



Happy Holidays – “I Hope”

Within 90 days of this newsletter, it could be a very jolly time to reflect on just how well the holidays went...you know...the gifts, the family time, the egg nog, the celebratory champagne (my favorite, of course)...what a wonderful peaceful time of reflection **OR** within 90 days of this newsletter you could have a sick feeling in the pit of your stomach, an edginess about your life in general, bitterness toward life and a tension to your core family that makes you unbearable to be around....what can be the difference?

more...

Overuse of your credit cards – writing hot checks to buy gifts – writing a good check for a gift, but not paying the house payment? All of this for a happy December 25 for everyone else, while your core family suffers the after effects and all of this causes you to be overdrawn at the bank on December 31 by \$725. Doesn't make much sense does it?

Remember the Life Hours equation?

Gross \$10 an hour

Taxes - \$3

Leaves you with \$7 actual take home pay

Quick Quiz~

Look at the second hand on the clock - Take 10 seconds and try to remember what you got last year for Christmas. That was *only* 9 months ago- think...come one...name one thing you got.

You mean that last year - I bought you a \$10 gift – put \$5 worth of gift wrap and bow on it – bought you a cute card for \$2.50...Total cost of your gift - \$17.50 – and I take home \$7 an hour...that means that I stood on my feet for 2 ½ hours to buy you that gift and **YOU DON'T REMEMBER WHAT I BOUGHT YOU?** Now, remember that when **you are shopping for** a gift



for someone - - many times we buy gifts to make people love us - - not necessary - - give them a cute computer card that you make yourself with a

gift certificate for an evening of babysitting or a casserole that you are famous for - - will detail out your car – clean your house - - things that don't cost you that many Life Hours - - things that you can afford to do – things that they might like better than another knick knack to put on a shelf.

It's ok to get presents for others, but in the meantime you shouldn't be running your core family short - - are you buying presents for others when you need milk in the refrigerator – you're behind on your electric or gas bill?

It won't hurt to return an item (keep all those receipts) or to say “I've changed my mind, I am going to put this stuff back” – even if they have already rung it up – you have gotten to your car – if you hear that little voice in the back of your head – get out of the car and take it back in...right then - right now...begin to take control of your life and begin to take care of your core family – your husband, your wife, you kids...they are the ones you need to be caring for....not everyone else..

My girl child always used to have BIG Christmases – and then I started getting financially healthy with my money. I sat down and told her that in the past she had some pretty big gifts, but mamma knew better now and to not expect a lot at Christmas.

As luck would have it her future in laws are wonderful, giving people who showered her with all these gifts, while I had to sit there and watch her open my one “family gift” for all of them (cost of \$50 for a set of pans I had bought on sale)...sure it felt a little strange, but I had bought what I could afford and let me tell you that in January when everyone else was complaining about their balances they had spent at Christmas – I was celebrating the lack of additional charges on my cards.

So with that – Happy Holidays - *I Hope* -

Motorcycle Mary