Quarterly Publication of the Office of Utilities Regulation Information C<mark>entre</mark>

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### AT YOUR SERVICE: OURIC's got it "all wrapped up..."

Christmas Edition

At the Office of Utilities Regulation Information Centre (OURIC) we take great pleasure in serving you! Throughout 2018 our users enjoyed quality service in: Reference and Information; Loans; Printing and Photocopying as well as computer and internet access. Look out for the exciting products that we have in store for you in 2019 as we seek to serve you better!

FACTOR



OLUME 4 ISSUE 3

A user accesses the computer and internet service at OURIC

Its the Christmas Edition of THE OURIC FACTOR

It's the yuletide season and OURIC gives you its special Christmas edition of The OURIC Factor. Turn the page or scroll for this enlightening, festive and fun experience. You'll find the Christmas spirit on every page. Happy Reading!!



# GIFTED!

## Getting the most out of giving this Christmas

Gifts! They're what we all want for Christmas. 'Tis the season of giving so don't forget to give something in return! Here's some advice as you gift family and friends this Christmas.

#### 1. Create a Budget

Create a solid spending plan. Review your finances and decide how much you can afford to spend on Christmas expenses while covering your usual bills. Divide this amount among your various Christmas expenses – gifts, food, decorations, etc.

#### 2. Make a Gift List

Make a list of all the persons you plan to shop for. Set a spending limit for each person and jot down gift ideas.

#### 3. Trim Down Your Gift List

Have more people on your gift list than you can afford to buy for? Then, it's time to give that list a trim. Look over your current list, and decide who is priority. Remember: a shorter Christmas list is always better than adding debt and stress to your life.

#### 4. Start Early

Christmas sales abound but do not feel pressured to buy items on sale that do not fit into your Christmas spending plan. Start shopping for gifts as soon as you can afford to do so, and you'll have more time to bargain shop and feel less pressure to buy at any price.

#### 5. Shop Smart

Giving a nice gift doesn't have to mean spending a lot, so shop with your budget in mind. Make a note of all the places that offer discounts or competitive prices before going on your shopping adventure.

#### 6. Shop Second-Hand

There's no rule that says gifts have to be bought new. Scour thrift stores, yard sales, flea markets and other second-hand sources for gift-worthy items at prices well below retail. Just a few possibilities: unburned candles, antiques, collectibles, vintage jewellery and books.

#### 7. Make It Yourself

Homemade gifts are every bit as nice as store-bought gifts, and sometimes nicer. Put your creativity to work, and knock off everyone on your gift list.

#### 8. Don't Shop for Yourself

All of those holiday deals make it easy to adopt a "one for me; one for you" mentality. Set a rule that you'll only shop for the people on your list – and not yourself. The pay off: less stuff in your house and more money in the bank.

source: https://jis.gov.jm/information/tips/christmas-spending-tips/





What's on your bucket list for Christmas and the new year? Here are 5 things that OURIC recommends for you for the season into 2019.

- 1. Visit the OUR Information Centre or any of your favourite libraries.
- 2. Visit the OUR website to learn more about what we do.
- 3. Call or email your favourite librarian (who knows that may be me). :))
- 4. Follow the OUR on Facebook, Twitter, Instagram or LinkedIn. (any or all of the above).
- 5. Finish reading one of your favourite books or the entire series in less than a month.

