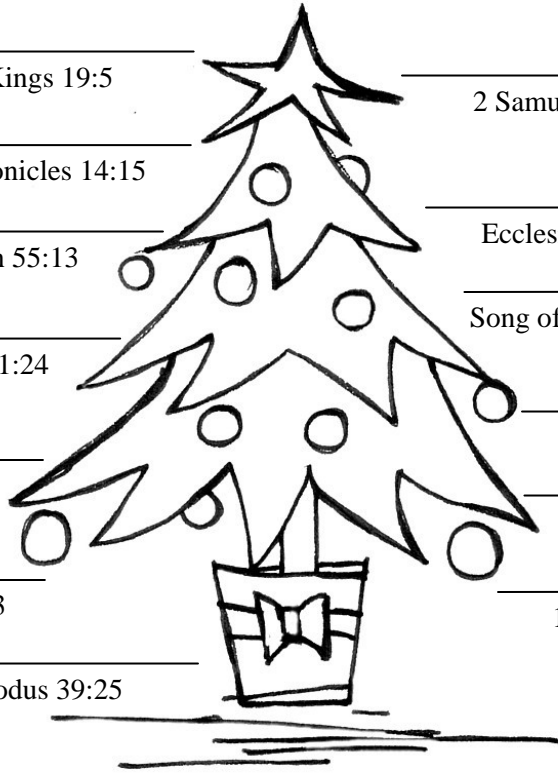




Trees in the Bible

Kids, as you color in the Christmas tree on this page, also look up each text (in the King James Version) and on the blank line above it write the name(s) of the tree(s) found there. The trees are listed below.

Trees: almond, almug, apple, cedar, fig, fir, juniper, mulberry, myrtle, olive, palm, pine, pomegranate, willow



_____ 1 Kings 19:5

_____ 2 Samuel 5:11

_____ 1 Chronicles 14:15

_____ Ecclesiastes 12:5

_____ Isaiah 55:13

_____ Song of Solomon 8:5

_____ Romans 11:24

_____ Luke 21:29

_____ Judges 4:5

_____ Psalm 137:2

_____ Isaiah 60:13

_____ 1 Kings 10:11

_____ Exodus 39:25

Distributed by: Upper Columbia Conference Stewardship Ministries. *Director:* Bill Skidmore.
Produced by: Pacific Union Conference Stewardship Department. *Director:* Gordon Botting.
Design/Assistant Editor: Carol Lowe.

CHECKING IT TWICE

by Gordon Botting, DrPH, CHES

This year has definitely been a challenging one economically for both the nation and for individual families and it is only natural that you may want to put the loss in your 401k and other financial woes behind you and for one month reward yourself or your family with a special year-end Christmas spending spree. In 2006, the average U.S. household spent over \$1,000, and Americans added more than \$8 billion in credit card debt that November with the day after Thanksgiving sales alone.¹ Before you launch into an all out spending splurge, I ask you to consider the overall financial price you will pay.



Here's the bottom line question: How many days will you have to work in order to pay for your Christmas splurge?

First of all, estimate how much you normally spend on Christmas, including not only family gifts, but also all the other stuff, such as cards, postage, lights, decorations, concerts, etc. The following hourly rates apply if we assume you work an average seven-hour day with standard social security withholdings, state taxes of 6% and federal taxes of 25%. If you earn \$12 an hour and your family spends \$800 for the Christmas season you'll need to work 15.5 days to get

your \$800 back. That's over two weeks! If you earn \$16 per hour and your family spends the same \$800, you will need to work nearly 12 days or nearly two weeks! Even with a \$20 hour rate, it will take you a week and two days to pay for your Christmas generosity.²

What can you do to minimize the damage to your budget and still make Christmas a truly joyful season? Here are a few suggestions.

EXTRAORDINARY GIFTS

If circumstances make it impossible for you to have enough money for presents this year, then use your

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality and finances.

