



Playing with or reading to children — as Kannie Donnell did with her two children in this 2016 file photo — can be a great way to invest a resource more valuable than money: you time. **Allison Long** along@kcstar.com

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Money isn't the only thing of value you have

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Most of my professional time is spent advising and helping people make good decisions about saving, investing and spending, but time also is a valuable resource.

So, in the spirit of the season, here's a list of experiences that can be done for no or little cost to provide value in your life:

Reach in

- Visit your place of worship or seek one out. Attend a service or visit alone just to sit quietly and think.

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- Play with a child.
- Walk your dog.
- Read a book. Thrift stores are great sources of inexpensive books and many apps provide the classics for free. Get a library card and use it.
- Break up your routine with a new experience. Try a new recipe or drink a new coffee flavor.
- Learn a new hobby.
- Go to an art gallery or museum.
- Bring flowers into the house.
- Listen to music. Choose something familiar and soothing, or experiment with a new beat.
- Ride your bicycle.
- Take a long drive.
- Attend a lecture on a subject or by an author that interests you.
- Stretch out on the couch and focus on your breathing. Don't watch television or use your cell phone, laptop or tablet.
- Work in your garden or plan to start one.

Reach out

- Go look at Christmas lights with family or friends. Bring along or pick up some hot chocolate for the ride.
- Engage in a conversation with spouse/family/friend when no one has a cell phone in their hand.
- Harness your existing hobbies and interests. Quilt, knit or crochet for a charity that provides your products to people who need them. Read to children. Some local animal shelters need volunteers to cuddle and play with animals to socialize them before adoption.
- Thank a military veteran or first responder.
- Send a handwritten "thank you" note to someone you appreciate or who has done something nice for you recently.

- Gather friends for a game night of playing cards or board games.
- Research your family tree online. Share the results with your family and encourage them to add to your research.
- Visit that local store or restaurant you've noticed and wondered about.
- Have a movie night with friends or family.
- Take a senior citizen out for coffee at a local establishment. It's even better if there's live music.

In "The Christmas Carol," Ebenezer Scrooge goes through a transformation process to recognize the value of introspection and shared experiences.

All you need is some thoughtful planning and commitment to make incremental changes that add true value to life during this season and throughout all year.

Because, not everything of value in life is money.

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