

Christmas is about giving not buying



Money is an issue for many of us at Christmas. It's easy to overspend this time of year. Then when our wallets are empty and the bills come in January, hardship and sadness kick in.

Sometimes we're embarrassed when we can't afford to buy gifts and use credit. Sometimes we're afraid that we won't really be participating in Christmas unless we give store bought gifts. And other times we overspend because we get a little "rush" every time we buy something. There are many reasons why we overspend this

time of year but the results are the same: Overspending at Christmas leaves us broke and upset with ourselves. And it hurts.

In the world we live in its hard *not* to overspend. From TV commercials and on-line advertising to social media and hearing about what others people

are buying their families, we are all pressured to buy more to prove that we love our families and friends. That pressure cannot only damage our financial health but also our emotional health. Below left are some tips for reducing money issues this Christmas.

Seven tips for reducing money issues—and stress—this Christmas

- 1 Make a shopping list with spending limits and stick to it.** Scientists say this is easier to do when we shop alone as we aren't influenced by the things the other person buys.
- 2 Don't use your credit card.** You will spend less and won't have the shock of the Christmas bills showing up in the New Year.
- 3 Reduce the number of people on your shopping list.** Let those you usually buy gifts for know that for financial reasons you are only giving gifts to your immediate family. This might be a little awkward but they might also be feeling the same way.
- 4 Open your heart, not your wallet.** Give homemade gifts. Or give your time or skills. Jars of huckleberry jam, a couple hours of babysitting or carpentry are great gifts.
- 5 Be honest with your family.** Let your spouse, kids and close family members know what to expect under the tree. Don't let the idea of disappointed faces on Christmas morning make you spend money you don't have.
- 6 Don't isolate.** People want to see you not what you bought for them at store. Not being able to afford gifts is nothing to be ashamed of, its a reality that most of us have faced at one time.
- 7 Share your favourite cookie recipe.** Sharing a favourite recipe—the one everyone loves—is a nice way to say Merry Christmas. **Check out the back of this pages for a classic Christmas cookie recipe.**

How not to spend too much on your kids

Consider this rhyme when shopping:

"Something they want,
Something they need,
Something to wear,
And something to read."

Emotional support during the season

Christmas can be stressful for many reasons, from financial strain to family difficulties. Thankfully, support is only a phone call away. **See resources on other side.**



Wishing everyone a happy, healthy, and safe Christmas and New Year!

Classic Christmas Shortbread Cookies



Ingredients:

1 cup cornstarch
1 cup icing sugar
2 cups sifted plain flour
1.5 cups butter

Method:

Sift cornstarch, flour, icing sugar together. Using either your fingers or two forks, mix in the butter, until a soft dough is formed.

Shape into 1 inch balls and place on an ungreased cookie sheet.

Flatten with a lightly floured fork.

Bake the cookies at 300 F/ 150 C for 15 - 20 minutes or until edges are lightly browned. These will be soft when they come out, so make sure you let them cool before you take them off the cookie sheet.

You can decorate them with bits of candied fruit or nuts, before baking. Alternately roll out fairly thick and cut into shapes.

Tips:

- 1 These cookies seem very susceptible to humidity. If it's dry, add a bit more butter until the dough starts to stick together the dough shouldn't be too sticky, just enough so that you can roll into balls without it crumbling apart.
- 2 Mix the ingredients with your hands. It just works better.

If you or somebody you care about is suffering this Christmas support is only a phone call away.

Christmas can be very stressful. The stress can lead to feelings of anxiety and depression that can lead to unhealthy behaviours.

Taking care of your emotional health and mental well-being is always important but is especially at busy social times. Sometimes the pressure to be happy at Christmas time is too much. Maybe we are estranged from family, suffering

from a loss or dealing with negative feelings we associate with the holidays.

If you, or a loved one, are having emotional difficulties this Christmas, we urge you to not suffer. Please contact one of the resources listed below.

If someone is posing a danger to themselves or others, please call 911 for immediate assistance.

Crisis Lines

KUU-US Crisis Response Services

1-250-723-2040 (Child/Youth line)

1-250-723-4050 (Elder/Adult line)

Culturally safe help available 24 hour a day, 7 days a week. "First Nations and Aboriginal Peoples Helping first Nations and Aboriginal Peoples."

24 Hour Crisis Support

1-800-784-2433 (Toll free)

Mental Health & Addictions Services

Lííwat Health & Healing Cedar Circle Counselling

604-894-6656

Pemberton Mental Health Intake

604-698-5861

