

For immediate release  
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## New consumer season has begun advises Credit Counselling

**Saint John, NB** -- Credit Counselling Services of Atlantic Canada (CCSAC) is issuing a "buyer beware" alert that the "spending season" has begun.

We have already started hearing the phrases "I can feel fall in the air" or "have you noticed how dark it is at 9 pm?" Fall will come as it always does but this warning has little to do with shorter days and colder nights. It has to do with the creation of the new season - the "spending season"

The signs are everywhere starting with the Sears Christmas Wishbook catalogue arriving on the doorstep to the giant size lunch box snacks at the end of the grocery aisle. It all starts so inconspicuously with the back to school bonanza then moving on to Thanksgiving, Halloween and then finally the Holy Grail for retailers – Christmas.

"Retailers are preparing for this season as we speak," states John Eisner, president of CCSAC. They have carefully planned how to get consumers to open their wallets again and again for what they need and what they don't.

This is just a reminder that as the seasons change so do spending habits. Retail marketing departments recognize this and play on the change of the season for consumers. For this reason CCSAC is encouraging consumers to take time to stop, plan and make a budget before spending their hard earned money on things that may not be necessities.

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