

CONTENTS

"Great Reading—Without the Ink Smudges & Paper Cuts!"



Get your office-party etiquette advice on page 7.

DEPARTMENTS

Editor's Note.....page 2
The Best Presents You'll Ever Receive

Female Finance.....page 12
Would You Believe... a Health Insurance Plan That Saves You Money?
By Elizabeth Lewin

The Working Mom's Shrink.....page 16
Gifts to Purchase, Feasts to Prepare... and Not a Creature Is Stirring but Mom
By Marcia Eckerd, Ph.D.

Funny Business.....page 36
The Hair 'Cut' That Will Save Me a Bundle
By Victoria Secunda



TIP BANK

Saving & Spending:.....page 4
Our Save-Your-Budget Holiday Shopping Guide

Cheap & Easy Eats:.....page 5
PARTY DIP-LOMACY: Bowl Your Guests Over with These Penny- and Pound-Wise Holiday Dips

Success Guide:.....page 6
Do You Have to Give at the Office? ...and Other Etiquette Questions Answered for the Holidays

Loafing:.....page 8
Get Away from Home for the Holidays: 5 Great Travel Packages

Cheap Chic:.....page 9
Haven't Got a Thing to Wear to That Holiday Bash? Try These Two Creative Solutions

Health = Wealth:.....page 11
How to Get the Most Out of Every Doctor's Visit

COMING SOON

- **Divorce-Proof Your Marriage: The Conversation Every Woman Should Have Before Saying 'I Do'**
- **Feng Shui Your Office: Decorating Tips Guaranteed to Improve Your Business**
- **Why Women Aren't 'the Protected Sex'—and How You Can Get the Insurance You Need!**
- **Home Work: Top 10 Careers You Can Conduct from Your House**
- **Network to Improve Your Net Worth: The Art of Making Profitable—and Enjoyable—Connections**

PLUS

- **Ask for a Raise—and Get One!**

SUBSCRIBER BENEFITS

As an added benefit, subscribers to **MAKING BREAD's** bi-monthly e-zine, **THE MAKING BREAD MINI-MAG**, will automatically receive access to the **PREMIUM** content on www.makingbreadmagazine.com. The link to access all the savvy, sassy success stories and expert advice set aside for subscribers online will be e-mailed to you when we receive your payment. For more information, or to request your link, e-mail subs@makingbreadmagazine.com.

NOVEMBER/DECEMBER ISSUE THE MAKING BREAD MINI-MAG™

READ **MAKING BREAD...**



AND YOU'LL BE ROLLING IN DOUGH!

FEATURES

Biz Whiz

What Do You Do When the Economy Changes All the Rules?.....Page 18
Adapt to Your Clients' Needs, Says This Silicon Valley Survivor of the Tech Downturn
By Vivian Y. Shic



WHAT I'M TEACHING MY DAUGHTER ABOUT MONEY.....Page 20
These Moms Are Handing Down Smart Advice about Careers, Life and the Value of a Dollar to the Next Generation
By Sharon Sorokin James



WOULD JOB-SHARING WORK FOR YOU?.....Page 24
Sometimes Less Is More, as This Creative Career Arrangement Proves
By Patricia Schiff Estess



THE SINGLE MOM'S FINANCE SURVIVAL GUIDE.....Page 27
A Recipe for Lemonade in Case Life Hands You—and Your Sweet Baby—Lemons
By Elizabeth Lewin



RICH FRIENDS, POOR FRIENDS Don't Let MONEY Come Between You!.....Page 32
Can Your Nearest and Dearest Pass This Writer's Test of True-Blue Friendship?
By Elizabeth Kaminsky

Photos: iStockbyte.com