

Stop giving (meaningless) Christmas gifts

I fully expect some controversy with this article. I may even be likened to Ebenezer Scrooge, that archetype of misers, for daring to write it. Though I don't relish negative reactions, I believe

Joel Waldfogel's 2009 book "Scroogenomics: Why You Shouldn't Buy Presents for the Holiday" is worthy of inclusion in a discussion of holiday gift giving. (By the way, I am only scratching the surface of this well-written, interesting and comical book. I recommend a full read.) I promise to also include practical tips outside the scope of this book. My ultimate goal is to lead you to smarter purchases that could decrease clutter, increase the satisfaction of your gift recipients, and even contribute to world well-being. A lofty goal indeed.

We've all given and received non-ideal Christmas gifts. Some of them may have been regifted or donated, and others may still be contributing to the clutter in our homes years later. No one ever intends to give an unwanted gift. Certainly none of us enjoys that awkward moment of publicly unwrapping such a gift. But year after year, those uncomfortable scenes repeat in households everywhere. Can we do better? I believe we can and should. If we're going to give Christmas gifts (and despite this book's title, I believe we will), why not strive to do it well?

In the early '90s, Waldfogel, an economist and college professor, having observed the trend of unwanted gifts, responded by doing some research. He surveyed his students about the gifts they had received, how much they valued them, and what the giver had paid. Not surprisingly, he found that gifts others buy for us are usually poorly matched to our preferences and are rarely

valued equally to the amount paid. Add to that the fact that many of us go into debt to finance Christmas purchases, and you've got a recipe for vast economic waste. This trend isn't limited to America, and it doesn't show many signs of slowing. Despite the bleak reality, Waldfogel offers hope.

"OK, Mr. Smart-Guy economist. They don't call it the 'dismal science' for nothing. Thanks a lot for ruining Christmas. Do you at least have any sage advice?"

Indeed, he does. Here are some of his suggestions:

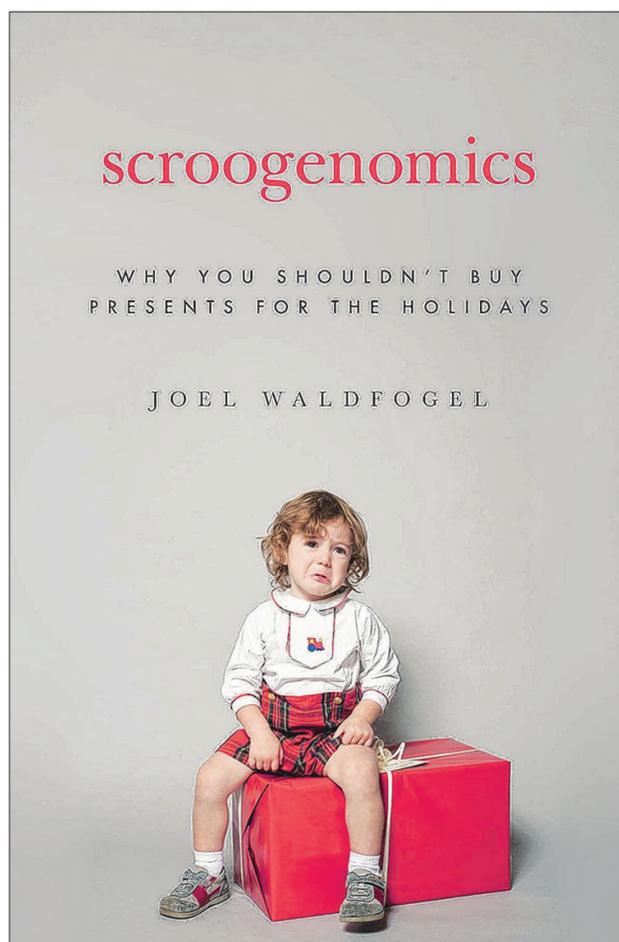
The better we know the recipient, the more likely we are to hit the mark on choosing gifts. Since we know our young children so well, of course we should continue giving to them. They expect and love Christmas gifts and would be very disappointed to lose them.

The same applies to close friends and immediate family members if we know their preferences well. If you don't have to surprise the recipient, a wish list or gift registry can be a lifesaver.

For people you don't know well, the best hope is for your gift to be as close to cash as possible. Gift cards are a great solution in this situation, especially if you know where the person likes to shop. Ditto on the wish list.

Regarding gift cards:

One problem the author discusses with regard to gift cards is the large number of unused or



lost gift cards, resulting in economic loss. The author's novel solution is a great one. He proposes that stores issue gift cards that at time of expiration, the remaining balance is given to charity. While I don't think that exists yet, there are many charities that will accept unused or partially used gift cards.

Some companies donate a small percentage of the sale or make a separate donation to charity for every purchased gift card. For example, through the end of 2019, Williams-Sonoma will contribute \$5 to St. Jude Children's Research Hospital for every eGift card purchased with

the design featuring artwork by a St. Jude patient.

There are also gift cards such as Charity Choice where the recipient gets to choose the charity that receives the money from the purchase. The author recommends a purchase such as this (or simply a donation to a charity in their name) for recipients that either have everything they want or are very self-disciplined and don't want to receive gifts.

Although most people like getting a gift card, many people don't like giving them, claiming they feel too impersonal. One way I recommend to combat this is for the buyer to purchase an item that can be easily exchanged, either online or in a store. In that way, it can function in a similar way to a gift card.

Following are some of my own additional suggestions:

The more I help people organize and declutter, the more I live by the motto of experiences over things.

Giving experiences instead of physical gifts provides the priceless intangibles of time and memories. How about gifts like these: a ticket to a concert, a play, a movie or other performance; membership to a gym, a zoo or a museum; money toward a special vacation; contributions to art or music lessons.

There are so many great possibilities for thinking outside the (gift) box.

In a similar vein, what if a couple or a group of people decided to spend the money they would have used to purchase gifts to enjoy an experience together?

Eric's extended family still talks about the year we stayed at a cabin together relaxing, talking and playing games over the holidays. Again, while no one opens any physical gifts in this scenario, everyone enjoys the gift of relaxation and time together, truly gifts that keep on giving with the special memories created.

I love this wonderful idea from a friend. Every Christmas, each member of their extended family chooses a charity and puts the charity's name into the hat. They draw the charity names out one by one, and the person who entered that charity explains what the charity does and why they chose it. Each person donates a set amount of money, and the last charity drawn wins the pot.

When asked about the rationale and effects of this family choice, my friend explained, "It just didn't make sense to financially overburden extended family members to buy presents for people they only see once or twice a year. Everybody gives a little bit, and the gift is compounded with other's gifts 'for good' rather than wasteful gifts that may get re-gifted later. Plus it gives the 'winning' family member a chance to explain their charity and why they think it is worthy. It causes us to reflect on our blessings and shifts the focus away from self-centered to community-centered."

Here's to a Merry Christmas and better gifting!

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