

GIFT GIVING IDEAS

Can't-Miss Gifts For Every Occasion

(NAPSA)—How to give meaningful gifts for any occasion? It's the thought that counts, but with so many holidays and celebrations throughout the year, it can be difficult to find unique gifts that show you took the time to find something different. Instead of fighting crowds to purchase the latest trendy item, consider these suggestions to help you locate the perfect gift for any occasion.

Personalize Everyday Gifts

Traditionally, personalized gifts included embroidered linens and monogrammed dishes and flatware. Nowadays, there are many other ways to personalize gifts that add to a celebration. Consider customizing a bottle of wine with a handmade label or making a CD with packaging and music that reflect the occasion. If you like candles, you can make your own at a studio or order from a retail location to fit the environment or personality. Whether it's a gift to the host of a dinner party or a stocking stuffer, these gifts add a more personal touch to everyday items.

Consult Gift Registries

Gift registries aren't just for weddings and baby showers. More people are now taking advantage of online registries offered by their favorite shopping sites to create their own desired "wish list" for any occasion, even a birthday or a housewarming. If you can't find a registry, check retailers' sites—department stores, home improvement locations, fashion and entertainment outlets often have a special gift-giving section that can help generate ideas.

Customize a Gift Card

If you don't know a person's size or favorite brand, consider cre-



There are easy ways to give personalized presents year-round.

atively packaging a gift card with a color brochure, leaflet or other printed photography to suggest your intention so the recipient can pick out the specific item that he or she wants. Visa Gift cards, which can be used wherever Visa debit cards are accepted, can even be customized with holiday-themed art, a personal message or with a photo you provide. More festive than giving cash, these cards are also more secure because they are covered by Visa's Zero Liability policy* and can be replaced if lost or stolen. And because the recipients can choose their own gifts, you don't have to worry about returns.

No matter what gift you select, pair it with a simple but well-meant greeting. It's impossible to hit the mark every time, but at least the recipient will recognize that your heart is in the right place.

** Covers U.S.-issued cards only. Visa's Zero Liability Policy does not apply to commercial credit cards, ATM transactions or PIN transactions not processed by Visa. Notify your financial institution immediately of any fraudulent use. For specific restrictions, limitations and other details, see cardholder agreement or www.visa.com/security.*