

15 Tips to Help You Avoid Being a Thanksgiving Turkey

This year, we will be once again immersed in Christmas shopping commercials as we join our families for the annual Thanksgiving feast.

Don't let these turkeys turn you into the Christmas goose:

1. **Don't forget to be thankful at Thanksgiving.** People who appreciate their blessings are more likely to get more.

2. **Thanksgiving is not about eating yourself into a food coma and sleeping through football games.** Find something wholesome you can do with your family.

3. **You do not have to spend money to have fun.** Card games, dominoes and board games can entertain the whole family at no cost.

4. **Christmas shopping is a necessary evil in our society.** You should do it on your schedule, not at midnight on Thanksgiving Day.

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5. **Most retailers mark up their goods before putting them on "sale."** Smart shoppers buy when the real sales hit closer to Christmas.

6. **You can maximize your purchasing power by giving gift cards.** After Christmas is when the largest discounts happen.

7. **Another shopping maven trick is to look for**

Christmas presents throughout the year. It spreads their cost and lets them find real bargains.

8. Layaway is making a comeback, and you should use it. It spreads your cost and saves you credit card charges.

9. Christmas presents do not need to be expensive. It really is the thought that counts.

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10. Don't let your kids guilt you into buying gifts you can't afford. They'll get over it.

11. Large families can save money by drawing names for gifts. Just remember to give cards or tokens to the others.

12. Never believe your wife when she says you didn't need to get her a Christmas present. Get her a nice inexpensive little piece of jewelry and save your marriage.

13. You are not the U.S. government. Leave the credit cards at home and shop with the money you have, not money you don't.

14. If you are struggling to pay debts, now is a good time to start a debt relief plan. Financial freedom is a great Christmas present.

15. Don't forget to be thankful to the Lord for His blessings. "Let us come before him with thanksgiving" (Ps. 95:3).

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