



**NO EXPENSE WAS  
SPARED IN TURNING IT  
INTO THE  
MOST PERFECT  
CHRISTMAS EVER.**

**EVERYONE WAS AS  
HAPPY AS COULD BE.  
ESPECIALLY THE LOAN  
COMPANY...**

*Are you still paying for last Christmas?*

See [www.christmasgiving.net](http://www.christmasgiving.net)  
for ideas on how to do it  
differently this year!

