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## 5 must-read rules for the last minute shopper for meaningful gifts & avoid overspending

### THE RULES

1. One good overall rule is to **be clear** on the PURPOSE OF YOUR GIFT and **align** the amount you spend to that. In financial-geek terms, what is the cost-benefit of your gift? Is it to impress someone? To show appreciation? To apologize? Or just because it's polite or expected?
2. What's REALLY IMPORTANT to the person receiving this gift? I think the most meaningful gifts are the ones aligned with not just what they explicitly say they want, but with what's really important to the receiver. If it's someone close to you, and you're not sure, then get your head out of the sand and listen to what your gut tells you to be true.
3. What's the MESSAGE you're conveying with this gift?

FOR YOUR CHILDREN: Think also about what lessons you are teaching them. They do afterall, learn from actions they observe a lot more than from just words. See this touching IKEA youtube video that's a good reminder for parents on what's truly important to their children. ([YouTube-what-children-want-most-for-Christmas](#))

FOR YOUR SPOUSE: I think the best gifts are those that say "I truly appreciate you and am so thankful to have you in my life". If you haven't spent much time together because of children or a busy work life, arrange a special "date-night" doing something that will help you reconnect as a couple. You can also give a gift that symbolizes how you feel, for example, something that reminds you both of a special time in your life as a couple, or something that every time they look at it, will remind him/her of your love and appreciation.

FOR AN APOLOGY: In this case you might really be tempted to overspend, but may be surprised to find that this will likely not be enough. What I think really makes a real difference is a "sincere-and-insightful-from-the-heart apology" AND "a true-assurance-to-not-do-it-again" with a gift that symbolizes this turning point in your relationship.

4. Are you HELPING or ENABLING? I think that a TRUE GIFT is something that **benefits the receiver** and ENABLING is something that helps the giver overcome guilt or other dysfunctional feelings. Remember the famous quote "Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime" (quote by Maimonides – Philosopher).
5. The rule on RE-GIFTING: Make sure you **remember who gave you the gift** so you don't give it back to them, unless you really don't think they'll remember. :-)

### SOME DON'Ts

1. Don't give something that sabotages someone's hard work. For example, don't give a large box of chocolates for someone making efforts to lose weight. If you want to give a treat, make it small and "worth the calories".
2. Don't give a gift certificate or money WITHOUT relating it to something important that they want.
3. Don't give something insulting just to be funny. These passive messages often get through and can really hurt.

LASTLY, don't forget about **others in need** and the **environment**. One great idea that serves both is to look at what you already have and don't need or use and donate it for the people who really could use those things. It will help clear up clutter in your house and make a real difference to people in your community.

Happy Holidays and remember:

*Live today as if you could die tomorrow, AND plan for the future as you could also live forever.*  
(quote by Medy ~ a stand for your empowerment).

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