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Present Proliferation: The list of obligatory gifts keeps growing.

When can you say no?

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OK, so you don't want to feel like Scrooge during this month of cheer and fellowship, but haven't gift-giving and holiday-tipping gotten out of hand?

The baby-sitter. The hair stylist. The garbage collector. The letter carrier. The parking attendant *and* the newspaper deliverer *and* your child's teacher *and* everyone else sitting near you in the office. They may be expecting a sign of your friendship and appreciation at this time of year. For the people who provide you services, it may be a cash sign -- as in dough, and we don't mean the kind that rises in the oven either.

Add up all these expectations, and obligatory gift-giving can become quite a burden both on our pocketbook and on our schedule.

"It's become a little commercialized so we feel that we have to give to everybody," admits **Elena Brouwer, a certified etiquette consultant for the International Etiquette Centre based in Hollywood.** "Now people expect it. They count on it."

Giving a little something to those who perform different jobs for us has become so ingrained in our society that you can buy appropriate money holder cards for the occasion and, in case you forget, it's likely that one of the service people will slip in a self-addressed Christmas card in their regular delivery to nudge reluctant generosity. So does this mean that we're obligated to open up our wallets?

Well, in one word, yes. But not necessarily the way you'd expect...

...Reality is, most of these people perform duties, large and small, that make your life easier. They mow your lawn because you can't -- or won't. They watch your children while you work. They park your car. And they probably don't make a whole lot of money.

SAYING THANK YOU

...Still, the list can add up as we increasingly farm out more and more of our chores. Now we not only pay somebody to do our yard, we also hire somebody to clean our homes and our pools, to keep our bodies in shape, to groom our pets, to massage the stress out of our muscles, and to pick up and deliver our dry cleaning. Even a token gift to

each of these workers can break a budget. In fact, you might spend more money on such presents in total than on items for your own family.

The impulse to spend is further complicated if you work in an office where gift exchanges or collections are common, or if you have children in school and might be expected to pitch in for a classroom gift. In cases of such long-established tradition, you might not want to buck the trend. And for good reason.

AT THE OFFICE

...You may be viewed as not being "part of the team," for instance, and that might hurt not only your daily interactions with neighbors or co-workers but, in the case of work, also affect a promotion.

That's why etiquette experts recommend you give a smaller amount or, at the very least, send a note of thank you....

The same is true in a school setting. If you can't afford -- or don't want -- to participate, stress not. Have your child crayon a card. It may be better than giving a teacher one more box of chocolates.

DRAWING THE LINE

"You really have to draw the line somewhere," says Howard Dvorkin, founder of the nonprofit Consumer Credit Counseling in Fort Lauderdale and author of *Credit Hell: How to Dig Out of Debt* (Wiley, \$19.95). "It's up to you because somehow the message of the holiday -- spending time with family -- has been lost. The value system has changed and now we're influenced to give gifts and to go overboard."

In general, etiquette experts say that if money remains an issue -- or you simply hope to surf away from the tsunami of commercialism -- scale down the size of the gifts as well as the list of recipients. Don't let the ads fool you: You really *really* don't have to buy something for everyone.

BE SELECTIVE

...Consider these factors when drawing up your list: how long you've used the service, the quality and frequency of the service, your relationship with the person and, of course, your budget.

The people who serve you regularly but briefly -- a parking attendant, for instance -- may be tipped between \$10 and \$30. A person you see less often but who still tends to your needs -- a barber or manicurist -- normally receives the cost of one visit. An employee, on the other hand, may expect one week's pay.

If that sounds like a lot, you're right. But it's the cost of doing business.

"If you can shell out \$100 a week for a cleaning lady," **Brouwer** says, "you can certainly afford to give her something at the end of the year." There are other options, too. Dale Webb of The Protocol Centre in Miami thinks holiday-tipping and gift-giving can be very personalized -- and not cost a lot of money. "However you want to be remembered is fine. It can be homemade cookies, a small gift or cash, or even a card with a nice note. It's about what you feel comfortable with."

Brouwer, too, is a big fan of personal tokens. "I have people who love my beer bread and they expect it. I send it to the person with a lovely note every year. You don't have to spend a lot of money. It's really the thought that counts."

But in this harried era of long hours in the office and frenzied activity outside, is it practical to spend hours baking or writing notes? Probably not, but you might want to consider the ramifications.

... "My cleaning lady is not going to stop doing business with me if I don't give her a tip or a gift," **Brouwer** explains "But I think she does expect something, and that makes a difference."

Besides, a gift, however small, can go a long way.... A holiday gift may be remembered for a long time afterwards, too.

Last year **Brouwer** was asked to appear on the morning program of a local TV station, so she called her regular hair stylist to squeeze her in at the last minute. The front desk person said it was impossible, but when she spoke to the woman personally, the stylist found room in her busy schedule.