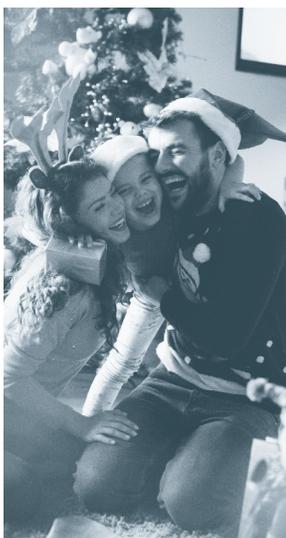


Avoid Holiday Excess

Have More Time for What Matters



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THE OTHER DAY WE WERE HELPING MY PARENTS move to a smaller house — downsizing has become the popular and logical move for so many couples with grown children no longer living at home. As we began packing and hauling, we discovered something else rather common among couples who have lived in the same house for many years: lots and lots of “stuff,” most of which hadn’t been used or useful for years.

How do we compile so much over the years? One of the biggest culprits is holiday gift-giving. In our family, holidays for years have involved all of us, siblings and our children, getting together to exchange gifts — everybody having a gift for everybody else. Gift-giving took all evening and ended with piling up our packages, loading them into the car, then unloading at home and stowing them away somewhere in a drawer or closet.

Last year we changed our holiday gift-giving celebration. Instead of buying small token gifts for everyone in the family, we did a gift exchange, one gift per person, with a higher budget per item. This year, we’re using the website elfster.com to set up a gift exchange, complete with wish lists and the ability to purchase and ship online. We expect it to be a universal hit.

A gift exchange is one way you can improve the holiday experience and not come out of the holidays in debt. A few other ideas that work well:

- **Give experiences not material things.** Do something together, spend quality time; or treat them to something they’ve been wanting to do — skydiving, a spa day, driving a race car, attending a concert. Tingly is a web site where you can select a “gift box” online and the recipient gets to select from multiple experiences.
- **Parents tend to go overboard for their kids.** Try the “four gift rule”: something they want, something they need, something to wear, something to read.
- **With your holiday décor, try doing something understated, but still gorgeous.** Use materials you have around the house, or from your yard or garden, or items that can be re-decorated and repurposed for different seasons of the year, such as a centerpiece bowl.

Instead of buying small token gifts for everyone in the family, do a gift exchange, one gift per person, with a higher budget per item.

These approaches to the holidays will not only preserve your budget but will be more appreciated by your family and friends. Consider the benefits:

- Gift recipients get something they want and can use.
- Recipients are saddled with less clutter from unwanted gifts.
- You will enjoy less clutter from stored decorations, and spend less time putting them up and taking them down.
- You'll avoid the debt associated with lavish gifts, parties and decorations.

Most importantly, by spending less time shopping and decorating, you will have more time to celebrate what really matters — the holiday, family and friendships.

Happy holidays!

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