



## Festivities & thriftiness

### Welcome to the November issue of Chat Monthly.

As we find ourselves edging closer to the end of the year, it's hard not to start thinking about Christmas.

December will be here before we know it, and with the big day fast approaching hot on its heels, we've got some great advice for helping you to enjoy the festive season without breaking the bank! Remember, it's more important to spend time with – not money on – your family and friends.

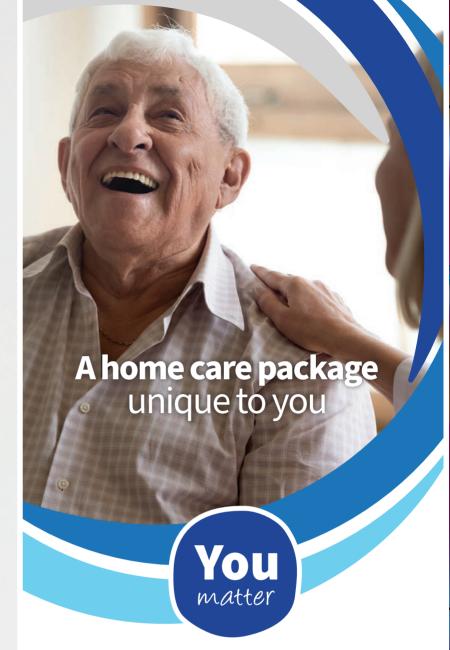
Speaking of friends, our social groups continue to get out and about experiencing new things (and of course, some regular favourites too). If you haven't joined in on the fun yet, I encourage you to take a look at the calendar online and see what's happening!

Finally, our Wonderword theme this month is 'Comedy Movies'. You might like to even try adding some of the movies included to your future watch list. I'd be interested to know, how many of them have you already watched and which one was your favourite?

Until next time,

#### Flavia Prospero

General Manager Health & Wellbeing Services
CatholicCare Northern Region



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## Cut the COSt & not the jOy this

As the festive season fast approaches, now is the perfect time to start thinking about how you intend to spend it – *literally.* 

Christmas can be an expensive time of year and it can be easy to slip into overspending. But, it doesn't have to be!

Here we have some suggestions that will help to keep the Christmas spirit alive without breaking the budget!



#### Set a budget & track your spending:

If your goal is to curb your Christmas spending, make a budget, and stick to it.

Make sure you account for **ALL** of the expenses that you anticipate to have, including everything you **NEED** to pay for. Monitor your Christmas spending against your budget to make sure that you stay on target and don't overstretch yourself.

It's very easy to get carried away!



#### Seta per person spending limit

Working within the budget you have created, set a spending limit to apply to all of the people you choose to buy gifts for.

Remember; it's the thought that counts, not the price tag.

Gifts don't need to be expensive to be appreciated, and more often than not, the simple act of gift giving is what brings people the most joy.



#### Make presents instead of buying them

**Are you a whiz in the kitchen?** Put your culinary skills to work and cook up a storm. Bake cookies, make jams, chocolates, fudge or any other edible delights that can be packaged and will keep well.

**Aspiring artist?** Create and gift one of your own masterpieces. Perhaps a scrapbook of moments from the year, or a beautiful handmade quilt, the options here are endless and may be a great way to keep your spending down.



#### Buy gifts for the children only:

When families and friendship groups continue to grow, so too can the Christmas spending. It is easy for things to become expensive, **VERY** quickly.

By deciding to buy gifts only for the children in your life, you can potentially reduce your spending while keeping a little of that Christmas gift giving magic alive. For some people, there is also a little extra magic in watching the kids unwrap their gifts!



#### **Shop online:**

Shopping online brings the benefit being able to compare prices across different shops more easily. You can take advantage of special online offers and even avoid the stress of navigating the large Christmas crowds.

Just remember to keep the postage costs in mind!

The perfect present doesn't necessarily have to be new, either. eBay or Facebook Marketplace can be great places to find wonderful secondhand gifts that people will love!



#### Spend time, not money:

Above all else, Christmas is a time for appreciating your loved ones and hopefully, being able to spend some time with them. Perhaps you prefer to focus on **being** present, rather than **giving** presents. That is perfectly fine too.

"You can still have a great Christmas with family & friends without breaking the budget.

Janet Brosnan ~ CatholicCare Management Accountant

# Those "Carpe dient's moments



#### REFLECTION



**Don Butler** | General Manager Human Resources | CatholicCare Central Queensland

#### As someone who was not really interested much in school, I personally think that I have done 'alright' for myself.

You see, most of my successes have not come from being academic or highly intelligent. Instead, I see my successes as having come from my ability to take responsibility for my own actions and from pursuing opportunities as they arose.

Now that the end of my working life is coming steadily but surely into frame, I find myself reflecting on my journey thus far...

Sure. I have made mistakes (plenty of them, actually), but blaming others simply has not been an option for me. Blaming others is just not part of my nature. I knew from a very early age, as a tennis player, that once I stepped foot onto the court, my parents, my coaches, and my supporters were not going to determine the outcome. I was!

On that court, it was up to me to seize the day, to seize the opportunity. All that I had been taught up until that moment, now came down to just one person... and that one person was me.

My working life has really been no different to those early moments on the tennis court. In my working life, I have had to make career decisions that have been entirely up to me. But, while those decisions may have been up to me in the end, they were decisions that also impacted others; most notably, my family and my friends.

For instance, it was certainly not easy uplifting my family every year or

two to move to another town, chasing a promotion or a new stepping stone in my career. I and I alone was accountable for those decisions. and I held a level of responsibility for the impact that those decisions had on those around me.

#### But these moments, to me, were opportunities.

Many times, I have seen opportunities present themselves to others. It is interesting to me that while I see these opportunities as bright, flashing neon signs that say: "Hey you, this opportunity could change your life", others don't seem to see them as anything at all. They don't seem to see the flashing lights of the opportunity in front of them. They don't seem to realise the importance of taking responsibility and being accountable for their own actions or decisions.

To a degree, I get it. Taking accountability for your own actions and decisions can be challenging, but not doing so can also present you with far greater challenges than you may anticipate.

This month, I would like to challenge you to do something. I challenge you to see the opportunities. See the opportunities and seize the day, no matter how the cards may fall. Own your decisions and be proud that you, and you alone, are in control of your own destiny.

Carpe Diem (Seize the day).



#### WONDERWORD

### Comedy Movies

**ALL OF ME ANNIE HALL** BABE **BEING THERE** RIG **BOB ROBERTS** BULL DURHAM **CARS** CAT BALLOU **CITY SLICKERS CLERKS CLUELESS DUCK SOUP** 

FI FCTION **FLETCH GHOSTBUSTERS** HAPPY GILMORE **HARVEY HOLIDAY HOTSHOTS LEGALLY BLONDE** LIAR LIAR LOCAL HERO **MALLRATS MANHATTAN MEATBALLS** 

**PLAZA SUITE** REPO MAN **RUSHMORE** SHRFK **SLACKER SLAPSHOT SLEEPER** THE RUTLES **TOOTSIE** TRADING PLACES **UNCLE BUCK** YES MAN

MOONSTRUCK

Hidden title: CLOUDY WITH A CHANCE OF MEATBALLS

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Need a hint or looking for the solution? Scan the QR code or visit: www.catholiccarecq.com/wonderword

