

Senior Advice: Ghost of Christmas Presents returns

by *Doug_Mayberry*

Q: Stress, stress, stress! The responsibility for holiday gift giving for our grandchildren, who range from 6 to 17, turns grandmother into a frustrated worrywart. What does each want or need? How much does it cost? Is it easily available at the mall or on the Web site? Can it be returned or exchanged? Will each feel they received their fair share? Can my husband and I simply disappear in December?

Any ideas for grandparents?

A: Over time, we grandparents have learned the drill. Each year we give it our best shot and begin to shop for their birthdays and next December. Here are my quick fixes to simplify your gift giving.

Last week I asked a retail clerk, a single, widowed grandmother of several, if she had finished her gift selections. She said yes and said her solution will be to sit down a week before the holiday and write a short note to each recipient, enclose a small check, and remind each of a wonderful time they experienced together. Upon completion, she plans to sip a glass of wine and begin reading the book she has wanted to for several months.

Other options might include opening a stock dividend reinvestment investing account for each grandchild. It is fairly simple to buy stocks directly from many corporations. Usually advantages include no broker's fees, small amounts of cash to open an account and the option to add more cash at your discretion, often with a discount. This is an excellent way to teach children about savings and investment opportunities. Informative books on getting starting are "Buying Stocks Direct Without a Broker" by Charles Carlson and "All About DRIPs and DSPs" by George Fisher.

Gift certificates from restaurants, favorite retailers, home builders and music stores can be easily obtained. More and more grandparents are electing to simplify gift giving.

Holidays should be the time for celebrations, not for frustrations or the draining of our energy and cash. Holidays are the time to talk about the good times, heal foolishly developed issues, and to remind ourselves and others of what a difference each individual has made in our lives.

Q: Every year my husband and I lovingly give our adult sons and daughters gifts, which they choose. This works well, and the gifts are well-received, we think. When the children were young we made sure they sent thank-you notes to their gift givers, but now we don't get any acknowledge from our own kids by either phone or e-mail. We believe this is a bad habit and would like to hear from them.

What can we do?

A: Unfortunately, the loving thank-you notes seem to have almost gone bye-bye. Learning and teaching others how to express gratitude and thankfulness is its own reward.

A kind thank-you note lets the giver know how much you appreciate the effort, time and expense. It also shows the giver how meaningful you are to them. It's the right thing to do. What goes around comes around.

If you find non-response for your gifts unacceptable, try George H.W. Bush's direct approach quoted in his book "All the Best". They pick up the phone and call grandchildren to complain if they don't acknowledge their gifts. This proves to be productive.

Better yet, send them a copy of my recommendation to you!

Doug Mayberry lives in a retirement community in Southern California. Send your questions to him at deardoug@msn.com or write to him at P.O. Box 2649, Carlsbad, CA 92018.

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