



Happy Holidays

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Happy Holidays!

As the poet Edith Sitwell said, "Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is the time for home."

Instead of cozy evenings at home, though, the holiday season often fills our days with shopping, celebrating and hosting family and friends. Holiday festivities can require some juggling -- and, too often, stress. This month, we'll share some suggestions for enjoying the season.



Six Tips for Managing Holiday Stress

Why, when the holiday season is supposed to be such a special time of year, do the words "holiday" and "stress" seem to go hand in hand? Some holiday stresses are unavoidable -- shopping malls are crowded, traffic is slow, schedules are packed. We may bring on some holiday stress ourselves, though. We so want the holidays to be perfect that we can be too hard on ourselves, and lose sight of what's most important. Try the following suggestions to fill your holidays -- and the rest of the year -- with less stress and more joy.

1. **Let it go.**

It's great to be in control. We all need to take responsibility for our actions and do our best to make the right choices. Sometimes, though, life happens. Your sister's plans change at the last minute, your 6-year-old gets the flu, or the roast you marinated for two days ends up burned on the outside and raw in the center. Remember that sometimes all you can control is your own reaction. Take a breath and do your best to handle the unexpected with grace.

2. **Keep your sense of humor.**

Think back to that road trip gone wrong -- the one where traffic was insane and the gas station restrooms were, to put it politely, not well maintained. With luck, your strongest memories of that trip are of the ridiculous joke that surfaced in hour three and seemed to keep getting funnier with each hour of traffic. Humor helps us look at stressful situations in a more positive way. Besides, it's just more fun to laugh than to complain.

3. **Take care of yourself.**

In the midst of a busy schedule, healthy habits often seem like too much trouble. You know, though, that you'll enjoy your holidays more if you eat right and keep up your exercise routine. Balance holiday treats with plenty of fresh fruit and veggies, and make time for walks with friends or workouts at the gym. You need downtime more than ever, so let yourself hide away with a great book or just take a nap.

4. **Look for ways to help others.**

You need all the help you can get, right? Helping others, though, will make you feel better than focusing on your own worries. Volunteering for a community project or helping a friend in need will put your problems in perspective. Besides, the friendships you nurture will support you through your own good and bad times.

5. **Remember the importance of family.**

The most important people in your life deserve your attention more than anything else. Share your family traditions with your kids, and start some new ones with parents and grandparents. This is a great time to move past old hurts and conflicts. Pick up the phone and just let family members know you care.

6. **Practice gratitude.**

Gratitude makes us feel better about our lives, our relationships and ourselves. Although some people seem to come by a grateful spirit naturally, we can all get better at it. Try spending a few minutes before bed, or with your family at dinner, taking stock of the day's kindnesses and unexpected pleasures. Or, just make it a habit to say thank you for those good deeds that make you smile.

A special note for parents: Children hold a special place in our holiday planning. We imagine the look of pure joy when our child opens the perfect gift, and worry about the disappointment of a lean holiday celebration. It may be hard to remember when you're faced with a multi-page wish list, but you can give your children a valuable gift by helping *them* to focus on what's truly important about the season, too. Model the values of humor, generosity and gratitude and you'll help your kids truly enjoy the holidays.

We can't promise you shorter lines, a cleaner house or a lower credit card bill this holiday season. We hope, though, that these simple suggestions will make it a little easier to savor special moments with the people you love.



How Will I Ever Find The Time?

It's 3 p.m., you're stuck in traffic, you're late picking up the kids, you have a doctor's appointment in an hour, and between now and then you have to stop at the dry cleaners and return that phone call to your mother. No wonder you never find time to clean the garage, exercise or take that writing class. You can barely find time for dinner.

Are you:

- » Constantly rushing?
- » Frustrated that you can't get everything you want done?
- » Overwhelmed by demands or details?
- » Missing deadlines?
- » Having difficulty making choices?
- » Neglecting work, family or friends?
- » Tired all the time?

By managing your time effectively, you can feel more in control and reduce stress. Time management involves making thoughtful choices about how you spend your time. It doesn't matter who you are, or what you do, everyone can benefit from time management.

Here are some suggestions that will help:

- » Write down your goals and the steps that will help you achieve them. This will clarify what's most important to you.

- » Track the time you spend on daily activities. Look for tasks you're spending too much time on and tasks you're neglecting. Develop efficient routines whenever you can.
- » Make a daily "to do" list. This will keep you focused, and you'll love the satisfaction of crossing tasks off your list. Identify quick and easy tasks, and get them out of the way while you're on hold or waiting for a meeting.
- » Be realistic when you plan your day. Accept your limitations.
- » Recognize your prime time. What time of day are you at your best? Schedule important activities at this time so you can tackle them with confidence.
- » Schedule breaks. A few minutes to stretch or take a quick walk can restore your energy and help you stay productive.
- » Set deadlines for yourself and announce them to others. You're more likely to follow through when you've made your commitment public.
- » Keep your desktop clear, except for the project at hand. This will make it easier to focus on one thing at a time.
- » When something goes wrong, don't overreact. Instead ask, "How can I prevent this from happening again?"
- » Assign places to store commonly used items, such as your keys, purse, briefcase and phone. If you *always* put them in the same place, you won't waste time searching for them.

Finally, be flexible. Allow time for the unexpected, and don't schedule things down to the last minute. You should always have enough time to take that unexpected phone call from an old friend.



