

Christmas Deals



*Managing
GOD's Money*

SALES

How can you save money when you have a net outflow of funds? Something 50% off is 50% too much if you don't need the item. It's worse if you have to borrow!

CHRISTMAS SHOPPING

Think about the concept of Christmas shopping. If the main purpose of Christmas is to celebrate Jesus' birthday, why do you "Christmas shop" for items that has nothing to do with Jesus and His message? The new rug? New furniture? New clothes? Apart from "merchants", who benefits?

DEALS?

The best "deal" anyone can get this Christmas is the free gift of eternal life offered by Jesus. How about telling at least one person about the Good News of Christmas. Jesus Christ came to earth as a human so He may die, rise again and give those who believe in Him eternal life.



(John 3:1-21)

Watch Out For The Financing Bait!

It's that time of year when we rush to the mall to spend! So, early November I visited a couple malls to see the intense competition for our dollars. These advertising slogans intrigued me:

1. The more you buy the more you save
2. Power buy – the ultimate deal
3. You are richer than you think
4. No money down until 2006

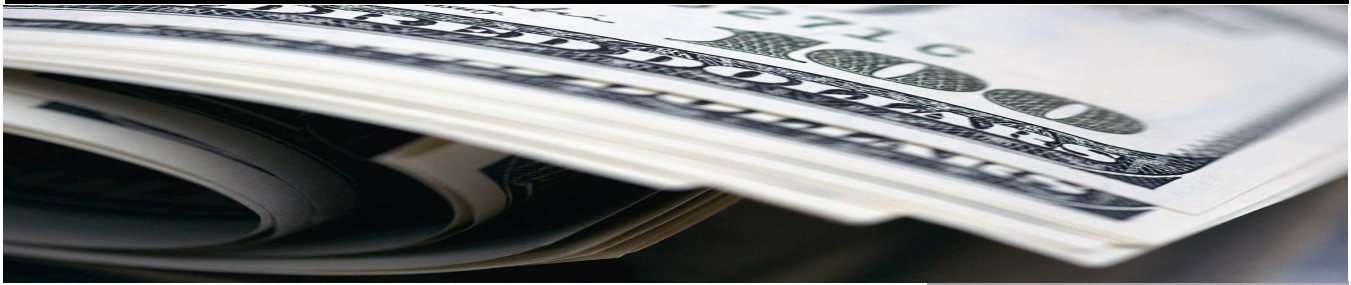


Notice the emphasis on money, not on products or services. Advertisers have succeeded to move our eyes toward payment terms as their bait. Rather than talk about products and services, they present attractive financing that hooks many folks. Gradually, these folks have changed their attitudes and behavior to accept they must "Christmas shop"! Really, advertisers have convinced them to spend what they don't have to buy what they don't need! Think about it, why do we have to "Christmas shop", often falling into debt, to celebrate Jesus' birthday?

The average American spent about US\$ 840 last Christmas. In Canada, according to Statistics Canada, consumers went on a shopping spree in January 2004 to compensate for the "weak Christmas shopping" in 2003; in January, retail sales were C\$ 26.4 billion or 1.6% more than December. Essentially, the average Canadian spent about C\$ 840 in December 2003.

The best statistic, however, is yours. What are your plans this year? Do you feel compelled to buy stuff just because it's Christmas? To be sure, take advantage of low prices for stuff you need, for which you budgeted, and have cash available; but don't buy because financing attracts you or you think there is a deal. A person in one of my seminars told me a deal is a "debt enhancing act of lunacy." I would add; it leaves you **d**epressed, **e**mpy, **a**nxious, and **l**onely, especially after Christmas.





Christmas Shopping

Before “Christmas shopping” grips you, I suggest you answer these questions:

1. What's my goal this Christmas?
 - a. Will I get it through shopping?
2. Do I want to spend because advertising appeals to me, because of a need, or in response to God?
3. Is the advertising that's enticing me focused on financing or on a product?

After answering the questions, I suggest the following as a guide:

1. Ensure you have a goal for Christmas that describes what you wish to achieve, based on the meaning of Christmas. Are you remembering and celebrating Jesus' birthday?
 - a. Develop a plan showing how you will reach your goal.
 - b. Prepare a budget showing the likely costs to get to the goal.
 - c. The budget is a money map; use it like a road map.
 - i Don't leave home without it.
 - ii Don't spend unless an item is in the budget at or below the price stated.
2. Decide not to use your credit card.
 - a. Don't buy now to pay later.
 - b. Agree with the Lord not to increase debt this Christmas, but to reduce it, and monthly in 2005 give the interest saved to His work.

The Good News

This time of year can be lonely and sad for many individuals and families. Though circumstances may be difficult, don't despair. Ask Christ to show you what He is doing around you and what you should be doing. Really, He loves you and would like you to love Him with all your heart. If you are alone, I assure you from Scripture that Jesus invites you to come to Him if you are weary and burdened; He will give you rest (Matthew 11:28). Ask Him to show you where He is and how to answer this call. He knows your heart and wants you to enter a personal relationship with Him — as your Father, Friend, Counselor, and Mentor. How about giving Him your heart as a Christmas gift?

Brothers and sisters in Christ, let's be sensitive to others and show Jesus' love in all we do. A friendly smile, a helping hand, or just “thank you” could be significant to someone you meet; it could be your best Christmas gift! Theirs too!

We have much to be thankful for. Mostly, the Good News of the virgin birth, death, and resurrection of our Lord Jesus Christ. He is the reason we celebrate Christmas. May we remember and pray for those who suffer persecution for Christ, and be thankful for our freedom to celebrate His birthday.

Meanwhile, avoid “hurry-sickness”; focus on the important so the urgent won't distract you! Slow down and observe your surroundings! Enjoy time with your family and friends confident Jesus Christ is alive!

MONEY TRANSACTION



2003 Christmas Spending

The average Canadian spent about \$ 840 during December 2003. How much will you spend in 2004?

To learn more about Managing God's Money and Managing God's Time, visit www.managinggodsmoney.com

