

HOLIDAY STRESS RESOURCE PACKET

Scrooge wasn't the only one having nightmares during the holiday season. It is a stressful time for all of us. *Dateline NBC* and *Prevention Magazine* conducted a poll to find out just how stressed we all get during the holidays; they learned that 41 percent of those polled admitting finding the holiday season stressful. Money was the number one cause of stress, with 34 percent saying they worried about money during the holidays. And women were more likely than men to feel stressed-out over the holiday season. But there is good news: In spite of it all, 62 percent of respondents say they still really look forward to the holidays.

We want the holiday season to be a time of peace, joy and happiness for you. We hope the following information helps make the holidays a season of cheers.

TOP 10 CAUSES OF HOLIDAY STRESS

The holidays are upon us, and images of peace, love and harmony are popping up everywhere. It's a time of great joy, good feelings and family togetherness, right? Well, what happens when Uncle Joe comes to visit and for a range of reasons kills off your holiday spirit? Or how about when your nerves become frazzled, or family members refuse to help out with last minute details?

You're not alone. Each year, millions of people suffer from increased stress and tension during the holidays. Much of this stress can be avoided—and it helps to understand the causes of stress so you can deal with them effectively.

The following are the top 10 causes of holiday stress, according to Dr. Morton C. Orman:

1. Social and personal expectations that are unrealistic
2. Too many responsibilities and being over-committed
3. Trying to change or control other people—it doesn't work before, after or during the holidays
4. Unpleasant memories of past holiday seasons
5. Unpleasant emotions that are unconscious and deeply rooted
6. Blaming yourself or others when things go wrong
7. Failing to anticipate likely problems and delays—especially true for last-minute shoppers
8. Using food, drugs or alcohol to cope with stress
9. Expecting things to go well or always go as planned
10. Expecting others to behave as you prefer

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For confidential help, call: 800-834-3773 or visit www.claremonteap.com

HOLIDAY EATING: A MATTER OF MODERATION AND BALANCE

The holidays are here, and with them come enough cookies, candy and beverages to last a lifetime. But don't go running from the buffet table just yet. This is the time of year to celebrate, and food is one of the pleasures of parties, holiday festivities and other social gatherings. Just because you're trying to eat healthfully doesn't mean you need to avoid celebrations or accept a few extra "party" pounds. All foods—even traditional holiday treats—can fit into a healthful eating plan for the calorie conscious. The secret is moderation and balance.

Whether watching a football game on television, meeting friends at a party or going shopping, consider these tips for eating well this holiday season:

Be realistic. Don't try to lose weight during the holidays—this may be a self-defeating goal. Instead, strive to maintain your weight by balancing party eating with other meals. Eat small lower-calorie meals during the day so you can enjoy celebration foods without overdoing your calorie intake for the day.

Take the edge off your hunger before a party. Feeling hungry can sabotage even the strongest willpower, so eat a small, low-fat snack, such as fruit or a yogurt, before you head out the door. This will help you avoid rushing to the buffet table when you arrive at a party. While you're there, take time to greet people you know—conversation is calorie free! Get a beverage, and settle into the festivities before eating. Try sparkling water and a lime twist rather than wine, champagne or a mixed drink.

Make just one trip to the party buffet. And be selective! Choose only the foods you really want to eat and keep portions small. Often just a taste satisfies a craving or curiosity. Move your socializing away from the buffet table, this will eliminate unconscious nibbling.

Choose lower-calorie party foods. Raw vegetables with a small amount of dip—just enough to coat the end of the vegetable is a good choice. Try boiled shrimp or scallops with cocktail sauce or lemon. Go easy on fried appetizers and cheese cubes. To help ensure there will be healthful treats, bring a dish to the party filled with raw vegetables with a yogurt or cottage cheese dip, or bring a platter of fresh fruit.

Enjoying a sit-down dinner party? Make your first helping small. That way, if your host or hostess expects you to take seconds, the total amount will be about the same as a normal-size portion.

The most important thing about holiday eating is to forget the all-or-nothing mindset. Depriving yourself of special holiday foods, or feeling guilty when you do enjoy them, isn't part of a healthy eating strategy, and it's certainly not part of the holiday spirit!

