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CLOTHING

Cotton prices both spiked and relented in 2011. Fashion experts say the high price of raw materials might not have been

Price hikes to watch for in 2012

reflected immediately in 2011. That means higher garment prices, thinner fabric, or both.

GOVERNMENT FEES

Election-minded politicians will boast no new taxes in 2012. But that doesn't mean they've pulled their hand from your pocket. Look for cash-strapped cities, counties, and states to either add or hike fees on everything from permits to park admission and drinking water to trash collection.

Governments that have already added fees might be on the lookout charge fees in unorthodox places, too. Beware!

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