

From the Heart...

... Life Skills for Today

By Sharon L. Benedict MS, ACC



Celebration Squeeze for Businesses & Families

MarketTools, Inc. recently unveiled the results of its November/December 2008 Insight Report focused on the U.S. economy and holiday spending during these unstable economic times. According to Market Wire press release, “The nationwide survey of 1,000 U.S. adults reveals that in the face of a clear economic downturn, 58 percent feel that the economy has reached a low point and many people (47 percent of respondents) feel the economy will stay at this low point for awhile. This holiday season and beyond, Americans will spend with caution and marketers will face the challenge of keeping these consumers enthusiastic about high-value purchases.”

This is just one of many news reports we hear that reflects how we are dealing with this holiday celebration season directly impacting not just our gift buying routine. MarketTools’ Insight Report found personal budgets being squeezed as consumers approach create revised spending plans. “More than half of all respondents (60 percent) will be cutting back and spending less on holiday gifts than they did last year. The results differ significantly, however, based on the respondents’ age. Among those in Generation X (in their 30s and early 40s), 64 percent will be reducing their holiday gift budgets. Baby Boomers (in their mid 40s to early 60s) are cutting back the most, with 66 percent spending less on gifts this season.”

Americans are also trimming back on related holiday expenses:

- 57 percent of all respondents will spend less on dining out than they did last year.
- 40 percent will do less away-from-home entertaining.
- 49 percent will travel less and 45 percent will vacation less.
- 37 percent of respondents say they will give less to charities.

Then add these other areas families are cutting back on:

- 43 percent are setting aside slightly less (15 percent of respondents) or significantly less (28 percent) for retirement.
- Saving significantly less (Baby Boomers—37%; Generation X—31%).
Yet, 34% are continuing to save about the same for retirement (especially seniors at 47%).

One positive impact this gloomy economic time is giving us is “green” or more environmentally friendly consumers. We can see 68% of Americans buying green products occasionally and 18% “most of the time” or “all of the time.” Generation Y (mostly in their 20s) show 22% buying green products most or all the time. One hitch to this trend is that only about 8% are strongly committed “green” buyers who are willing to pay more for these products despite the economy; 47% are less likely to pay extra during tough economic times. In addition, 38% are still unwilling to pay the extra no matter what is going on in the economy.

As businesses scramble to find ways to reach the consumer in these times, how can your family who is experiencing this holiday spending squeeze, keep your home fires burning in your hearts? How can you keep from becoming a “Bah Hum Bug” person not just during Christmas time, but all year long?

Your response with this one question will give you the answer. That question is, “What is most important to you?” For me, it is Faith, Family, and Friendships. With these three at the top of my priorities, I will be more willing to express simple acts of kindness that will bring comfort and hope to my own family and to others as well. When expressed each day that “Hum Bug” self-centered attitude quickly melts away. I will also be able to more clearly make wiser decisions in these tough times, learning to embrace contentment for the simple things in life that we all too often take for granted.

So, keep this in mind to help your heart thaw out during this “Good News” season. For that “Good News” is always available when you look around as you also look inside your own heart. It will then be easy to loosen the squeeze on this season’s Celebration of Joy that God and Good News brings to warm your hearth and heart.

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Celebration—Making the Merry Most!

Holidays are always special for most families. For some, sad memories may be part of the season's package. Yet, we all need to make the most of this merry season called Christmas. This is especially important during these difficult economic times as well as for those whose loved ones are in the military fighting for freedom for others.

Making the most of this Christmas Celebration naturally includes some of the more traditional caroling, tree trimming, home decorations, cookie baking, and stockings on the fireplace mantle. These traditions are part of helping us remember what this season is all about—adopted and adapted from many cultures throughout the generations. Yes, today, it's definitely about Santa Claus and gift giving. Christmas, though, is really about the message of Christmas celebrated over the entire globe in every form and fashion.

