

main means of buying Christmas goodies, often leading to the Christmas blues by January and February. The use of credit is cited as a major cause of non-business bankruptcy, second only to unemployment. Statistics show that people with high, medium and low income groups spend about the same amount on Christmas gifts.

Matthew 2:1-11 “Now when Jesus was born in Bethlehem of Judea in the days of Herod the king, behold there came wise men from the east to Jerusalem, saying ‘Where is he that is born King of the Jews?’ . . . On coming to the house, they saw the child with Mary, and fell down and worshiped him. Then they opened their treasures and presented Him with gifts of gold and incense and of myrrh.”

