

or a Net Taker?



Self-Assessment for Self-Growth to Begin the New Year

Here we are once again at this special time of year. We are completing the old year, 2025, and opening to the new year of 2026. Some say there is a special energy in the transition from the old year to the new, unfolding year. The holiday season is over, and now we have the opportunity to take time to do a personal self-assessment of what we have done, not done, and what we can do better in 2026.

An author, Chris Anderson, was interviewed recently about his new book, *Infectious Generosity*. He uses the terms, “net giver” and “net taker.” We know that the term “net” in business and accounting refers to what’s left

over after certain deductions or allowances have been made. This concept gives us a way of evaluating what we have done in 2025 in terms of our positive and negative behaviors. It also gives us a way of setting our intentions and a plan of action for 2026. Obviously, the “net giver” is the one who helps others and has accumulated more positive acts and actions than the “net taker,” who has chosen to do things or take things cumulatively that some would call selfish or inconsiderate during the year.

Please remember that we are all “takers” and “givers” in our daily decisions and actions. When we are “givers,” we tend to be kind and thoughtful about the needs of others. The giving can be a small act, a kind word, a good deed, or an offer to help someone.

For example, Jim parked his car at a local shopping center. As he got out of his car he saw that he was next to an older woman who

was trying to lift a heavy box into her car. Jim offered to help her and she accepted. His simple action gave her genuine relief and she thanked him with a hug. Jim felt her gratitude all day. In general, “net givers” are happy people.

Another example of giving is about the Smiths. They are an older couple, fully retired and enjoying life. They decided to sort through their closet of used clothes to give them to a nonprofit store. They remembered how poor they were when they first married and they wanted to help others. They took three large boxes of clothing to the store. In this instance, the Smiths didn’t need to know who would receive their old clothing, nor did they need any acknowledgement from the recipients.

A third example is about Martha who was going to visit her family for a few days. Martha walked to the local bus station and waited for her bus to arrive. It was a cold and windy day and she saw an old man sitting nearby in a thin, worn jacket. She offered him some money to buy something to eat and he accepted it. He was most grateful and thanked her for her thoughtfulness. Martha saw a need and she responded.

A last example is Bill the fisherman. Bill knew his wife wanted to dig a new garden the following weekend. Bill wanted to go fishing, his favorite outdoor activity. Bill changed his plans with his friends so he could help his wife instead. She was grateful and knew this was a big decision for Bill to make.



All of these examples are acts of kindness. We don't have to be financially rich to be "givers." It has much more to do with our awareness of others and a heartfelt interest in helping.

When we are "takers," we are sometimes unkind and uncaring in our decisions and actions. For example, Harry hangs out at the town bar after work almost every night during the week to avoid going home to help his wife feed their three children dinner. He is indifferent to the fact that she works during the day and she is probably as tired as Harry is.

Another example is a mother who doesn't want to miss her one night out during the week to play cards with her friends. She tells her teenage daughter that she is too busy to attend her daughter's first piano recital, which is on the same night.

Another example is a father who chooses to stay home every Sunday during football season to watch the games on TV even though his wife and children want to enjoy outdoor activities together.

A final example is Lucy, a freshman at college who decides to bring a friend home during semester break without checking with her parents first.

These individuals are all capable of being givers and they probably *do* find ways of giving during the year; however, at the end of the year, those whom they have negatively impacted probably will remember these moments more than their instances of giving. If, at the end of the year, these individuals are "net takers," they will most likely have feelings of guilt or

discomfort in these relationships—but net takers are fully capable of changing in the new year if they want to do so!

There are several important considerations before we evaluate our actions in 2025 as "net givers" or "net takers." First, we need to know that giving to others is best done when we are coming from our desire to share our inherent goodness and kindness with others. If, however, we are coming from our ego and we feel we need to prove our goodness to others, the intended good act or action will not have the same outcome.

A second consideration is to understand that our acts of "taking" from others will never satisfy our deeper longing to be recognized as a good person. We may find pleasure or satisfaction in the moment, but the underlying feeling will not be good.

A third and major consideration in our yearly self-evaluation is that we each have the responsibility as adults to find pleasure and enjoyment in our lives by taking care of our personal needs and wants. The fishing activity that Bill gave up to help his wife dig the new garden is still important for him to do. He may have to make a change in his plans but if fishing is his source of pleasure, then he needs to find a way to go fishing. When we take care of our personal needs and wants, we are better able to see and feel the needs of others and will want to help them.

In sum, a self-assessment at the end of each year is a good practice for our personal self-growth as we begin the new year. It is not about keeping records of our actions during the year. Some actions we will remember because they were good. Some actions we will remember because they are still uncomfortable. If we find ourselves to be "net takers" in 2025, we can work to rectify some of our uncomfortable actions one-by-one in the new year, and then move in the direction of becoming "net givers" in 2026. ■

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