Share the cheer

Follow a green and red theme to make this Christmas a season of suitable spending, suggests Finance Editor Susanna Stuart

I'VE BEEN DIGGING INTO the history of our modern Christmas and wondering why the festival became such a shopping bonanza. What made our society choose this path?

It's tempting to blame retailers, but there's something more deep-seated here. There's little point in me putting on my Grinch hat and telling you spending is bad. Christmas shopping is wired into our culture.

Modern Christmases began in the 1880s in Europe and the US with the emergence of the urban middle-class, those with the time and money to shop. By the end of the 19th Century, retailers met the demands of these shoppers by expanding stores and offering a glittering array of goods from all over the world. This was the golden age of department stores, and they outdid each other to attract the moneyed class. In 1898, for example, Harrods introduced the first moving staircases or escalators. To calm jittery customers on their first ride, they offered a free brandy at the top.

Another way stores drew customers was by creating wonderful window displays. The tradition continues in Melbourne, where the Myer Christmas window has been a must-see since 1956. Usually it's a take on Santa's workshop, full of elves and moving miniature railways or ballet and opera themes. As people queue to see the display, they reminisce about being taken as children to see the same window.

My point is that many of our Christmas traditions – the music, the window-shopping – were created by retailers. In this country most of us spend Christmas a long way from our cultural roots, and these traditions took hold to help bond us together.

Some rituals have been made crass over the years, but there are still some which add magic to the season. The trick is to not to let your credit card fall under the spell too. So here are my 10 tips for festive spending that will be kind to both your wallet and the planet...

RED AND GREEN MONEY TIPS

Stay out of the red, and think green.

1 Reduce trash. Focus on fewer, quality gifts. Set a price limit.

2 Choose a theme. Perhaps give books or food. It shows thought.

3 It's all about others, isn't it? Avoid the temptation to spend on yourself while Christmas shopping.

4 Conservation measure. Use a debit card and cash rather than a credit card – this way you stay debt free.

5 Use the internet. Do some research online and you'll often find the best prices and more unusual presents.

6 Shop local. It saves time, sets a theme and puts you in touch with your community. Or go creative and choose local art and design on sites such as Clever Bastards, www.cleverbastards.co.nz.

7 Plan ahead. Think strategically – work out a budget for what you will spend on presents.

8 Don't look a gift horse in the mouth. Make use of shops that go the extra mile, like offering free gift wrapping.

9 Secret Santa. If you belong to a large family, do 'Secret Santa' where everybody buys one present for a name drawn out of the hat. You can even cap the amount that is spent.

10 Avoid HP. Hire purchase deals can be very costly if you break the terms. You don't need that stress. ◼