Pos And Pon'ts

Chanukah, Christmas and New Year's Eve are right around the corner. That means neighborhoods, buildings and stores will soon be awash in holiday splendor. Social schedules will be full, and men and women everywhere will shuffle to complete their holiday shopping.

Grab bags are a staple of this season of giving, and the following are a few dos and don'ts to ensure participation in gift exchanges is fun and friendly for all involved

DO set a gift amount limit. Holiday grab bags are more about having fun and exchanging a little something with friends and family members than walking away with amazing prizes. Establish a spending limit so everyone receives a gift of roughly the same value and no one feels slighted or left out.

DON'T exceed the spending limit. It can be tempting to spend more to make your gift appear more impressive. But overspending defeats the purpose of the gift exchange. Grab bags typically are anonymous, so being overly generous will not win you any style points.

DO make it a game. Tossing gifts in a bag only to have others reach in and grab one is certainly effective. But the concept can be even more fun if you make a game out of it. Try passing wrapped gifts around in a circle to a holiday song. When the music stops, the gift you are holding is the one you open. Experiment with your own variations to make gift exchanges more fun. DON'T let anyone see the gift you bring. The idea is to keep things as secretive as possible so as not to sway the selection of presents. DO ensure your gift is unisex. Unless you know specifically that only men or women will be opening the presents, select items that will appeal to both genders. Food, gift cards, music, or home staples make great grab bag gifts. DON'T forget to consider ages as well. Gift exchanges may include both children and adults, so include gifts that appeal to all ages when necessary.

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When the exchange has ended, allow participants to swap gifts if they want to.

DO expect some grab bag gifts to be gag gifts. Such gifts are entertaining and may make up the majority of the grab bag gifts. Keep your sense of humor and you're likely to enjoy grab bags a lot more.

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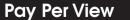
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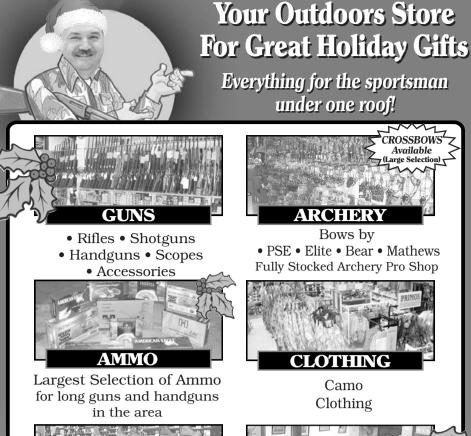
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DON'T regift items to use as grab bag picks. Should the person who gave you the gift participate in the grab bag, he or she can trace that gift back to you and may be offended.

DO make sure everyone is aware that there will be a grab bag gift exchange, as there needs to be an equal number of gifts to participants so everyone gets





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