



# 'Tis the season to be useful

Most of the money we spend on Christmas gifts is wasted, says MIKE DICKSON. So why not give your cash and your time to a good cause?

**A** recent financial report on the 'true' state of the world economy – forwarded to me by a hedgeie – was so scary that the figures kept repeating themselves in my head: in the US there is an estimated \$13 trillion of mortgage debt and \$7 trillion of corporate debt.

Yet despite the encroaching gloom and a world tumbling into recession, it's still 'the season to be jolly'. So instead of buying endless things you don't need for people who don't want them, why not spend this Christmas being genuinely useful? Here is my Christmas Gift Guide, a selection of ideas to make the world a better place in 2009.

**Give locally** Find an inspiring local cause helping some of the invisible people who are often ignored: housebound pensioners, the local homeless, ex-offenders making an effort to adjust to life outside. Make a Christmas donation. Even better, give a few hours as a volunteer – it should save the charity money and ensure that more of the people they help feel someone cares. Nothing could be simpler than joining a social car scheme as a volunteer driver, or if there isn't one locally, think of someone you could help by taking them shopping or to visit a relative – then do it.

**FEAST ON THIS**  
Guests enjoying a festive dinner courtesy of the homeless charity Crisis

**Give abroad** Discover the world of microfinance, where you can lend a small amount of money, have it repaid and lend it again. Kiva ([www.kiva.org](http://www.kiva.org)) is the world's first person-to-person micro-lending website. The people on Kiva's site are real individuals asking for funding – not marketing material. Browse the entrepreneurs' profiles, choose someone to lend to, then make your loan: a small contribution from you, but a great stride towards economic independence for them, their family and community. Throughout the course of the loan (usually six to 12 months), you can receive email journal updates and track repayments.

Or as a gift, make a friend a microfinance investor, supporting a small grocery store in Peru or a farmer in Samoa. 'Be the change you want to see', as Gandhi said.

**Give to the planet** This is another global issue that is not going to go away, so perk up and show interest, become informed and support people who know about these things and are trying their hardest to ensure change happens. You can't personally save the tiger, but you can help people who are trying to save the tiger. Make a donation yourself, and on behalf of a friend, to Friends of the Earth and sign up for its email newsletter. In the UK, you can help reforest the highlands of Scotland ([www.treesforlife.org.uk](http://www.treesforlife.org.uk)), or if you'd prefer to green

up the semi-arid wasteland of Africa, make a gift to TreeAid ([www.treeaid.org.uk](http://www.treeaid.org.uk)). You could help save the Amazon basin ([www.amazonwatch.org](http://www.amazonwatch.org)). It's all good and all inter-linked!

**Give imaginatively** Give to one of 500 vetted grassroots projects throughout the world via [www.globalgiving.co.uk](http://www.globalgiving.co.uk). Or start a new habit. Join The Funding Network ([www.thefundingnetwork.org.uk](http://www.thefundingnetwork.org.uk)) and discover and support UK and overseas charities that are doing great work you previously knew nothing about. The network operates an 'open philanthropy' group that meets several times a year to hear presentations from mainly small- and medium-sized charities, with a particular emphasis on social change and edgier remits.

Take BID – Bail for Immigration Detainees, which provides legal advice and support for immigration detainees who are often held in the UK indefinitely without judicial oversight, unless they apply for bail. The thoroughly middle-class audience who listened to the BID story were speechless as a lawyer described the conditions in the camps and how we treat detainees. They gave BID more money than any other charity that night. Sometimes we don't know what happens in our name.

And most of us don't grasp the reality of domestic violence. In the UK, abuse kills two women every week. It's the cause of 60 per cent of female murders here, in part because nine out of ten reported cases never reach court. I wonder if you have heard of CAADA – Coordinated Action Against Domestic Violence? Established by an ex-City luminary who wanted to give something back, CAADA trains independent domestic violence advocates to throw a co-ordinated safety net around victims of violence. By getting police, probation, social services and the courts to look at cases in the round, CAADA has changed the face of domestic violence in South Wales already: 70 per cent of its caseload is now free from physical and emotional abuse, and there has been a significant fall in related deaths. Pause and think of the positive impact on the children who have a mum to bring them up instead of the care system. It beats complaining about juvenile delinquents.

**Give to children** You might not believe that primary school children need counselling. But many face all kinds of challenges that threaten to derail them, from gang culture to abuse at home. A staggering 80 per cent who show behavioural problems at the age of five go on to develop more serious forms of anti-social behaviour, and over 90 per cent of young offenders have had a mental health problem as a child. The inspirational founder of The Place2be, Benny Refson, took me round a primary school in Greenwich to see the charity at work supporting and counselling kids. I listened to the teachers, parents and children talk about the huge impact of the Place2be counselling. It was a real eye-opener and incredibly moving.

**Do it the old-fashioned way** Charities such as Oxfam, World Vision, Christian Aid and Living Generously all offer practical 'presents' which support people in Africa, Asia and South America – a fruit tree, a mosquito net, clothing, a sewing machine, a fishing net and yes, of course – a goat. These simple gifts help them to earn money to buy their children food, medicines and books. ●



GET ONE FOR YOUR NANNY?  
Goats make great gifts



## Mind Your Own Beeswax

Veronica, daughter of *The Spectator's* Dot Wordsworth, provides a monthly guide to the jargon of the financial world

**T**here was many a meltdown in the headlines of the papers that Justin left scattered about the flat while he went off to look for a job, so I was surprised to find the word was first used of ice-cream, in 1937. The meltdown of ice-cream made with seaweed-extract (now known as E-401) left a pleasant sensation in the mouth. Yum. The headline sense of meltdown came from later technology: uncontrolled heating of a nuclear reactor melting its core. Not so yum.

Meltdown gives us the China syndrome, when a reactor melts right through the earth until it reaches China. Not that it would. Nor do markets, any more than they go into freefall. Freefall – motion without thrust or drag – makes voyagers feel weightless, which a financial crisis does not. The looser sense of plummeting without a parachute doesn't fit either, since shares can go up as well as down.

Every time I tidied the flat, I caught the newspapers' XXX-treme language. What are abysses for? Staring into, as the Telegraph headlines said as long ago as 30 September. Staring persisted. 'Staring into the abyss' was still the Guardian headline nine days later. Between the two reports, Ambrose Evans-Pritchard wrote that 'we have tipped over the edge, into the middle of the abyss'. Had we meanwhile climbed out and started staring again?

For centuries the abyss has served as a loyal metaphor. In *Follie's Anatomie* (1619), Henry Hutton, the son of a bailiff, wrote: 'In th' abyse of vintners chalked score shipwreck good fortune.' In our own last chance saloon, we had one more throw of the dice before judgement day or Armageddon. (Day of reckoning, a Telegraph front-page headline, was borrowed later by the Daily Mail to apply to Jonathan Ross in his own abyss.) As leaves turned colour and fell, the BBC dropped the screen label Global financial crisis in favour of Downturn. One 'N' had a southward arrow like a devil's tail.

Into a watery grave we spun in a maelstrom (originally a whirlpool off Norway). It whirled till journalists sent out for more metaphors, like curries at an all-night crisis meeting. A black-hole now sucked at us, or a cataclysm loomed.

After water came blood. Gaping wounds, even a heart attack in the financial world gave way to a bloodbath each time lots of City people lost their jobs. Justin said that when he lost his, it was an early bath, but no one bloody cared. 'I care,' I said comfortingly, as he chucked another newspaper across the room. It naggged from the coffee-table: 'Soaring unemployment'.

Veronica Wordsworth