Financial Services

Are you struggling to curtail your debt or develop a monthly budget? Are you working towards major financial goals - like buying a house, sending kids to college or ensuring a comfortable retirement? We're here to help. The financial tools and information in the financial library can help you get your finances on the right track.

Getting Started is Easy!

Call your EAP for more information.

Avoiding Holiday Debt

How many years have you spent the post-holiday season wishing you hadn't spent so much on gifts? It was fun while it lasted, but it's a struggle for many of us to pay off the debt we built up over just a few weeks.

If you tend to overspend during the holiday season, you're not alone. Even when we make a budget, it's easy to forget those "little" expenses that add up quickly -- gifts for teachers, shipping costs, higher grocery bills from holiday baking and entertaining.

Many of us don't have that extra cash just lying around, so much, if not all, of our holiday spending will go on the credit card. Unfortunately, gift-giving via plastic can leave you with the gift that keeps on taking -- a credit card bill that only grows with each minimum payment.

How can you avoid falling into this serious debt cycle? The best solution is to plan ahead so you'll have holiday spending money in hand. There are lots of inventive ways to start saving up now. Give up "designer" lattes for a few weeks, and settle for coffee from the office break room. Use a few free gym tryouts rather than paying for a membership. Put aside the money you save and add it to your gift budget.

If you haven't already put aside enough to cover your holiday shopping, here are some tips that can help you avoid debt this year:

- » Define your limits. Think about your monthly living costs and about how much more you can afford for gifts. Then set a budget, write it down and stick to it.
- » Make a list, check it twice. List all the gifts you plan to give, and how much each is expected to cost. Make an effort to include every little gift, and check yourself. Even the tiny items and stocking stuffers can add up! (If you don't know the prices, you can get a good estimate by checking online.) You'll end up spending much less if you know exactly what you're buying before you hit the stores.
- » Think outside the (gift) box. Be creative about what you decide to buy. Go for uniqueness and the personal touch, not for expense and flashiness. Homemade (or home-baked!) gifts are always appreciated. Consider gift cards -- they're available in multiple amounts and will never cost more than you planned to spend on them.
- » Choose your stores wisely. Many gift items (particularly the little ones, such as sweets and scented candles) can be easily obtained at discount shops. Prices online are often significantly lower than those at traditional brick-and-mortar stores.
- » Try cash! This may seem like a novel idea, but leave your credit cards home when you holiday-shop. It's much easier to notice the bills you see disappearing from your wallet than to track credit debt as it mounts. The exception is big-ticket items such as major appliances or home electronics, for which credit cards could make sense. But for these items in particular, set your limits and stick to them before you flash any plastic.
- » Seek help. Many non-profit agencies offer valuable free resources that can help you budget, save and avoid debt. To start, try Googling "budget." (As always when seeking help online, make sure you are dealing with reputable agencies, and take common-sense steps to avoid scams.) You can get free or low-cost credit counseling through an

agency affiliated with the National Foundation for Credit Counseling (NFCC). Call (800) 388-2227 or log on to www.nfcc.org.

Setting aside some time to plan now can help you feel good about your financial outlook later.

This article is for informational and self-help purposes only. It should not be treated as a substitute for financial, medical, psychiatric, psychological or behavioral health care advice, or as a substitute for consultation with a qualified professional.



How to Beat Fatigue

Feeling tired? Worn out? Has the zip gone out of your step? You may be suffering from fatigue. Fatigue is a condition of weariness or exhaustion that can be caused by a wide variety of physical and emotional conditions. It's often a by-product of extreme stress. How can you beat fatigue? Take a close look at these important areas of your life:

HOW'S YOUR DIET?

Are you too busy to prepare decent meals? Do you eat a lot of junk food on the run? A diet full of fresh fruits, vegetables, whole-grain breads and cereals gives you energy and helps cleanse your digestive system. And you may want to talk to your doctor about whether to use vitamins to supplement your diet.

ESTABLISH PRIORITIES AT HOME AND AT WORK.

Prioritizing is the act of choosing from many conflicting demands. Clarify your values and long-term goals. Learn to prioritize job and household tasks so you can work more effectively and enjoy time with your family.

ARE YOU GETTING ENOUGH REST?

Sleep needs vary, but most people feel rested after seven or eight hours of shut-eye. If you get enough rest, but still feel ready to call it a day in the middle of the afternoon, you may need more exercise to boost your metabolism.

DO YOU HAVE A REGULAR EXERCISE ROUTINE?

People who run, swim, play tennis or walk vigorously at least three times a week are better equipped to handle stress than stationary folks. If you don't have a regular exercise program, start one soon.

HOW'S YOUR MENTAL HEALTH?

If you feel depressed, lonely or anxious, you're also likely to feel fatigued. These feelings are signs that you need to make changes in your life. Talk with a trusted friend or a professional counselor. Try to pinpoint the areas of your life that feel out of balance. Be honest about your feelings. You'll probably find a renewed sense of energy and enthusiasm.

ACT, DON'T WORRY.

Worry is a waste of time and energy. Take action to address a concern or fix a problem. Your worries will recede into the background once you act.

IS YOUR LIFE WELL BALANCED?

Are you working long hours with little time for fun and relaxation? If you're fatigued, it's easy to feel too tired for friends or family. But isolation can lead to greater feelings of anxiety and depression. Even though you feel like retreating, reach out to others and enjoy their company.

Getting Started is Easy!

Call your EAP for more information