TIGHT FINANCIAL TIMES CAN BRING FAMILIES TOGETHER

Parents can reduce stress this holiday season by giving the gift of time

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For many American families, this holiday season will be much different than others in recent memory. The current economic slowdown likely will affect most people, from the lack of a holiday bonus or overtime pay to the loss of a job. But tight times don't mean your holidays have to be ruined.

Less spending money can encourage families to escape the materialistic view of the holidays and connect with what kids really want from their parents: Time. This is one of a child's basic human needs.

Our studies and experience at the Love and Logic Institute reveal kids have a strong subconscious drive to focus on possessions when they do not get their share of time and fun with parents. They try to "fill up" on stuff when they feel empty.

By applying some simple techniques, parents can help their kids fill up on relationships instead of possessions. Their view can change from, "What can I get" to, "What can I give?" Here's how:

Step One: Don't hide a tight family budget from the kids.

A wise parent does not try to protect kids from reality. This is a wonderful time for kids to see how much it costs to run a family. Kids can handle knowing what is left over at the end of the month and how much is available for entertainment and presents. This is great preparation for adulthood.

Step Two: Talk with your children about the precious gift of time.

Nothing heals the heart better than doing something good for someone else. We all saw this when people rushed to help others affected by tragedies of Sept. 11.

During the holidays, you might ask your children: "Kids, would a box of candy be a better gift for Grandma, or do you think she would rather have you do something she can't do for herself, like raking the yard? I bet she will probably remember what you do for her a lot longer than she remembers the box of candy."

If your kids don't have the answer, have them talk to Grandma. I bet she can give them a good lesson on the value of time spent versus the value of gifts bought.

You also can suggest your kids give "gift certificates" for special services to their loved ones. Likewise, ask that they make a wish list of ways they'd like to spend time with you, and choose activities to offer as gift certificates to them.

Step Three: Set limits on the amount of money you can spend for gifts. At the Love and Logic Institute, we've found people are happiest when they have choices. Set a budget and let the children choose which gift they would like to have within that budget. Set your limits and offer choices in a matter-of-fact way. Do not make apologies.

Step Four: Work with your kids to make their own gift certificates and wrapping paper. This is great fun. It saves a lot of money and gets the kids engaged in how great it can be to work together. They will fondly remember these times for many years.

I grew up as a very poor kid. I didn't realize how little money we had because my mom and dad gave willingly of their time.

I knew that every night when my dad came home, we would all go throw rocks in the Platte River. When you throw enough rocks in the river with your dad, you don't spend much time thinking about money.

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