

# Topic of the Month

# October

Holiday Gifts that Won't Break the Bank

QUESTIONS? Contact ANH at 1.800.556.1548

Gift Giving Season is Right Around the Corner!



Be smart now and you can skip the post-holiday bill paying blues later!

Each year the holiday season creeps up on us without warning, and we're left scrambling to find gifts for friends and family. We're all looking to save money, especially when there's a large family or circle of friends to give presents to, and you want to select a gift that will show your appreciation and understanding of the person you are giving it to. Unfortunately, it's all too easy to lose sight of the meaning behind the gift giving, as we get lost in the mad dash towards the checkout line. It's possible to select just the right present to show your consideration whether you are on a tight budget, looking for a gift that's out of the ordinary or just an extra little something to stuff stockings with. With a little thought and imagination you can get everyone on your list a gift which will be enjoyed long after the holiday season has passed.



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## Home-baked goods

Giving a platter of your own home-baked goods can be a welcome holiday gift. To do this you will want to plan ahead how much you are going to bake for how many people, and when you will be giving your baked goods away.

The trick to making this idea special is in the presentation. You can buy inexpensive yet attractive, reusable tins, plates and platters from local discount stores. Wrap-up each brownie individually and separate cookies into bags by flavor. You can label the flavor of each goody with a tag, for a professional finish. Sprinkle some holiday-wrapped chocolates into the mixture.

Get some color-tinted plastic to wrap around the whole creation, and seal it up with a nice display of ribbon.



## Craft Ideas

A mug filled with candy has become a common holiday gift that can be given to acquaintances. They are easy to put together, and several can be made at once. Below are some ideas that add new life old ideas.

Find inexpensive, over-sized, soup mugs at a discount store. Fill them up not only with wrapped holiday chocolates and candies, but also packets of flavored tea, coffee and hot chocolate for a nice surprise. Wrap the whole thing up in plastic with a ribbon for a lovely presentation.

You can spice up inexpensive, plain items like journals and sketchbooks yourself. Buy them on sale from an art supply or discount store, and decorate the covers yourself to make them personalized and special. Dress up the cover by gluing on tissue paper, ribbons, buttons, rhinestones, glitter, felt, dried flowers, etc. Finish it off by writing a thoughtful note inside the cover.



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Family members always appreciate photos; particularly relatives you only get to see around the holidays. You can find nice photo frames for fairly low prices and enlarge photos to fit the frame. You can also make doubles of some of your favorite family photos from the past year and put them together in a mini-photo album. You can make scrapbooks with photos, and adding personal touches with notes and memories. This will take more time and thought, but given to a parent, grandparent, or good friend, will be something treasured forever.



If you have young children, you can get them into the spirit of gift giving early while nourishing their creativity. Have your kids frame their own sketches and paintings, or buy economical ornament globes and have your kids paint them. Your relatives will adore these gifts.

You can hand out your own "IOU" coupon books or cards to people, offering such services as: cooking a loved one dinner, dessert, and coffee; washing their car; cleaning a room; mowing the lawn; baby-sitting; snow shoveling; etc.

Make personalized mix tapes and CDs for friends and family. This can be a creative, fun gift that also allows you to share a bit of yourself.

## Stocking Stuffers: All the stuff you need

Filling stockings can be the perfect way to finish off the touches on your holiday morning.

Stockings aren't just for the young. They are a great addition for all ages and can be an ideal way to give a few extra things to someone. You want to get stuffers that a person can actually use, and not just filler. Naturally, there are a great many ideas to choose from. Give thought to the person, what they like and can really use, to put together an extra handy and thoughtful stocking gift.

### Good for Winter:

**Gloves:** Get a quality pair of gloves that are insulated and flexible. There are many designs to capture the personality of the wearer.

**Socks:** An obvious gift, you can make them special by getting soft, fuzzy socks or slipper socks that the person will want to wear all through the winter.

**Ice-Scrapers and Snowbrushes for cars:** Everyone can use an extra one if they don't already have some.

**Lotion:** Therapeutic lotion for the body, especially useful during the winter.

**Lip balm / Chapstick**

**Unique sets of flavored tea bags, coffee and hot chocolate**

**Candy:** What stocking would be complete without some chocolate bells and candy canes?

*And, for those friends and family members living in tropical or warm climates, remember sunscreen always comes in handy, as does the lip balm and lotion!*

## Untraditional Gifts For The Person Who Has Everything

*Sometimes we run out of ideas for gifts, or just want to find something special and out of the ordinary for someone who seems to already have everything they need. Below are some ideas that capture the generosity and reflection of the season, and will be remembered and enjoyed by the recipient for a long time to come.*

### Charitable gift giving

*When you step back and look at the big picture during the holiday season, gift giving can seem to be meaningless. How can we buy yet another toy and feast in excess when there are people in the world who do not even have a bed to sleep in, let alone enough food to get by on each day? You can honor a loved one, and make your gift really count, by donating money to a cause in their name.*

Search online for humanitarian and environmental organizations that you know a certain person supports, or a cause they are interested in. Most organizations have certain gifts available that you can donate in another person's name. For example: give a family in a third-world country a bed, donate clothes to homeless children, support a child's education, plant a tree in someone's name, etc. These gifts can range as low as \$15 to even hundreds or thousands of dollars. Your friend will receive a note of recognition, and very often, updates on the status of the cause they have helped to support.

You can also purchase someone a membership to an organization. This is frequently available for environmental organizations such as WWF and Sierra Club. Membership often comes with additional gifts and monthly newsletters or magazines.

### Gifts that keep giving

Magazine subscriptions are ideal for family members, and show your thoughtfulness. Think about what your loved one is interested in and chances are there will be a magazine perfect for them, whether it be film, music, fashion, art, gardening, home improvement, children's interests, science, photography, nature, entertainment, etc. This is a gift that can be enjoyed all year long.

Memberships to museums and zoos are perfect gifts for families. They will also encourage them to spend time together. You might also want to consider a membership to a local gym for the fitness enthusiast. Encouraging activity and intellectual stimulation is a great way to show you care.

Instead of a gift certificate for them to go out and buy something, make your own gift certificate to arrange a "date" to spend time with a loved one. Offer to take someone out to dinner, for dessert and coffee, or out to the movies. This will give you a great chance to catch up with someone and show them how much you enjoy spending time with them.

*Homemade gift giving is a great way to save money, while at the same time giving a heart-felt, one-of-a-kind gift. This doesn't necessarily mean making presents completely from scratch, but combining a little time and creativity with available materials to create inexpensive gifts that are perfect for just about anyone.*

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