

Novel Holiday Gift Giving Ideas

How often during the holiday gift giving season does one hear friends and relatives say “what can we get for Susie and Johnny (our young adult child and spouse) for the holidays”. Isn’t it often a challenge? Young married couples nowadays seem to start off with most of the appliances, fixtures and “things” that they “need”; certainly this is much different than the prior generations who acquired conveniences and “things” as they could afford them and often used mom and dad’s and/or grandma and grandpa’s “furniture, appliances” and “things” for many years”.

Right, wrong or indifferent, the global economy has brought to the market so many goods at inexpensive prices that nearly all young couples are abundantly supplied – hence the question what gift can we get for Johnny and Susie for the holidays?

Johnny and Susie may well have a house, perhaps children and plenty of “things” but have they provided for the security of their loved ones? Have they:

- a. designated guardians, the persons who would raise their children in the event of the deaths of Sally and Johnny;
- b. established a trust to manage the assets and to meet the economic needs of the family;
- c. prepared a Financial Power of Attorney so that the “business aspects” of their lives can go on in the event of a debilitating incapacity;
- d. completed Healthcare Powers of Attorney to name medical or healthcare advocates to help decide on the vast variety of medical treatment options (including the no treatment option);
- e. completed Living Wills/Health Care directives to make those somber and difficult end of life decisions somewhat easier.

What to get young married couples for Christmas – something they probably don’t have, haven’t considered, and might even feel they don’t need due to their young ages and feelings of “invincibility” – encouragement, to engage in basic estate planning and from parents or grandparents’ perspective, the gift of underwriting the cost for establishing a basic and necessary estate plan for the young adults and their families.

Isn’t it ironic that all of us may search for the latest, updated, fancy coffee or cappuccino maker as a supplement to the two or three coffee making machines already possessed by younger family members while sometimes overlooking the obvious and profound necessities for the security of the young family?

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