The word for Christmas supposedly has many origins. For some, the word came from the Old English term from 1038 for *Cristes Maesse*, the Mass of Christ. For others, even the word "Xmas" was also actually an old English one. The "X" in Christmas is the Greek letter chi, which is the first letter in the Greek word for "Christ." Thus, "Xmas" is simply a shortened version of "Christmas." That means, so-called "carnal merchants" are off the hook for that one! And, although for many scholars, the birth of Jesus may

have happened in late summer or early autumn, the message of Christmas still holds true today no matter when celebrated by those of faith.

The Good News of Christmas tells us all that we are loved and special in every way. So, let's celebrate and make the merry most of this season with these additional new and old traditions that express the gift of love all around us. Throughout this merry month more new and old traditions will be offered. *Oh-Oh-Oh* and a Merry Christmas to all with Real Peace on Earth and Good Will Toward All!

- Watch old Christmas movies together and eat popcorn. Turn all the lights off except for the tree.
- Read aloud "A Christmas Carol" by Charles Dickens and the Christmas story in the Bible.
- Make dough ornaments together. Even small children can have fun molding the dough.
- Gather a few friends together and take your family caroling, particularly in your own neighborhood.
- Trim the tree—the operative word here is “together.”
- Create a family tradition around the twelve days of Christmas (not just gift giving, but something or some activity out of the ordinary)
- Attend Christmas events as a family. See the Nutcracker ballet, go to the local church choir performance, attend the lighting of a special Christmas tree or go to a Christmas parade.
- Capture Christmas fun with your video camera. The whole family will enjoy watching Christmas videos for years to come.

- Grab a blanket and snuggle up by the fire. Cuddle up. Christmas makes many of us feel special—wanting to share it with loved ones.
- Have each family member write a Christmas poem or story to share on Christmas Eve or Christmas morning together.
- As a family, learn how Christmas is celebrated in another culture or country. If you feel it is appropriate for your faith, then incorporate one of those traditions within your own celebration. Share about this tradition and culture with your family.

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Celebration—Making Merry with Family Traditions

Throughout this merry month new and old traditions from my own family and others have been offered. Here again are a few possibles that may bring a smile to your face and a dance to your step—maybe even all year long! You can gain many more ideas from a variety of websites, such as www.christmas-corner.com, <http://www.aokcorral.com/christmastraditions.html>, and <http://www.history.com/minisites/christmas>.

- Instead of using commercially purchased Christmas and Holiday cards, have your children or a child within your family design your cards to use each year (including the words of cheer and celebration). You can create them from scratch, the old traditional way. Or, with just a little bit of computer and printer knowledge, you can whip out any number of these creative gems and send off via snail mail or email...or both so everyone receive a special holiday hello.
- For those grandparents out there, create or purchase a special Christmas tree ornament that will represent something unique about that child at their current age. Then, with parents' approval of course, offer a small tree your grandchildren can decorate with those ornaments received

throughout their life time. Each year you will see smiles on their faces, as they grow up and reminisce about their own lives represented in each treasured ornament.

- Since Christmas for those of faith are centered on the birth of Jesus, bake a specially designed cake with your children, put candles on it, and sing happy birthday to Jesus. No matter how old your children are today, this tradition offers the family a special moment in time to remember God's gift to humanity. Families who have done something like this over the years continue to make Jesus truly the reason for the season.
- Choose a special ornament that will be gifted to someone in the family. No one except you will know who will get it. The recipient of the ornament will decide how you spend Christmas the following year regarding gift-giving and place. But remember to give yourself a chance to receive it also, so you can join in on the creative fun. You never know how or where Christmas may be celebrated each year—a national park, NFL game, skiing...you name it!
- Do your children every year count the days before Christmas and try to guess what they are getting—shaking, tapping, smelling each package, just to figure out what's inside? Well, here's one family's tradition you can adopt. No longer put names on the gifts. Give a color to each child where you will either wrap the present in that same color or place a colored sticker or ribbon on the present. The children have no idea which one is their color until Christmas morning. Also make them take turns opening

the gifts. It seems to stretch out the time as everyone happily watches and enjoys each other discovering what's inside.

