

# OFF THE Living Smell OF AN Oily Rag



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## An oily rag Christmas

Christmas is just around the corner, but who can anyone afford it this year? Never fear, an oily rag Christmas is near. There are lots of ways to have a great Christmas without breaking the family budget.

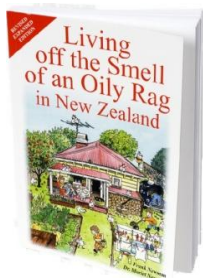
For many, Christmas budgeting begins at the start of the year, not the end. Some oily ragers stash away their spare coins, others set up their own Christmas savings fund and make modest but regular contributions. That means the added cost of Christmas does not encroach on essential household costs like rent or mortgage, debt repayments, phone, power, and so on. But for those who don't have a Christmas fund, here are some ways to take the financial stress out of Christmas:

- Decide a maximum amount to spend. One way is to set a spending limit on each gift, or a limit on the total Christmas spend. Some families give give small items on Christmas day – home-made items of things costing less than \$10, and leave serious buying until the Boxing Day sales.
- Make a list of those on your Christmas gift list, the maximum amount to be spent on each gift, and the sort of thing they may appreciate (socks, undies, hankies... oily rag book!).
- Stick to the budget, and even better, set yourself a challenge of spending less!

The oily rag trick is to be generous, but frugal. Being a creative lot, oily ragers do this in many ways. Best of all is the hand-made and home-made gifts.

Share your favourite Christmas tips with others. What are you going to give this year? How much will you be spending this year?

Send in your tips and comments to [editor@oilyrag.co.nz](mailto:editor@oilyrag.co.nz) or go to [www.oilyrag.co.nz](http://www.oilyrag.co.nz)



**TIP** A reader writes, "For years I have been making gifts for my family and getting ideas from others. These include; oven gloves, pot-plants (split and re-pot your own), photo frames (either make your own or do up an old one from a garage sale or second hand shop, with a nice family photo in it), homemade body or cleaning products (good ideas in library books), sewn handbags or pillowcases, homemade lollies or baking(in decorated tins), or preserves (in jars with Christmas labels and gingham covered tops), drawer, wardrobe and shoe sachets to keep clothes and shoes smelling fresh (dried lavender, orange peel or herbs are perfect fillings), garden signs (cut from plastic containers marked with indelible pens), decorated notepaper or handmade paper and notebooks (buy a plain notebook like a school or office one for a few dollars and cover neatly with nice material), card sets (make nice all occasion cards and envelopes, and put in a nice box), jewellery from old beads, buttons and wire etc. The list goes on, and I find it real fun to think of and make presents for people, especially useful ones". - E.H

**TIP** Another reader gives shopping vouchers - that way those redeeming the vouchers can do so during the sales. Some take this one step further. Christmas costs them next to nothing because they "cash in" their Fly Buy and credit cards reward points for vouchers which they give to their family. Or what about giving a gift certificate where you offer your services, such as babysitting, gardening, cleaning, and so on.

**TIP** How about giving seeds, vege plants, herbs, or fruit trees to encourage family and friends to grow their own – its easy, rewarding, saves loads of money and is good for you!

**TIP** Gift baskets are always popular but why not make them a little different? Have a theme basket: sweet treats, or herbs and sprices, or Indian cooking, or cleaning products, or coffees and teas, or home baked goodies like bread and biscuits, or summer fruits.

**TIP** For holiday entertainment, a reader visits the local public library for books, magazines, and music for the family and the local toy library for some fresh toys for the children. Making Christmas cards and decorations can be a family affair, with gift bags decorated for presents.