

Gift Wrap Your Affection Without Bows of Debt

Drudgery and debt can sour any holiday gift-giving. Holiday cheer can easily become dour commitments tied with bows of debt.

Our grandparents paid for gifts with cash or created a gift with their hands. My grandmother crocheted the saying, "The gift is small but love is all." Today, the motto is "Give me more". My wife's grandmother remembers the year her gift was an orange for Christmas. She recalls that year and gift more than any of the other 91 Christmas days she celebrated.

Gift giving becomes difficult when the recipient has expectations. Children do this always. "This is not what I wanted." "How come you got this one?" "I don't like the color." Parents burden their credit with purchases to keep children happy.

Adults say a polite thank you while thinking about where to return the gift. An acquaintance looks for some value and purpose in the gift, puts it back in the box, writes a thank you note, and saves it for the yard sale 3 years later. Why do we let Mastercard and Visa loan us money for gifts no one wants?

Three emotions seem to be the best guidance for gift-giving.

Give without expectation or the burdens of debt

The ancient saying, "It is better to give than to receive" works. Satisfaction fills your heart when exchanging gifts does not matter. Find ways to give to those who cannot give back. Working at a food kitchen or helping workers tidy up a shelter for the homeless will give you insights and joy unknown before.

Every community has elderly people waiting for someone to visit. You will find them at table with their memories, but not much of an appetite. Bring them a home-cooked meal, or invite them to your table for dinner. Ask the local clergy or check with your municipal officials, "Do you know of anyone who lives alone and would like a meal or company?" These simple acts of kindness to those who cannot give back will bring you unspeakable joy and satisfaction.

Give without excess

Diamonds get dirty; silver turns dull. Gift shoppers spend what they do not have to give what they cannot afford. A gift of time and the expense of energy will inspire your interests instead of paying interest.

It takes 30 seconds to rip wrapping paper, about 20 minutes to clean-up the living room of gift-wrappings, 20 minutes to bring it to the curb or the dump, 20 minutes to get it stored in drawers or shelves. Gift-giving takes about 60 minutes.

The size or cost of your gift will not make the moments more memorable. You might be the only one thinking about your gift excesses when your credit card statement comes due.

Gift giving is not always simple joy. At times, it is hard and demanding. Attempt gifts that come from your hand and talents. Write a letter, paint a painting, scrub the kitchen floor or clean the dirty prints off every entry door. Set someone free from the mundane by doing what they cannot. Your gift may not seem glamorous; it will not be expensive, but it will be memorable. Best of all, it will be interest-free.

Source: <http://www.articlecircle.com>

About the Author

Ray Randall is an investment advisor. Ethos Advisory Services <http://www.ethosadvisory.com> offers investing guidance and financial planning services. Echievements.com: <http://www.echievements.com> offers self-improvement and money-making articles with web site resources. Call Ray (617-275-5565)