



## The Danger Season

The Motley Fool

[By Elizabeth Brokamp]

I'm as annoyed as the next person by retailers' shameless promotion of holidays months in advance of the actual event. But despite the collective groans when Halloween merchandise gets trotted out with the back-to-school fare, stores keep doing it. Why? Because it works.

And here comes my personal confession: It works on me. So well, in fact, that I've created my own name for the stretch of time between September and Jan. 1.

### The danger season

I call it that because it's the quarter of the year when I spend the most money on the things we least need.

The danger season snuck up on me this year. Our older children just returned to school, and I went through the requisite buying of lunchboxes, backpacks, and new outfits. Our son just turned 6, so I bought Legos from eBay and science kits from Kidsurplus. Then we had a party for our anniversary and purchased flowers from **Lowe's** to spruce up the yard and refreshments from **Costco**. You'd think after all of that I'd be done buying and back to my budget, right?

No, somehow in my mothering-meets-retail frenzy, I have managed to convince myself it is "almost Christmas." The logic (flawed, I admit) goes something like this: Halloween merchandise is out, so it's almost Halloween, which means that it's close to Thanksgiving, and from then, all you have to do is blink and it's Christmas. And if all that is true (yeah, I know, suspend your disbelief), then I am behind on my shopping. Way behind.

### The snort heard 'round the neighborhood

That's how I ended up looking at the new Star Wars toys online. When my husband calmly asked, "What in the world are you looking at?," I explained that I was getting ready for Christmas because it's "coming up." At which point, he tried unsuccessfully to hide a snort. (There are limits, after all.)

That was enough to make me stop, question, poke a little fun at myself, and vow to make

this year's danger season less dangerous for our family.

What makes it "dangerous" for us?

Normally, we're folks who pay off their credit cards in full each month. But this time of year sometimes leaves us with a bit of a balance.

I tend to justify pricier gifts for sentimental reasons like, "Can you imagine her face when she sees that light-up dollhouse?"

We end up with too much stuff, which means too much time spent purchasing, assembling, storing, arranging, dusting, and disposing.

Last, and most telling, I feel embarrassed when I think about what else I could be doing with the money, things with a much greater impact on the world [and therefore, on our children] than any overpriced plastic toy could ever offer. Just \$300, for example, can help the [Half the Sky](#) organization provide education for an orphaned child in China for a year.

So here's my personal challenge this year: to somehow weather the time from now until the New Year with my values and bank account intact. Perhaps you'll join me? Whether it's Christmas or Kwanzaa, Ramadan or Hanukkah that has resounding meaning for your family, find ways to celebrate that aren't about money.

Here are some ideas to consider:

If do you plan to carry a balance on your credit card, be sure to factor that cost on top of the purchase price.

Establish a gift limit per person, and see how creative you can be within that budget. eBay, craigslist, and your local flea market are all fair game.

Swap names within the family so that each person buys only one gift.

Start a "homemade" tradition where you ask that each person have a part in creating the gifts.

Agree to match the amount you spend on gifts with a gift to a charity. If your budget doesn't allow for that, give the gift of time to someone in need.

Encourage your children to be part of the gift-giving by making presents. Getting enjoyment from giving is an important lesson.

*This article is adapted from the [Motley Fool GreenLight](#) "Money Answers" archive, which features more than 100 articles on personal-finance topics from taxes to credit to beginning investing, organized by subject and life stage. For access to this content plus the current newsletter, back issues, members-only discussion boards, and advisor blogs, take a [free 30-day trial](#) to GreenLight today!*

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