

Gifts you can bank on



TERRY SAVAGE

savage@suntimes.com

What do you get for someone who has "everything" this holiday season? Here are a few ideas for financial gifts that are sure to make people smile.

Framed stock certificate

How about a framed stock certificate that is not just a replica. The certificate is real, and brings with it ownership in any of the hundreds of companies from which you can choose.

That's the idea for *www.OneShare.com*, also reached toll-free at (888) 777-6919. To date, it has provided stock certificates for more than 360,000 customers all over the world.

Owning a share of stock — a real paper certificate that is framed and ready to hang on the wall — is a fascinating gift for anyone from a teenager to grandpa. If you can't figure out which stock to buy — and this is definitely not "investment advice" — they'll suggest appropriate gifts for her (Starbucks or Martha Stewart), for him (Harley, Honda, Sam Adams) and for teens (Nintendo, Gap).

Not only do you get to choose your stock, you can also choose a frame and surrounding matting, as well as a phrase to engrave on a little brass plate on the matting to remind the recipient that this gift is from Mom and Dad, or just add an inspirational quote. Plus, the recipient gets a "start-up kit" and owner's manual.

While this gift is exciting, it's definitely not a bargain. Not only do you pay for the framing, but you also pay a \$39 "transfer fee" to assure that you actually do own a share of the company's stock on their shareholder register. (This one must give nightmares to stock transfer agents.)

The company has a unique licensing agreement with the



child can have his own — and watch the coins pile up. And there is even an opaque "platinum" pig — the modern equivalent of the traditional baby gift of a silver piggy bank. The cost of each is \$16.99, and they can be ordered online at *www.*

msgen.com. For an additional \$2.75, you can add the coloring "workbook." If it's a gift, they'll enclose a gift card.

The best book: 'Atlas Shrugged'

Did you read this amazing book by Ayn Rand when you were in college? It's time for a re-read — and you'll find it even more amazing now viewed through the lens of current events. You'll join the nearly 400,000 people who have ordered *Atlas Shrugged* in just the last year — an under-

ground current that is electrifying, just as it did when first published more than 50 years ago. Order online or find it in bookstores. For more information go to *www.AynRand.org*.

The bookstores are filled with financial books (including mine — *The New Savage Number: How Much Money*

Do You Really Need to Retire — order an autographed copy online at *www.TerrySavage.com*). But there isn't a better or more important book you can read this year than *Atlas Shrugged*. And that's the Savage Truth. **Comment at *suntimes.com*.**

SEC.

Each purchase must equal at least twice the current price of the share of stock. As long as the stock price is well below the \$39 transfer fee, that requirement is met. In cases of more expensive stocks, the cost of the framing typically brings the price up to the requirement. But for Google, trading above \$500, the frame is covered with real gold leaf.

Choose your stock from the Web site, *www.oneshare.com*, but don't delay if you want to order for Christmas delivery.

Responsible credit for teens

This is one of my all-time favorite holiday gifts for teens: a reloadable debit card that allows both student and parent to check out purchases and withdrawals online in real time. It's great for high school kids or college students because it allows parents to add money at any time. A weekly or monthly allowance can be transferred onto the card, or an extra transfer at any time to pay for an emergency expense or sudden trip home from school.

The card is offered from a half dozen banks and credit unions, which you'll find listed at the site. Even if you don't have an account with that bank, you can transfer money into the VisaBuxx card by using your own debit or credit card, or the checking account you have with your own financial institution.

The card can be used for purchases wherever Visa cards

are accepted, as well as to make cash withdrawals. But the limit is based on the amount of money the parent has "loaded" onto the card. And if they "run out" of money, and that allowance doesn't arrive till the first of the month, they can't spend.

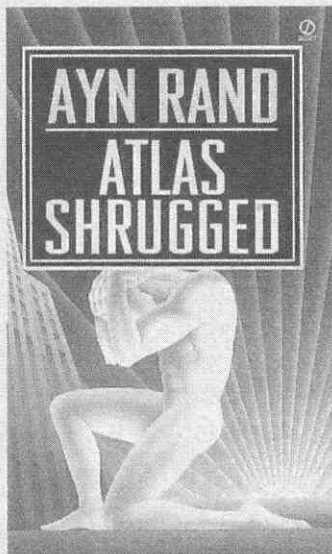
It's a perfect and practical way to teach budgeting, since it comes with a "spending register" so they can write down all withdrawals and keep track of purchases. Or they can easily check their balance online — as can their parents who want to find out "where all the money went."

Apply online at *www.VisaBuxx.com*.

Money savvy piggy bank

Here's another all-time favorite: a piggy bank that not only teaches younger kids the value of saving, but teaches them about creating money priorities. This plastic piggy bank is divided into four chambers: Save, Spend, Donate, and Invest.

The translucent plastic pigs come in four colors, so each



BRAD SPIRRISON is at *suntimes.com/business*