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When giving is a duty, it's rarely a joy  
THE MORALIST

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The December giving frenzy has begun. 'Tis the season to be jolly - and generous.

Drop a dollar into a Salvation Army bowl. Adopt an underprivileged family for Christmas dinner. Write a check to your favorite charity.

Giving to others is the one thing on Earth that shouldn't raise ethical concerns. But American traditions of holiday giving raise plenty.

First, we spend too lavishly on one another, sending a message of "materialism at the mall" rather than "peace on earth."

The affluent engage in self-absorbed consumption, and the poor try to keep up. Some low-income families go into holiday season debt that can't be paid off until the April tax refund arrives. It doesn't take a Scrooge to point out that money that should be spent on real needs goes instead to wasteful luxuries.

In well-off families, the \$400 video game units and the \$300 iPods are only two of the gifts lucky middle-school boys can expect to find under the tree this year. Little sisters will get the fourth in their collections of \$100 American Girl dolls, plus \$200 cell phones.

Their moms will get \$500 gourmet coffee makers and \$300 spa days. Their dads' new cashmere sweaters retail for a sweet \$300. And then there are the big-ticket plasma TV sets, cruises and ski vacations.

Giving can be as joyful as it is generous. But we've reached a point in this country where we need to examine the materialistic values and neglect of broader economic issues implicit in our annual rituals.

A lot of December giving, after all, is not joyful. Instead, it has a dreary, obligatory feel. Some people give gifts to family members hoping to avoid criticism from kin. They give at work to maintain their reputations as supportive team players and effective leaders.

Obligatory giving is in a sense dishonest, because it's not heartfelt. Yet we are so accustomed to pragmatic, mandatory gift giving - it's so built into American culture - that it would seem odd to label it unethical.

Whether it is obligatory or joyful, there can be considerable insecurity about choosing presents. Many people fear being judged badly by their selections. Gift certificates and gift cards have become extremely popular in the past few years, in part because busy working women have declined to spend all of their leisure time shopping. Moreover, retailers have figured out that insecure consumers will gladly purchase high-denomination gift cards, a percentage of which will never be redeemed.

Insecure givers who avoid gift certificates may also overspend on presents, reasoning this way: Even if recipients aren't happy, they can at least appreciate that the gifts have significant economic value, and they can exchange them.

While considerate of others, the logic of this thinking assumes that others will

only be satisfied with expensive items. This is humbug. The generosity we owe others also involves a belief in their good character and capacity for gratitude. People are capable of appreciating the thought behind a gift - even a well-chosen, inexpensive gift.

Admittedly, not everyone is the ideal recipient. Some people pride themselves on having too much taste to be happy with a cheap gift. There are few things as ugly as the flawed characters who express indignation about the quality or price of a gift. Gratitude is a classic virtue that should not depend on the gift itself.

Then there is the issue of charitable giving. Many people view the holiday season - properly - as a chance to give to not-for-profit organizations in which they are actively involved as volunteers or employees. Or, perhaps, to support a worthy cause for no other reason than a desire to help.

But December also produces a wave of charitable giving that is clearly calculated to exploit deductions in the federal tax code. Sophisticated December givers expect to benefit handsomely from their generosity. This is hardly unselfish.

There is a way out: Take a year off from most December gift giving. See that the sky will not fall. See that you have options. Think about what really makes sense to give the people you know, given your resources and their wants.

Use the money you save to pay bills, contribute to your retirement fund or support a local charity.

I used to send out Christmas cards every year. The first few years I enjoyed choosing the cards and stamps, inserting photographs, signing my name, addressing the envelopes. But eventually the process felt like an empty ritual.

One year, I dared to stop. I don't know what I expected - lightning bolts or earthquakes, maybe. It surprised me that nothing horrible happened. Now I send cards when I have something to share.

It feels great. And right.