



# The Family Friend

A collection of articles and quotes to aid your family in daily living.

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## Overspending and the Holidays

by James C. Savage

Overeating . . . Overspending . . . one's as easy as the other this time of year. Overeating we understand: there's a lot of good food out there. But overspending? Why are so many people tempted to overspend during the holidays? There are many reasons.

**Carelessness.** Sometimes we just don't keep up with what we're spending and before we know it, we've overspent. Regardless of how unintentional it is, though, all those bills still have to be paid off—not the best way to start the New Year.

**Advertising.** As experts in motivation, marketing professionals know all the right buttons to push to make us want whatever they are advertising. Little jingles, cute slogans, eye-catching pictures—all have their effect on us in less-than-conscious ways. The result? Overspending before we know it, even on things we really didn't want.

**Wrong use of gifts.** Sometimes we overspend because we try to use gifts in the wrong way: we think that buying the perfect gift will cause someone to love us, or that buying a large number of gifts will impress others, or that buying a

particular gift will make up for some wrong we've done. We all want to be loved and thought of as generous people. None of us wants to be Scrooge that disappoints and ruins Christmas for everyone else. Knowing this, advertisers, often imply that giving "things" will create happiness, make others admire us, even love us.

**Trying to do the impossible.** Sometimes we overspend because we try to do the impossible: we try to create the "perfect" Christmas from some television show, or we try as adults to make up for something we wanted as a child but did not get. Remembering our own childhood disappointments, we try to protect our children from such feelings. We try to create "perfect" experiences for them, to give them everything they want to make them happy.

**Resisting the Temptation to Overspend:** So what do we do? How do we resist the temptation to overspend? Here are some suggestions.

1. **Set a budget and stick to it.** Keep track of what you're spending and stop when you've reached your limit. A little self-discipline now can save you a lot of heartache and stress when the bills come rolling in.

2. **Ignore as best you can the slick advertising hype.** Learn to argue with those little jingles

and cute slogans that lure you into buying what you don't need. Hold your ground and be firm. Tell yourself, "No, I don't need it, and I won't buy it."

3. **Aim for a good Christmas, not a perfect Christmas.** There is no "perfect" Christmas except in the make-believe world of TV fantasy or childhood dreams. Holidays in the real world are usually a mixture of getting what we want and of being disappointed, of having a pretty good meal and of something being burned, of laughing with family members and of being irritated by their little quirks. We live in the real world of human relationships, not the make-believe "perfect" world of fantasy TV. But Christmas does not have to be perfect to be good. Aim to have a "good" Christmas, not a "perfect" Christmas.

4. **Stop trying to do the impossible.** Material things seldom if ever create long-lasting happiness. Trying to buy the perfect toy or perfect gift to make someone happy is doomed to fail. New gadgets might intrigue us for a while, but we will quickly discover new things that we need or want "to make us happy." Happiness is ultimately an inside job—we decide inside to be happy, even if things around us are less than perfect. While good parents often give their children what they want, they know that overspending for that perfect gift to

make their children happy seldom if ever works. Showing their children how to be self-controlled in spending, and helping them handle disappointments, are more valuable gifts, ones they will use time and again in the real world.

**5. Don't substitute gifts for doing what is right.** If you have wronged someone, apologize and ask for forgiveness. Don't try to ease a guilty conscience by overspending on expensive gifts.

**6. Remember that real love is based on who we are and how we relate to others, not on what we can or cannot buy.** The more important gifts in life are relational in nature and often cost no money at all: gifts like companionship, attention, time, care, and service. Playing with a child, taking a walk with a spouse, listening to a loved one, sharing a cup of coffee or tea with a friend, drinking a coke together, watching a sunset or sunrise together, taking a child fishing, making a craft with your children to send to a shut-in, baking cookies together, feeding ducks on a pond—what wonderful gifts for a friend, family member, or loved one.

**7. Finally, recognize and thank God for all that He has already given you.** And help others do likewise. Teach your children to recognize and appreciate God's gifts, given and received every day: gifts such as good health, the ability to walk, run, see, hear, do, think, play, work, love, create, along with a host of things.

God gives freely everyday, not just on holidays like Christmas, and God gives of Himself, not just stuff. Indeed, as James so rightly put it, *"every good and perfect gift is from above, coming down from the Father of the heavenly lights."* (James 1:17).

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## **Coping with the Holiday Blues**

Soon the holidays will be upon us. For many people it's a time of happiness and joy—as the old song goes, "'tis the season to be jolly." For others, however, the holidays are only a reminder that life is no longer what it used to be; children have grown up, family members and friends have moved away, loved ones have died, illnesses have come along—many things have changed and the holidays are more to be endured than enjoyed.

If you're at a stage of life where things are going well and the holidays are great, good for you! Enjoy them fully! If you're at a different stage and the holidays are not so great, here are a couple of tips that might help you get through them better.

1. Structure your time, if you've recently lost a loved one, or loved ones cannot be with you during the holidays, planning ahead to fill your time with various activities might help. When we have "lots of time" on our hands, it's easy to spend "lots of time" missing loved ones and feeling sad. Planning ahead of time—before the holidays get here—to volunteer at a hospital, a church activity, or a non-profit organization that feeds the homeless will help lessen the time you have to miss your loved ones.

2. Eat healthy and exercise.

Eating too many sweets and too much junk food, along with just sitting around, can make us feel depressed.

3. Make a special effort to reconnect with an old friend, or with someone you've not seen or talked to for a while. Connecting with old friends can often bring back good memories that we have forgotten about, as well as help us fill our time in productive ways.

4. Make a special effort to create a new friend. Think about someone else who might need some help through the holidays and make that special effort now—before the holidays get here—to invite him or her to do something special through the holidays. Doing something to help a friend feel better often makes us feel better too.

5. Make time to think about your loved ones. If you have lost loved ones during the past year, or if loved ones simply won't be with you during the holidays, it's still important to take some time to think about them. Trying to stay busy that we won't think at all about the people we are missing is usually counterproductive. It's usually far better to allow ourselves time to think about them—even to grieve their being absent—but to do so knowing that after a limited amount of time we're going to get up to do something else.

Coping with the holiday blues is often as much about time management as much as anything else. Deciding now—before the holidays arrive—how we will fill our time in productive and satisfying ways can be most helpful. Best wishes and God's blessings for the upcoming holidays season.

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