

The Best Christmas Investments

By Greg Hanson

We make choices everyday on how we're going to invest our time, our energy, and our finances. Sometimes we make good decisions that pay off, and sometimes we make poor ones and end up paying the price. Wouldn't you like to always make the best choices? Especially at Christmastime, don't you want to know the best ways to invest?

This has nothing to do with playing the stock market; it's about investing yourself in ways that will bless others and make a meaningful difference. Instead of submitting to the consumerism of the season, how can you invest in ways that really matter?

To help you decide, here are three suggestions:

1. Invest in relationships, not in a mound of "stuff."

Every year, we gripe about how Christmas has become so commercialized. Yet every year, we find ourselves rushing around trying to buy everything we can get our hands on. We seem to believe that the quality of our relationships is directly proportional to the cost of the gifts.

How many times have you found yourself in this situation: You've already finished your Christmas shopping, but as Christmas gets closer and closer you start to wonder, "Did I get this person enough gifts? Did I spend enough money on them? What if they get me more than I got them?" What is the inevitable result of this thought process? You find yourself braving the crowds once more so you can buy even more gifts, right?

Now, is it wrong to want to give gifts to the people you love? Of course not. Giving gifts is a perfectly legitimate way to express love. Gift-giving is a wonderful Christmas tradition.

However, considering that financial problems are a leading contributor toward stress and divorce, don't you think a little restraint would be wise? Does it really make sense to spend so much on gifts that are going to break, get lost, become outdated, and start collecting dust all before Valentine's Day?

The quality of your friendships and your family relationships does not hinge on the amount of money you spend on them for Christmas. So instead of investing so much time, energy and money into acquiring more stuff, how about investing into relationships? Sure, go ahead and buy some gifts. But do it within the constraints of your budget and don't go overboard. Focus on the relationship, not the purchase.

Christmas can be about making withdrawals from your bank account, or it can be about making deposits into your relationships. Which do you prefer?

2. Invest in memories, not mementos.

What was the best gift you ever received? Was it also the most expensive? Chances are, your favorite gift was not the most expensive. Instead, it was likely the most meaningful... the most memorable. In fact, your favorite gift may not have even been a "thing"; it could have been an experience or a family tradition. Because the dollar amount does not determine how meaningful a gift is. Perhaps your favorite gift was a work of art created by a child, a video greeting from a special friend who has moved away, or an uninterrupted afternoon with your father.

Consider this: no matter what gift you buy, the feeling the recipient experiences will be only temporary. They may be excited or they may be disappointed, but that feeling is going to fade. Shared memories, however, can last a lifetime.

So be creative. Devote time to new experiences and shared interests. Begin a shared Christmas tradition, look at Christmas lights with one another, or plan a special road trip together. Invest in memorable expressions of love rather than another trinket for the shelf.

3. Invest in meeting needs, not just satisfying wants.

What can you do this Christmas to help someone who's really in need, whether in your own community or in an impoverished nation around the world?

The modern Christmas culture tells you to have your own desires gratified and to give the latest toys to the people you love. That is the prevailing message of the holiday advertising campaigns. How counter-cultural would it be for you to sacrifice certain luxuries in order to help others who are in serious need, even if you don't know them personally?

What if, every Christmas, you made it a personal or a family project to give to someone in need? In your own community, you could invest time at the Food Bank, the Soup Kitchen, or Habitat for Humanity. Or around the world, you could help provide education for children, or healthcare for needy families, or clean drinking water for entire communities in poverty-stricken nations. (Organizations like World Vision or World Hope offer several such opportunities.)

This could become one of your greatest Christmas traditions. And it could be character-building for yourself and your family. Plus, you will have the satisfaction of knowing that you have made a real difference.

Now those are investments we should all be making. Build relationships, create memories, and give generously. How about it? This Christmas, will you be investing in ways that really matter and always pay off?

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