- Start a riddle-find your present game. Place a card, note, or some creative object on the Christmas tree with the person's name. Inside or attached is a riddle that asks them to answer and therefore seek out the gift within the house or a particular area. This is loads of fun for adolescents and teens (and of course, we senior types who want to add a little more fun to gift giving). Unless you want to stretch out the gift giving to an all day project, I suggest you only do this for one or two gifts each.
- If you want to add a little lift to the lull after opening gifts and having Christmas dinner, here's another family's tradition you may want to try out. This helps keep the feeling of Christmas morning spread out all day long. Tucked in everyone's stockings is a small gift which comes out and rests on each person's dinner plate. The anticipation to open one more gift at dinner time keeps everyone in the Christmas mood all day long. The little packages also decorate the table.
- Here's one family's experience with starting a new tradition that didn't start off too well but ended up perfect. One year, the family gathered at mother's house where several sisters were about to exchange gifts. That year was particularly difficult financially for one sister. So, she decided to go shopping at a local Goodwill Store. She found a few nice almost new gifts. For one of her sisters she found a fluffy, long blue bathrobe. She took it home, fixed it up nicely with new buttons, cut off any pulled

threads, and wrapped it with care. On Christmas morning her sister opened the bathrobe and was very upset that she had gotten a used present that she took back the present she gave to this “so-called” stingy sister. A big fight ensued, and their mother was so mad at them she threw the Christmas tree out the front door. What a mess! It took the better part of the next year to mend all the hurt feelings. They then agreed that the next year they would all start a new tradition to buy something "old" but the perfect present for each other. Even though they could afford nicer presents, they still hold on to this tradition today. So, give it a try and see what happens. Hopefully, it will turn out better than you think (maybe with some mutual agreements to start with)!

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Celebrating family and life

A week ago we received a cousin's 2008 Christmas letter. My husband's cousins live in Noble, Oklahoma on about 40 acres where a few years ago they settled into glorious retirement after leaving Connecticut east coast environs. Now that's definite a change of culture and celebrating every day of it! So, I thought, with my cousin's permission, I would share their family news and muse that offers us a glimpse into what really matters no matter the challenges in life—knowing deep inside how blessed we all are with family. So, Kathy and Peter send their warm regards to us Texas neighbors! Enjoy getting to know this sweet family we dearly love. And think about your own and how blessed you are with those loved ones you call family.

"I've (Kathy) had a busy and exciting year. I have spent many hours on the back of my horse riding all over the state of Oklahoma, Texas and Arkansas. I have spent too many hours shoveling manure!! My biggest adventure was the 100 mile cross country Okie-Arkie trail ride.

Peter came with me. He broke down camp every morning, moved our motor home, set up camp and then played golf or visited roadside attractions such as old car garages!!



I had daily experiences in the mountains of eastern Oklahoma – grueling but breathtaking would be the best words to describe my days. Baxter, my horse, might

have a few more expletives!! I always wanted to do this particular trip but after contracting two tick borne diseases (Rocky Mt. Spotted Fever and Ehrlichiosis) I will never do it again. If only I could see the gorgeous country side and mountains without the virgin pastures full of ticks awaiting new flesh. For Peter and me, it was a special time together—once the chores were done. I continue to clean houses to support my horse habit. So far, my money is ahead of my horse habit but who knows what the future holds.

*Our second grandchild, William, was born in October. Corrigan has a wonderful new brother to hug and to kiss. William was born with Down Syndrome which was a total surprise to everyone. Yet, **Welcome to Holland** was sent to us when William was born and we found it most helpful.*

[explanation insert: It is a vignette written by Emily Perl Kingsley in 1987 for The Cerebral Palsy Association of Western Australia Ltd. to help parents and families gain a more objective and positive perspective for the challenges and blessings ahead raising children with disabilities. The vignette reflects on a change of flight plans in life. Although you may have been very excited about planning and visiting Italy, you actually landed in Holland; and there you must stay—a definite change in flight plans. ‘The important thing is that they haven’t taken you to a horrible, disgusting, filthy place, full of pestilence, famine and disease. It’s just a different place. So you must go out and buy new guide books. And you must learn a whole new language. And you will meet a whole new group of people you would never have met. It’s just a different place. It’s slower-paced than Italy, less flashy than Italy. But after you’ve been there for a while and you catch your breath, you look around....and you begin to notice that Holland has

windmills....and Holland has tulips. Holland even has Rembrandts...the loss of that dream is a very very significant loss. But...if you spend your life mourning the fact that you didn't get to Italy, you may never be free to enjoy the very special, the very lovely things...about Holland.']