"Gifts are quickly forgotten, debt goes on forever." — Mary Hunt

time to make gifts that are fun and unique. People love cookies made from scratch from your kitchen. Anyone can make cookies from a package, but only you can still make chocolate chip cookies the way your favorite aunt did, and all your family members and relatives who have eaten Aunt Mary's cookies in the past will thank you for resurrecting that delightful taste and aroma once again. Your fellow employees will enjoy them also because they know the taste of bought cookies as compared to home-made ones. Remind yourself as you spend the time in your kitchen, what woman doesn't like chocolate and what man can resist a cookie?²

By the way, consumable gifts have many advantages over durable gifts and are a great gift idea for several reasons. Because they are usually eaten or used up immediately, there is not the expectation of being displayed and maintained in your already crowded home or stored for 12 months in a closet or the garage for re-gifting next year. You don't have to be concerned that you are spending the 'right' amount of money for the



recipient, which can, and often does, take the joy out of giving. And best of all, you saved a few bucks making these gifts from scratch in your own kitchen — just try doing that at the mall or through the mail!³

AVOID CHRISTMAS DEBT

Before you purchase any gifts or decorations, take a few moments and plan your season's budget. Make a list of everyone you intend to give a gift or card to. Decide how much money you can afford and divide it appropriately among those on your list. The bottom line is: Do not go into debt for Christmas — in so doing, you honor your household budget. Remember, gifts are quickly forgotten but the credit card bill may go on forever.

I love the story in Mary Hunt's *Debt-Proof Living* monthly magazine in which a reader wrote about their

best Christmas ever. She was a child at the time, and her father lost his job. But rather than grumble about being poor and pitiful, he declared that everyone in the family would still exchange gifts. The catch? They could spend no money at all. Christmas morning was more magical than any she could recall before or after. Her prize gift came from her father: a wristwatch he found in the trash, lovingly disassembled, cleaned, repaired, and polished to a more glorious condition than new.⁴

"Christmas is a gift from God that a man cannot keep unless he gives it to someone else" — *Anonymous*

"It is Christmas in the heart that puts Christmas in the air." — *W. T. Ellis*

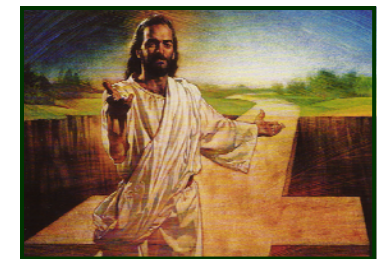
START A TRADITION

I personally believe the most memorable part of the Christmas season often revolves around those activities that have absolutely nothing to do with money or exchanging gifts. It may include making it a special family outing to pick out your Christmas tree, or better yet, cutting your own tree at a Christmas tree farm. Other examples would be baking cookies as a family and distributing them among your neighbors, or going caroling at a local convalescent home. I remember one year our children had a paper house Advent calendar and each day during the month of December they could open one window or door and see another aspect of the Christmas story. Now that we have grandchildren we have special nativity set that they love putting together on Christmas day. As a parent or

grandparent, you can't help but enjoy their priceless childish anticipation.

THE ULTIMATE GIFT

Above all else, this is the season to remind us that two thousand years ago our Heavenly Father poured out all heaven in one eternal gift — His Son, Jesus Christ. And through Him we have numerous gifts such as the gift of forgiveness, the gift of fellowship with Him, and the gift of life through His Son's sacrifice. This year make it a point to share this most amazing and humbling gift of all, the *Good News*, with someone else.



References:

1. "Extreme Christmas," *Debt-Proof Living*, July 2007, page 1
2. Pryor, Andrew, "Managing The Cost Of Christmas Present," *Sound Mind Investing*, November 2006, Page 166
3. "5 Good Things about Consumable Gifts," *Debt-Proof Living*, July 2008, page 4
4. "Extreme Christmas," *Debt-Proof Living*, July 2007, page 1