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People spent their new gift cards online, buying accessories for their presents or getting that last, last minute gift before the day ended. I even heard many people talk about going straight to the computer to order accessories for their new I Phones after the Christmas dinner.

And as quiet as downtown typically is on Christmas day, the holiday shopping season resumed in full swing Sunday. In fact, they say, it was one of the top ten busiest mall days all year with holiday gift exchanges.

All in all, for the first time in at least two years, The National Retail Federation predicted holiday spending to be up about 3 percent this year compared to last year and rightfully so as shoppers spent as much as $450 billion dollars this holiday season.

As for the day after Christmas, in terms of being a big shopping day, I would not go so far as to say it rivals Black Friday in terms of sales. It's definitely significant, particularly since it fell on the weekend.

It's not like it fell on a Monday when people have to go back to work.

Sales are more defined around Christmas time, whereas Black Friday is more about getting the lowest price. On Black Friday, everyone is waking up early just because they want the best deal out there.

The day after Christmas involves making sure customers, who are returning items, are doing it for the right reason such as something not working correctly. Sometimes, customers might not be knowledgeable about the gift they've received and the sales staff can help them understand how to use it.

Best Buy wasn't as heavily staffed Sunday as it was on Black Friday but certainly more than usual for a Sunday. There were a lot of customer service representatives to handle to returns in addition to sales staff inquiring about customers' needs as they're standing on line.

While crowds didn't measure up to the pre-Christmas frenzy, Sunday was forecast to be a key day in a season on track to record the best gains since 2006.

It's not just the big retailers who look forward to the day after Christmas.

Mom and pop shops do too. Many have seen over the years that they start to get really busy the last week before Christmas because they don't want to put up with crowds at the mall.

Historically, December 26th is a big day for returns and steep discounts on Christmas decor and gift wrapping. More recently, retailers have put some of the excitement from Thanksgiving weekend into post-Christmas sales, knowing there are cash gifts and gift cards to spend.

People, during the recession, have saved up a little bit more so people may have a few extra dollars. I think, overall, the economy is heading in the right direction and the sales seem to indicate it.

Christmas is one of the biggest celebrations for the people belonging to the Christian faith. But,

it would be wrong to assume that it is only celebrated among the Christians. With the world becoming a global village, Christmas is now celebrated in many countries around the world. Caroling, feasting, and gift-giving along with the prayers and wishes, Christmas is celebrated with high spirits in various parts of the world.

Though the mode of celebration, the dates and the traditions vary, the spirit remains the same everywhere.

This is a great time of year, really one of my favorites. Except that it tends to leave many feeling a great pain putting them further in debt. Relying on plastic to see us through the holiday season may be the easy approach but doesn't make it the right one.

So many people spend more than they earn during the course of the year. Several watchdog sites are warning people to keep track of their charge cards. The Christmas season can make us very vulnerable to running up more debt.

At this point, retailers are motivated to move out inventory quickly to bring in spring merchandise and reward early shoppers. The longer coats and sweaters hang around, the more they must be discounted resulting in lower profits.

On Sunday, Kohl's opened at 5 a.m. with 60 percent to 70 percent discounts and an extra 10 percent off before 1 p.m. Saks Fifth Avenue's offer of 60 percent to 70 percent off declined to 50 percent to 60 percent after noon.

Discounts also targeted some gifts of the season, knowing one purchase such as a big screen TVs or a new game console, leads to another.

So remember, going into 2011, start a Christmas Club account and save a little each pay while "Minding your Business."

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Comments and questions are welcome but, because of the volume of mail, personal responses are not always possible. Please note that comments or questions may be used in a future column.