There is one thing about William's future that is certain. He is dearly loved and blessed with great parents and with a wonderful support system. We (Kathy & Peter) will be in Connecticut for Christmas and Peter will get to hold William for the first time. I had the pleasure when I went east to help out as Nana and Mom after William was born.

I continue to quilt and sew. Grandchildren are wonderful excuses to buy more fabric and begin to create. My other grandchild, Corrigan, has a farm animal quilt for her QUEEN size bed when she moves out of her crib.

Peter and I have said "yes" to being co-chairpersons for our church's search process for a new Episcopal rector. We have a small but very dedicated group of people that are joining us in this process. May we find God's choice of a priest for our parish who will join us in our journey of faith and who will help us with our ministries.

We continue to be Oklahoma University Women's Basketball fans and attend all of their home games and watch others on TV. However, we are very upset with University of Connecticut for being so greedy and so handily beating our OU team.

I had a great vegetable garden, ready for harvesting ...until an unknown MALE left a gate partially open, allowing 8 heifers to trample and destroy my perfect row upon row of green beans, tomatoes, herbs, peppers. I'm keeping the unknown MALE another year to see how he improves his farmer abilities.

I know some people who are turning 60 next year – Do you? We have another new dog – Shadow. He was dropped off at a very young age of 4 weeks carrying all of the rest of the ticks that escaped our spring horse ride. He almost died but some money and an all night pet emergency clinic intervened. Extremely hyperactive - he desperately needs medication but 40 acres and 3 other dogs seem to be keeping him tolerable. My four mile walks help also. Anybody want a cute puppy?

(Peter now says hello) 2008 was a year of gains and losses. In January, my brother Isaac died on his birthday at the age of 77. He was the patriarch of our Portuguese family and was widely loved. He had been a member of the US Army Special Forces (Green Berets) in the 1950's. In his life Isaac drove trucks, drove Greyhound busses, and for BART, he was the driver of the first commuter train to travel under San Francisco Bay. Unfortunately he had been afflicted with Alzheimer's. It is always sad when you lose a family member.

In June we gained a daughter (in-law) when Phil (our son) & Janna were married in Connecticut. They are a beautiful couple and bring joy into our lives. Speaking of joy, Corrigan's first birthday was near the same time, so, Kathy and I were there to help Corrigan celebrate that special day. As you know, we gained a grandson, William, in October.

The Oklahoma weather and lifestyle (with the exception of the politics) agrees with us and enables us to be active. I really enjoyed the time with Kathy on her Okie-



Arkie trail ride. Time spent together without the ranch chores was special. My activities center around old cars and old golf clubs. I have been busy in my

workshop helping friends with a 54 Chevy Pickup, a 54 Packard, a 53 Studebaker, and then I became busier than I wanted to be when my own 53 Studebaker blew an engine.

Luckily my workshop makes playing like that both easy and fun. I find traveling to car shows and touring with a bunch of old cars and new friends to be great fun. The old golf clubs are used by this old duffer as often as is reasonable. I played last Saturday Dec. 6th in 65 degree weather. Today the temperature is falling below 30 degrees with a howling north wind and a chance of snow. BUT it will be in the 60's again by the weekend. I love the Oklahoma weather. Our love to you all.

Whenever you don't know what to do, come to Oklahoma, rest, ride on a tractor, do some brush hogging, watch the sunsets from our front porch, ride a horse, enjoy our weather, the countryside, the pond stocked with fish, dogs running free and "us" of course.

Kathy & Peter

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