



The SMMarT Guy

Ho, Ho, Ho!

By Kim Robinson

I speak with my favorite cousin every year on Thanksgiving Day. It is a family tradition that goes back to when we were both kids and our families celebrated Thanksgiving together. Every year since then, she's asked me the same question about Christmas shopping. Every year I give her the same answer.

"Have you finished your Christmas shopping?" she asks.

"Don't be silly," I respond. "It's only Thanksgiving. I'm starting tomorrow on Black Friday with everyone else."

You'd think she'd have learned by now.

Black Friday used to stand for the stock market crash of 1929, but now it stands for the day after Thanksgiving when retailers hope to have their biggest, busiest, and most profitable shopping day of the year. This one day tells them whether or not they will have a good year that ends in the black (hence, the name Black Friday), or they will have a bad year that ends in the red.

By procrastinating the start of my holiday shopping until after Thanksgiving, I am simply doing my part to boost our economy on this very important day of the year. By waiting until Black Friday to even begin my shopping, I let retailers know that I am there for them *when it counts*. Not in September or even October when shopping for anything is just, well, shopping, but the day after Thanksgiving when they need it the most; when retailers look for my spending to tilt the scales in their favor.

To those of you reading this column who, like me, launch their holiday shopping after Thanksgiving and who, like me, are not yet finished shopping, here are five tips on how to do it with style and not give yourself a stroke:

First of all, don't worry. There's plenty of time. Christmas isn't for, well, a few days yet. Relax.

If you happen to spot that perfect gift that's only on a shelf this late in the season due to a return, new shipment or favorable sunspots, do not reach for it right away. That will tip your hand as to its value and increase the likelihood that someone faster and more desperate will snatch it first. Instead, adopt a bored expression, yawn and stretch and then grab at it with a straight jab that would make a Golden Gloves champion proud.

Park as far away from the store/mall as possible. You'll feel physically better from the exercise and you'll feel emotionally better from not wasting valuable shopping time circling endlessly or waiting in a holding pattern for a closer space to open up.

Keep in mind that anyone you see getting into their car will make you wait so long for their space that you would have gotten into the store faster if you'd parked far away. It is a cosmic truth that people leaving always take forever to load their packages, adjust their seatbelts, tune their radio, and finish yelling at their kids before they finally move out of their parking space.

A bank president friend of mine and I were speaking early last month about our respective workloads, projects, and deadlines. Our conversation soon turned to the then-upcoming holidays and, of course,

Christmas shopping. He, too, believes in waiting until the last minute to shop, and when I called us both procrastinators, he shared with me this sage bit of wisdom. He said, "Kim, hard work pays off in the long run, but procrastination pays off right now!"

Here here.

My point is this: Don't sweat the small stuff. Christmas will come and go and your friends and family will love you no matter what you give them. If you're reading this column and agonizing over shopping yet to be done, or arrangements that need to be finalized, or cards that have yet to be sent, I say relax. Christmas is still a few days away. There is plenty of time.

I wish you and yours a Merry Christmas and a very prosperous New Year. ■

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