



Intraspectus Learning Series

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Shopping Until You Drop, And Other Bad Ideas

There are so many messages out there to buy, buy, buy. While watching your favorite show, you are blasted with sound bites to buy gifts for everything including your pets, as if they knew or cared about a funny looking guy in a red suit. After years of exposure to countless ads, we can't help but want more and more. Even if you are among the lucky ones who doesn't overspend, your small purchases can add up to big expenses.

Three Major Holiday Pitfalls

Three major holiday pitfalls include:

- 1) thinking buying someone something really expensive translates to love,
- 2) believing it is reasonable to go into debt for the holidays (... because buying gifts means I love so and so),
- 3) and using your unadjusted gross income as a barometer for spending.

Stuff: More Stuff Doesn't Mean More Love

Many of us have grown to be insatiable for consumer goods. As soon as we buy something, we often are ready for the next best thing. How, or when, do we decide we have enough? If the answer is never, than you will never have enough and will never be satiated or happy. If you define it as something more than what you have right now, when does that ever end?

Growing up in a society based in consumerism, we measure how much we love and are loved by the number and expense of gifts we give and receive. When we stop and think, most people would never define love as the number of presents he/she receives, yet during the holidays, such an accounting often takes place. Or we fear our loved ones will be doing the accounting – if that's the case we feel we better measure up.

Unfortunately, the holidays often touch on these two basic fears: fear of not being enough and of not having enough.

Debt: Keeping People Stuck

Debt is best for the note holders. There are more options and less pressure for folks who get out of debt and if you're not already one of them, you can be. It is hard to get out of debt if you have high interest payments and expensive gift giving conventions. There are stories in the

media of people who are paying off holiday purchases through the following summer, only to begin the shopping season again. This creates a dilemma particularly if you are among the many people who hate getting and going to work. To hate your job, and then to feel stuck in it because of large consumer debt can start a vicious cycle of work and spend to make yourself feel better about your job.

Money: Tangible Symbol Of Life Energy

Every dollar you spend is part of your life energy. How many hours do you need to work to earn a post-tax dollar? If you subtract your work related expenses (coffees, gasoline, parking, train, suits etc...), what is your real hourly wage? Think about evaluating your purchases based on your real hourly wage. You can ask yourself, is it worth working one or more hours at my current job for this purchase? If you are among the minority few who like their jobs, the answer may be yes. If you happen to spend yourself into debt this holiday season, how many extra hours do you need to work at a dreaded job to catch up? If you are starting to have a panic attack, there is an alternative.

Love Good, Not Luxury Goods

First off, we all need our basic needs met as well as our needs for some luxury items. The question is "what is enough?" An alternative to the never-ending gift giving story is showing love with time. In our fast paced society, time is *the* precious commodity.

Here are five examples of giving the gift of time to your spouse or partner;

1. Give a massage
2. Make a special dinner
3. Plan & take a weekly Saturday morning walk
4. Read a book together out loud
5. Write down a list of things you appreciate about the other person and share it

Here are five examples of giving the gift of time to a child:

1. Playing catch
2. Read a bedtime story
3. Build a bird house or other project together
4. Bake cookies
5. Volunteer together with your child

For a few other ideas, check out Purging The Urge To Splurge: 50 Simple Things You Can Do Instead Of Shopping, By Vicki Robin (<http://www.simpleliving.net/ymoyl/fom-paper-05.asp>).