

RESOURCES

1. "Holiday Money Savers." *Reader's Digest*, Dec. 2018, pp. 40-42.
2. Hunt, Mary. *Everyday Cheapskate*: www.everydaycheapskate.com/holidays-and-special-occasions/10-things-you-can-do-now-to-get-ready-for-christmas.
3. Frank, Robert. "14 Tips for Staying Out of Debt," Nov. 1996, p. 6.

SHOP ALONE

If possible, shop alone. If you take a friend, you will usually spend more money. If you take one of your children, you will spend more yet, and if you take your spouse, you will spend even more. Stick to your list, and do not linger in the store because impulse buying will kick in!³

TRADITIONS

Plan some annual rituals, which will bring your family closer together. Doing the same things together, year after year, reassures us that some things never change in an ever-changing world. My children loved choosing stockings with their names on them. Months before December arrives, reserve days on your calendar that will be devoted to family activities—and don't let anything interfere.

One family took time during each holiday season to drive through their community looking at the neighbors' beautiful lighting displays. On Christmas Eve the family voted to select the best one. They created a certificate with the wording "Annual Best in Lights Award" and delivered it to the winning house with a basket of homemade cookies. It was a fun tradition that brought them closer together and helped them connect with their neighbors.

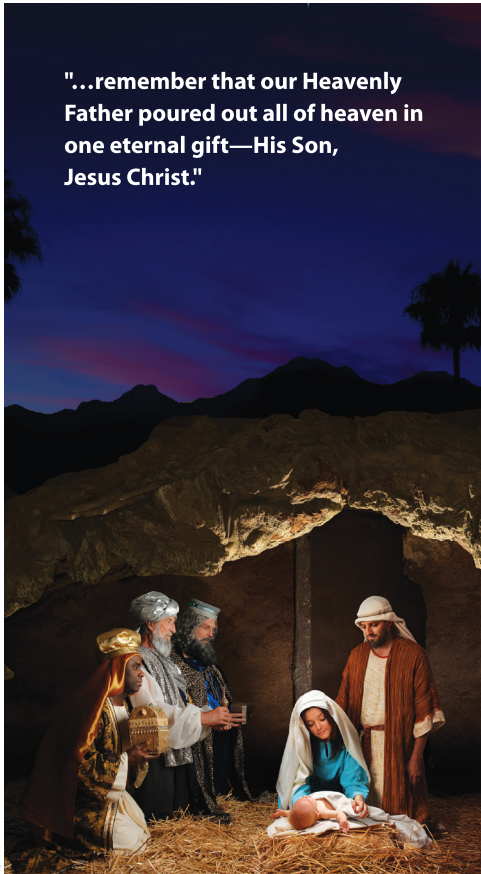
THE ULTIMATE GIFT

Above all, not only during the Christmas season but for the next six months, remember that our Heavenly Father poured out all of heaven in one eternal gift—His Son, Jesus Christ. And through that blessing over 2,000 years ago, we benefit from numerous gifts, such as the gift of forgiveness, the gift of fellowship with Him, and the gift of eternal life through His Son's sacrifice on Calvary. Beginning this July, make it a point to share the most amazing gift of all—the good news about Jesus.

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The STEWPOT

A POTPOURRI OF PRACTICAL IDEAS *to help you become a better steward*

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CHRISTMAS IN JULY

BY GORDON BOTTING, DRPH, CHES, CFC

Oh! No! It's December 1, and I haven't thought about Christmas and the many, many things I have to get done in the next three weeks or so. What about the list of gifts for the "naughty and nice"? What about the traditional cookies and cakes the family looks forward to all year? What about the endless church, school, and work parties that I must attend?



STEWARDSHIP is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and *finances*.

The Greeks put the X in Xmas. This abbreviation can be traced back to the 16th century." *Reader's Digest*, Dec. 2018

Don't panic; it isn't December. Relax and enjoy today—and the next six months. But perhaps you could use this coming half-year wisely and do a favor for your future self. Instead of a crazy and stressful December, why not give yourself the gift of planning ahead? In this edition of *The Stewpot*, I'd like to propose a better way to approach Christmas, which will make the holiday an ideal, not an ordeal. I believe it is so much easier to come up with a Christmas strategy during the lazy, hazy days of summer than to wait until December rolls around.

Of course, you don't want to spring a new plan on your family and friends at the last minute. When it comes to change, the more time you give others to think about it, the better. This July, I am giving you a potpourri of suggestions to make Christmas 2019 the best yet. Talk them over with your family and friends, and decide if some of these ideas will work for you. If you follow through with your new strategy, the important people in your life will thank you for it.

CASH

Each year the average American family spends approximately \$1,200 on Christmas gifts. Unfortunately, the majority of this is credit card debt, which often takes a 12-month period to repay—and then the next year's Christmas spending begins the debt cycle all over again. We know within our hearts that the true joy of Christmas is not determined by how much we spend or how many gifts we exchange. Make the decision now about how much you will spend this next Christmas, and then save that money in advance during the next six months. Maybe you can label envelopes with the names of each family member and friend, and place a certain amount of money in each one every month. Do what you can to save now, so you won't be pressured for cash at the last moment when you want to buy your gifts.

YEAR-ROUND SAVERS

During the next six months, you can also work on ways to find presents for less. Check out wholesalers, such as Costco, to buy discount cards for retailers, restaurants, and more. Another idea is to visit the websites of large stores, such as Target, Kohl's, and Nordstrom, and look at their sale pages. In addition, you can find trade-in programs in which you can exchange your old phones, laptops, and other items for gift cards. Finally, remember that haggling is not just for your yard sale; it can get you extra discounts on sale items throughout the year!

FALL SALES

If you have children on your holiday list, make it a habit to check out

back-to-school sales in August and September. You can create craft kits or gift baskets for kids who love paints, stickers, new crayons, etc.²

FAMILY PHOTOS

If you are planning a photo shoot for your Christmas card, schedule to have that picture taken in the fall when photographers are looking for work. You will probably get a great discount, plus have the time to enjoy getting the best shot.



LISTEN

Be aware of the many times your spouse says, "I wish I had that ___ (tool, perfume, etc.)." That is your clue to write down the wish and begin to watch for sales at the hardware store or cosmetic counter over the next six months. On Christmas morning, your spouse will not only be surprised that you purchased that gift, but he/she will be overjoyed that it is the exact one he/she wanted.

LIMITATIONS

There are a number of ways that you can limit the amount of last-minute spending that most Americans fall prey to each December. If you have a large family, draw names, so each family member is responsible for one or two relatives. Here's another idea that works for some people. Set self-imposed deadlines to get some of the shopping done. Perhaps your goal can be to purchase three gifts for the grandchildren and one gift for a friend by the beginning of August.

HEARTFELT GIFTS

A "gift from the heart" is a gift of both talents and time. Choose what you do best, be it cooking, cleaning, babysitting, gardening, shopping for another person, or driving. Present your loved ones with coupons that can be redeemed for two dozen cookies, free childcare for a date night, five rides to the mall, etc. Remember the best gifts are the ones that linger on in the memories—the things that neither money nor credit cards can ever purchase.



The traditional Christmas Day meal in Japan is KFC (Kentucky Fried Chicken); 3.6 million families order it each year. The finger-licking meal is now a \$52 deal. *Reader's Digest*, Dec. 2018