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How You Can Give Better Holiday Gifts AND Be More Environmentally Friendly

By Mark Jeantheau

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It's the holiday shopping season, and Grinning Planet would like to point out that the holiday phrase "Ho, ho, ho!" also relates to being green—it's the Jolly Green Giant's tagline. Well, OK, that doesn't exactly get us to the "eco-friendly" meaning of being green. But when shopping for holiday gifts, there are a number of ways we can be environmentally friendly.

All manufactured items, including gifts, require material and energy to be produced, and production and transportation of the items results in some level of pollution. Here are a couple of ways to make sure those resources aren't a waste:

1) Useful Gifts — One of the best ways to ensure the resources related to your gift don't get wasted is to make sure your gift doesn't end up gathering dust in a closet. While "surprises" can be nice, giving someone a gift out of the blue without any clue whether they'll truly like it or use it may get you one of those half-hearted "Um, oh, cool, thanks" responses. A different approach is to ask your giftees for wish lists, which works especially well within families, where social protocols and rituals can be more easily adjusted. This lessens the surprise factor but guarantees that you're giving a gift that the person will use.

2) Drawing Names — As families and circles of friends grow, the number of gifts being exchanged can increase rapidly. Rather than each person within a group giving a gift to every other member of the group, names can be drawn so that each person gives gifts to only one or two people. This reduces the overall amount of resources related to presents and will reduce your holiday stress level. It may be too late this year to implement such a strategy, but if you'd like to try it next year, suggesting the change to your family/friends just after this holiday season will give people time to think about it and adjust to the idea.

Regardless of how you arrange your gift giving, choosing environmentally friendly products will be better for the planet than buying everyone an economy sized bottle of cloying cologne or some other

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non-green item. When looking at items claiming to be green, the US Federal Trade Commission advises that shoppers look for quantitative or specific claims, rather than general claims like "green," "eco-friendly," or "environmentally safe," which are open to interpretation. Better descriptions are things like "made from organic cotton," "made from 50% recycled materials," or "manufactured without animal testing."

Here are a few categories of gifts that would be more eco-friendly than some others:

1) Organic — A gift basket of food is a typical holiday gift that's even better if at least part of the basket is filled with organic yummys. If you know someone who is a coffee lover, they will flip over the bag of organic gourmet coffee you give them. Organic flowers are available, as are flower arrangements that are not organic but whose growers minimize their use of chemical fertilizers and pesticides. Organic cotton clothing and bedding are also making rapid gains in popularity.

2) Fair trade — Buying fair-trade items—items typically made by indigenous peoples—often helps the creators sustain themselves without resorting to environmentally unwise practices such as clearcutting forests. Whether it's art, coffee, chocolate, soaps, or carpets, buying items labeled "fair trade" lets you avoid purchasing gifts that were produced by companies that use exploitative labor practices.

3) Recycled — These days, lots of things are made out of recycled materials—from works of art to clothing. A great holiday gift might be some of the very cool clothes they now make from recycled cotton. Some eco-friendly clothing even includes 50% fibers from recycled plastic bottles.

4) Honorary Gifts — How much stuff does anyone really need? Once we reach a certain age, getting more "stuff" is as much a storage problem as anything else. Donating money to a person's favorite charity or cause in their name is a nice substitute.

To some extent, a nice holiday get-together with family and friends, full of good cheer and warm conversation, is as good a gift as many of us really need. But for the instances where a gift is appropriate, here's a good starting point for your eco-friendly shopping: Grinning Planet's Green Products and Services page (<http://www.grinningplanet.com/5005/green-products-services.htm>).

(Disclaimer: Grinning Planet does not receive any commission from the companies listed on the Green Products and Services page.)

Finally, we'd like to put in a word for our dear departed Uncle Freeman. When cash got short, he still never skimped on the Christmas gifts—he just sent them C.O.D.

For jokes, cartoons, and more great environmental information, visit <http://www.grinningplanet.com> .

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Mark is a writer, financial analyst, web developer, environmentalist, and, as necessary, chef and janitor. Grinning Planet is an expression of Mark's enthusiasm for all things humorous and green, as well as a psychotic desire to work himself half-to-death. Hobbies include health foods, music, getting frustrated over politics, and occasionally lecturing the TV set on how uncreative it is.

Credit card debt can be kept in check while still giving nice gifts

By Talbert Williams

During the holiday season, many people feel pressured to spend beyond their means. This becomes a problem in January, when the bills come due. With higher interest rates on credit cards, higher minimum payments and higher late fee penalties, the last thing anyone wants is a credit card problem. Here are some tips that will help you keep your bills in check this holiday season:

- Make a budget – and stick to it! The last thing you want to do is get caught in a contest with others over gift giving. Gift giving is a choice, and you should give only what you can afford. Before you start shopping for anyone and everyone, make a list of everything you need to buy and set a budget for how much you can afford to spend. And stick to it. If you can only afford to spend \$300 this holiday season, then that's what you have to spend. Learn to make do with the resources at hand.

- Shop all year long. If you find something in March that may make a nice Christmas gift for Aunt Sally, then buy it and put it aside. When it comes time for holiday shopping, you'll have Aunt Sally's gift already purchased. Finding the right item at the right time is far more frugal than rushing out at the last minute, determined to find something suitable. That's a recipe for throwing something expensive on the credit card just because you don't have a better solution.

- Got a large family? You might try pulling names out of a hat to see who gives gifts to whom, rather than having everyone give a gift to everyone else. That eases the financial burden on everyone and that makes the holidays happier for everyone. You may not be the only one in your family with a tight budget, so this may be worth mentioning to other family members. You might be able to ease financial burdens for others in your family, as well.

- Be creative. Home made gifts can be just as useful as those from a department store if you are the creative type. So do cookies, cakes or homemade candies. The list of things you can make for gifts is limited only by your imagination. The Internet can come in handy as a resource; there are endless sites devoted to homemade crafts and gifts. Besides, clever, thoughtful gifts are often more appreciated by friends and relatives than if they received another tie or scarf.

The holiday season can be a stressful one for almost anyone. The last thing you need is to have the additional stress of added debt with no idea as to how you will repay it. Instead of spending recklessly, give some serious thought to your holiday spending, keep a budget, and stick to it. You'll be happier for it, especially in January when the bills arrive in your mailbox.

Talbert Williams offers debt consolidation referrals and advice. For more information, articles, news,

tools and valuable resources on debt solutions, visit this site:



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