Source: www.eatright.org

REDUCING HOLIDAY FINANCIAL STRESS

With the holidays soon at hand, many people begin to feel the financial stress of the season. You can lessen the anxiety you may feel during this time of the year by planning purchases in advance. Consider the following tips for a more enjoyable holiday season:

- Make a list of the people you will need to buy for and how much you plan on spending for each person.
- Determine how much in total you plan on spending, and if this figure seems too high, make adjustments in your planned purchases.
- Try to avoid the temptation of paying for all of your purchases with a credit card when you do not have the money to pay it off. Avoid thinking that you'll just "pay it off later." If you cannot afford a particular item, look for something similar but less expensive or search for an alternative present. Set a limit and try to stick to it.
- Be wary with department store promotions. Offers of "buy now and pay later" sometimes have hidden clauses that allow interest to accrue until your first payment. Read through all paperwork before signing it, and do not be afraid to ask the store clerk questions regarding the promotion. Remember, if it sounds too good to be true, it probably is.
- Be creative with your gifts. Try making homemade items or give personalized gifts offering your services for things such as an evening of free babysitting. A small donation to a local charity may make more of a lasting impression than a store-bought gift.
- If you're hosting a family dinner, ask others to bring a dish.
- Pay attention to return policies for items you purchased.
- Keep your receipts. If you need to return something later, having your receipt will speed up the process and you will have a better chance of getting your money back.
- Shop alone. A tired spouse or child may encourage you to impulsively buy some items so they could get home sooner.
- Avoid high-pressure sales tactics. Know what you're looking for before you enter a store or tell the sales clerk that you are looking and will let them know if you need help with something.
- Search through clearance racks for sale items. Shop at discount stores for gifts for children, neighbors, and co-workers.
- Don't wait for the last minute to do your shopping. You may be more tempted to purchase higher priced items if you are in a hurry or don't have time to comparison shop. If you spread your shopping out over several weeks/months, you won't have to come up with so much money at once.
- After the holiday season, start saving for the next one. Put aside a little each month or look for sale items through the year that could be saved for the holiday season.

Source: Joyce Cavanagh, Ph.D., Consumer & Family Economics, University of Missouri-Columbia

HOLIDAY STRESS BUSTERS

The holidays are a time for great joy for some, and a time of stress and frustration for others. None of us should be denied the joys of the holiday season. The following suggestions help you "bust" the holiday stress and enjoy this time more:

1. **Plan ahead.** We know well in advance that the holidays require a lot of our time for special preparations. However, many of us get caught short—running around at the eleventh hour, trying to get the last minute stuff done, and feeling stressed out. The solution is to plan ahead and schedule these tasks and events with greater care. It always seems to get done sooner or later. Why not sooner, at your pace, without so much of the hassle?
2. **Delegate.** There is a difference between "I do it" and "It gets done." Which is more important to you? Sure it's fun to do it all, but that may be an impractical goal that only serves to frazzle and stress you out. Share the shopping, cooking and cleaning responsibilities with others. You don't have to do it all yourself. People generally appreciate the opportunity to participate in the preparations.
3. **Get enough sleep.** During the holidays, it is easy to pay for the additional time required by preparing, shopping, wrapping and cooking with our sleep time. The problem for many is that when they don't get enough sleep, they get cranky and don't enjoy what they are doing as much. Each of us has a different sleep level that we require to feel rested. Especially during the busy holiday period, take the time to get adequate sleep so that you have the energy to get into and enjoy the full swing of the holidays.
4. **Eat and drink in moderation.** The holidays are a time when it is easy to overindulge in what we eat and drink. The problem is, we pay for it later and sometimes sooner. A little advanced planning may help. For example, let's say you know that you always accumulate an additional five pounds over the holidays. Make it a point to drop five pounds before the holiday season. Many find it is easier to lose that additional weight before, rather than after, the holidays.
5. **Set a financial budget and stick to it.** We tend to want to be generous and when shopping, it is easy to fall prey to impulse buying and go all out with the credit cards. Then, we experience the "post holiday blues" when the bills arrive in January. Plan what you will spend before you go to the stores, when you are rational, and then stick to those budget amounts when you are in the stores, when you are more emotional.
6. **Keep it simple.** KISS. Don't overload this time period. This is not the last holiday season you will enjoy. You can't do everything but you can do and enjoy the most important things. Sure you will do more now than at other times during the year. Have a grand time, a memorable holiday season. Just don't try to do it all. You can always save the things you didn't get to for next year.

Source: Dr. Don Wetmore at www.balancetime.com