



December 2008 - Newsletter

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Happy Holidays Despite Hard Times

It's no secret that this holiday season will be a challenging time in light of current economic conditions nationwide. Our usual rituals of buying and spending are being tempered by very real financial concerns. But a few adjustments and new perceptions might be all we need to guarantee a memorable holiday season. Here are a few ideas:

- **Consider giving gift cards this year.** Rather than guessing what our friends and acquaintances *might want*, a gift card allows the recipient to select what he or she *really needs*. And because gift cards come in specific denominations, it becomes easier for us to control spending.
- **Consider the old fashioned lay-away.** Long before there were credit cards, merchants allowed us to select gifts, "lay them away", and pay for them gradually. This 1950's purchasing method has been reinstated by Sears and K-Mart and eliminates the interest charges that credit cards entail.
- **Try something creative.** Going out to buy presents has always been a hit or miss proposition. And judging from the furious exchange activity that predictably occurs between Christmas and New Year, there are more misses than hits. So why not create a gift that targets the recipient's acknowledged interests? Possibilities include assembling gift baskets that focus on themes ranging from sports to auto detailing supplies. For someone with a long commute to work, a welcome gift basket could include books on tape, a pair of driving gloves and perhaps an ice scraper! The planning that goes into such a present will be meaningful and appreciated far beyond its actual dollar value.
- **Make a movie.** These work best for special friends or distant relatives and can include personal messages, shared memories, family updates or humorous skits. A DVD that arrives in a holiday card will trigger immediate interest and will most likely have more impact than a necktie or bottle of perfume!
- **Focus on the forgotten.** The holidays are lonely times for many. Contact a local nursing home and ask if you might help serve the holiday dinner, decorate or simply visit with those who might otherwise spend the holidays alone. Or if you would like to send a greeting or gift to a soldier overseas, log on to www.americasupportsyou.com, the official Department of Defense Website which will explain exactly how to do this. Spreading happiness can be personally fulfilling, especially during this special time of year.
- **Take advantage of your EAP discounts.** Do you know that your EAP membership entitles you to significant discounts from major retailers? Simply log on to www.theEAP.com and click on *Tools for Tough Times*. Scroll down to the Deal Catcher link under *Frugal Living* and discover special coupons, rebates and price reductions on products from Dell, Panasonic, Macy's, Bloomingdale's, Kohl's, Best Buy, Toys-R-Us, Bath & Body Works, Garmin and Aeropostale.
- **Remember that your EAP is always just a phone call away.** The holidays can accentuate feelings of personal loneliness, separation and isolation. These are normal feelings at a time of the year that emphasizes family get-togethers. So if you find yourself feeling bad, sad or alone during the holidays, don't hesitate to call your Employee Assistance Program to connect with a caring, compassionate counselor.