



How to Curb Holiday Spending

By Dr. Kathleen Begley, Book Author and Professional Speaker

Note to Readers: Here's another offbeat e-update on business communication and current events from Write Company Plus, a corporate training firm located outside Philadelphia. In respect for your busy schedule, writers and editors have arranged seven at-a-glance ideas at the end of this article. Skip directly there if you lack the time to read the entire document.

This holiday season promises to be my worst ever. Oh sure, I have a wonderful family. And devoted friends. And a successful business. But this year, for the first time in my life, I am cutting back on gifts. Bah, humbug. Or, is it, Bah Hamburger Helper?

I suspect that many of you may be mentally applauding my plan. After all, the worldwide economy continues its alarming freefall. An increasing number of eco-conscious Americans look at holiday paraphernalia as a massive waste of natural resources. And a ginormous contingent of religious individuals seems to be gaining ground in their long-term desire to take the commercialism out of Christmas.

And yet I scrimp in disgust. You see, I have never understood why any human being of reasonable mind and body is opposed to gifts. I adore presents, particularly the giving part. Sending people gifts, always individually considered, is as much a part of my internal identity as being a professional writer and speaker with a good sense of humor. The use of words such as "frugal" and "thrifty" as compliments for people with humongous incomes utterly baffles me.

As a child, I had two aunts. Both were single. One was the equivalent of a fairy godmother, lavishing love and gifts in endless supply. Although she was far from wealthy, she gave both materially and emotionally to my sister and me. She was the embodiment of sharing and lightness.

The other was a pitiable old maid, taking frequent home-cooked meals and gifts from my parents without ever opening her own pocketbook. Although I learned much later in life the reasons behind her pathological money hoarding, my opinions about her had cemented many years earlier. To my child's mind, she represented stinginess and darkness.

The result: I've always strived to resemble aunt-number-one and avoid, at all costs, emulating anything about aunt-number-two. The most obvious result has shown up in my habit of giving gifts. Aha, you may be thinking. Obviously, I'm trying to buy love and respect. I disagree. I simply want to be like my wonderful aunt, a lifelong role model of selfless generosity.

To be frank, I imitate her year-round. I send the usual assortment of birthday, wedding, and anniversary gifts. But I also send little mementos to express sympathy, congratulations, encouragement, and more. This week, in fact, I bought an inexpensive Philadelphia Eagles keychain for my cousin whose son died unexpectedly. He was a huge football fan.

If something bad happens to you in the near future, please get in touch. I'll try to buoy you up with, at the very least, a pack of Kleenex to wipe away your tears and some Band-aids to heal your emotional wounds.

Considering how well I've thought out my approach to gift giving, you may be wondering why I'm curbing my impulses this month. Good taste. Good sense. Good timing. Although I have never understood why people feel they have to reciprocate gifts – remember, as a kid, I never had the



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money to buy stuff for my beloved aunt – I realize that most others seem to hold that belief. The last thing I want to do is to make unemployed and underemployed men and women in my orbit feel bad.

I'm also trying to face the fact that, as a self-employed training consultant, I'm probably facing a serious loss of income in 2009. So far, I'm in blissful spiritual denial, but there it is. Because I totally lack experience with limited gift giving, I've spent the last week or so doing research on ways to cut back. If you're in a similar sleigh, here are some suggestions:

Face the facts. As I mentioned, I have such a positive business attitude that I think I'm going to do just fine next year. But, regarding the dire financial straits the country finds itself in, you may need someone to shake some sense into you. If it works, maybe you could send them over to my home office. In addition to the shaking, I may take some slapping.

Make a plan. For years, I've noticed that the number-one tip in magazine articles about saving on groceries is to write down a list before setting foot in your supermarket. The same theory works for holiday buying. Decide ahead of time that you're spending \$25 on a turtleneck for your niece Heather or Matchbox cars for your grandson Jason, and stick to it.

Stay out of temptation. This practice is similar to what Roman Catholics call avoiding the occasion of sin. Regarding gift buying, I suggest you limit your trips to your favorite stores and your surfing on Internet e-tail sites. Just yesterday, I deleted without opening invitations to save, save, save on specials at Land's End, amazon, L.L. Bean, Target, and Penney's. What can I say? For me, opening websites is one step away from placing a three-figure order, not counting decimals.

Keep it simple. In my opinion, gift cards are the greatest thing to happen since Artisan bread – if you know for sure that the recipient likes them. My out-of-town nieces and nephews get a big kick out of going to their local Target and picking out their favorite toys, bless their little hearts. Talk about making life easy for Aunt Kathleen.

Give your time. This idea stumps me completely because I travel for business most Sundays through Fridays. I sack out from sheer exhaustion on Saturdays. But I'm sure the harried young parents on your gift list would love free babysitting on weekends just as much as your older adult friends would appreciate free rides to medical appointments.

Shop after the holidays. What do your family and friends care that you show up Dec. 27 with an armload of gifts purchased at huge after-Christmas sales? I predict they'll notice the pile of packages, not the date. Trust me: your fairy godmother or godfather reputation will remain secure.

Know this, too, shall pass. With any luck, by this time next year, the economy will rebound, and you and I can go back to our old magnanimous ways. I, for one, look forward to buying up a snowstorm in the loving memory of aunt-number-one. Did I mention that she never, ever, ever expected a single thing in return? And you thought I was kidding when I described her as a fairy godmother.

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