



This undated photo provided by Rosa's Fresh Pizza shows post it notes covering the walls from their pay if forward program, inside of the pizza shop in Philadelphia, Pa. Rosa's has given away more than 70,000 slices of pizza, paid for by the customers of this Philadelphia restaurant. The effort started a couple of years ago when a customer learned that homeless people occasionally visited the eatery, which sells pizza for \$1 a slice. The customer offered to pay in advance for a slice to be given to someone in need.

Giving chains

Holiday customers enjoy paying it forward

By MELISSA KOSSLER DUTTON
Associated Press

Lisa Ludwinski expects to sell more pie at her Detroit bakery during the holiday season, and not just to people enjoying it themselves. She anticipates that customers will buy pieces of pie for strangers through the shop's "Pie-it-Forward" program.

Ludwinski, owner of Sister Pie, launched the program last fall. Shoppers buy a coupon for a free slice of a pie, and the coupons get hung on a wall. Anyone who visits can take one down to get some pie.

"It's a way to provide pie for a variety of people — people who are hungry or people who have never been to our pie shop before," said Ludwinski, whose specialties include Salted Maple and Cranberry Crumble.

Although the program runs year-round, Ludwinski has found that customers are more enthusiastic about it during the holidays.

Pay-it-forward programs seem to gain momentum around Christmas. Customers at Starbucks and Dunkin' Donuts around the country have made headlines in recent Decembers by buying coffee for the person behind them in line — leading to chains of hundreds of free drinks in streaks that can last for hours.

Most people — even those who don't donate to charity — value generosity, and paying for someone's coffee is an easy way to express that, said Patricia Snell Herzog, an assistant professor of sociology and criminal justice at the University of Arkansas in Fayetteville who co-authored "American Generosity: Who Gives and Why" (Oxford University



This Oct. 27 photo shows the Pie-it-Forward wall at Sister Pie in Detroit, Mich. In Sister Pie's "Pie-it-Forward" program, shoppers buy a coupon for a free slice of pie that the bakery displays in the shop. Anyone who visits can use the coupons to get pie. "It's a way to provide pie for a variety of people — people who are hungry or people who have never been to our pie shop before," said owner Lisa Ludwinski, whose specialties include Salted Maple and Cranberry Crumble. Although the program runs year-round, Ludwinski has found that customers are more enthusiastic about it during the holidays.

Press, 2016).
"It just makes you feel good," she said. "It's like smiling at someone. You're passing on visible

goodness."
Also, nobody wants to be the person who breaks the chain, she said.

It's put right in front of you. This person in line is being really generous. It makes you feel called to respond."

— Patricia Snell Herzog, author of "American Generosity"

"It's put right in front of you. This person in line is being really generous. It makes you feel called to respond," she said.

MaryJo Dunn was amazed when an anonymous gift that she made in honor of her late son became a pay-it-forward phenomenon at the First and Last Tavern in Glastonbury, Connecticut. On Feb. 20, what would have been Luke's second birthday, Dunn bought a gift card and asked the manager to give it, along with a note explaining the date's significance, to a family having lunch at the restaurant.

The family that was chosen was celebrating their son's birthday; they insisted on reloading the card and giving it to another family, said Molly Shanahan, creative director for the restaurant. Diners continued to load the card through the next day.

"It took off," said Shanahan. "It created this energy. It inspired people. It was a flame that ignited the whole place."

For Dunn, whose son died of cancer in 2015, the outpouring made a bad day more bearable. She and her husband, Shane, routinely buy coffee and doughnuts for others and give the recipients printed cards asking them to "pay it forward in memory of Luke." They find that these small gifts not only keep Luke's memory alive but inspire others to perform "random acts of kindness," she said. "We

are so happy that people continue to do this. It definitely lightens our hearts."

Mason Wartman also has seen how powerful pay-it-forward opportunities can be. He has given away more than 70,000 slices of pizza paid for by the customers of his Philadelphia restaurant, Rosa's Fresh Pizza.

The effort started a couple of years ago when a customer learned that homeless people occasionally visited the eatery, which sells pizza for \$1 a slice. The customer offered to pay in advance for a slice to be given to someone in need. He also told Wartman about an Italian custom called "caffè sospeso," or suspended coffee: Someone who has had good fortune pays for an extra cup of coffee to be given later to someone down on his luck.

Wartman decided to keep track of the prepaid slices with sticky notes, which soon covered the walls of his restaurant. After the pay-it-forward program was featured on local and national media, the sticky notes became unwieldy and Wartman created a button on the cash register to record the free slices.

Customers like the program because they can see it helping others, he said.

"It's very transparent," he said. "My employees never ask, would you like to donate today? It's just out there. Everyone knows what we do."

Ho, ho, hold up before you spend this season

By SARAH SKIDMORE SELL
Associated Press

It's easy to get caught up in the excitement of holiday shopping, but it's not always as easy to foot the bill.

The National Retail Federation says consumers plan to spend an average of \$935.58 during the holiday shopping season — the second highest level on record. Whether that is a little or a lot for you, we have some expert tips on how to find a comfortable spending level and stick to it:

Assess

Be honest with yourself about your financial situation before you begin.

If you are already struggling to pay bills or carrying

debt, you probably shouldn't take on more.

Avoid extreme measures to pay for the holidays. A recent survey of more than 1,000 parents by T. Rowe Price found that while the bulk save for the holidays throughout the year, about a quarter have at some point pulled money from their retirement account, emergency fund or taken a payday loan to cover holiday spending.

Talk

Start by saying "no" to some of the more costly holiday traditions that might bust the budget, said Bruce McClary of NFCC. It can be hard to challenge those expectations, but it will be even harder to dig yourself

out of a financial hole.

Parents have a particularly hard time when it comes to their kids, said Marty Allenbaugh, a financial planner at T. Rowe Price. He said that parents sometimes find it easier to get everything on a child's wish list rather than have a more challenging conversation about wants and needs.

This is a big mistake as these talks can help them develop a better understanding about money.

Budget

Set and stick to a holiday spending budget.

The first part is easy: figure out how much you want to spend and keep track of your expenses as you go. The second part is harder: sticking to this once you are in the store or online and get excited about the deals. To combat this write your budget and shopping list out and carrying it with you or put it on your smartphone as a reminder.



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