

12 Ways to Keep the Holidays Stress-Free



The holidays are supposed to be a time of warmth, joy, and excitement. And for many people, they are.

Still, the anxiety of having too much to do in too little time, the pressure of unrealistic expectations, and the tendency to overeat and overspend can easily overshadow holiday happiness. The following suggestions will help you enjoy the season to its fullest with a minimum of stress.

Eat Smart

- Don't arrive at a party starving; you're likely to overeat. Instead, before you leave home eat a piece of fruit, a small salad, or a cup of low-fat yogurt. Eating a healthful snack will prevent you from overindulging on mini quiches and other high-fat foods.

- Avoid handfuls of anything. At the appetizer table, fill your plate three-quarters full with fresh vegetables and fruit. Reserve the remaining quarter for anything you want, even if it's high in fat, so you don't feel deprived.
- Don't feel obligated to eat everything on your plate or to have dessert. And think twice before going back for seconds.
- If you overeat, get right back into your normal routine the next day.

Shop Smart

- Give yourself plenty of time to complete your holiday shopping. Shop with an itemized list of what you'll buy for each person and a ballpark figure of what you'll spend.
- Brainstorm for gift ideas. If you're stumped on what to buy, consider what's important to the gift recipient. To personalize a gift that isn't personal, give the story behind it. For a book, write an inscription that explains why you're giving it or mention specific pages the recipient may find interesting.

Party Smart

- Keep parties simple by having a buffet instead of a formal sit-down dinner. Serve uncomplicated dishes (made with six ingredients or less) that you've made before.
- Buy nonperishable party items days, even weeks, in advance. These include groceries,

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beverages, candles, napkins, and decorations. Save the day before to buy items with a short shelf life, such as fresh fruits, vegetables, and flowers.

- Cook ahead. On the day before your party, prepare salad dressings, stews, casseroles, cold sauces, soups, desserts, and dips. That way, during the party, you can spend as much time as possible with your guests.
- Hire a helper. To make your party more manageable, employ a teenager or a catering waiter to help you serve during the party and clean up afterward.
- Devise games guests can play to help spark conversation. For example, tape a piece of paper with the name of a movie character onto the back of guests when they arrive. Challenge them to guess who their characters are, with clues provided by the other guests.
- Be sociable. Attending parties when you don't know many people can be stressful. To

break the ice, elect yourself the official introducer. If you see someone standing alone, go over and ask nonthreatening openers. For example, ask these questions at a corporate function: How do you fit into the company? Are you a spouse or an employee? What do you do? What does your spouse do?



Quick Tips for a Healthy Holiday!

The Four Principles of Hand Awareness

- Wash your hands when they are dirty and before eating.
- Do not cough into your hands.
- Do not sneeze into your hands.
- Above all, do not put your fingers in your eyes, nose, or mouth.

December 6th through 12th is National Handwashing Awareness Week; for more information visit <http://www.henrythehand.com/>.

Holiday Spending: Be Generous, Not Stupid

Many people get carried away during the holidays. In fact, consumers spend more money in the three months before New Year's -- on presents, travel, and entertaining -- than at any other time of the year. And much of that buying is done on credit, which can lead to major debt problems for months or even years to come. To keep your cheer intact before and after the holidays, we've compiled a few tips that will help you be generous without inviting disaster:

Shopping Tips

If you want to save money, this is the time to make your resolutions -- not after the New Year.

Cut your gift list. The easiest way to reduce how much you spend during the holidays is to exchange gifts with fewer people. You might

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even talk to some people in advance and agree that you won't exchange gifts but will get together to do something you both enjoy -- such as taking a stroll downtown to see the holiday lights.

Find alternatives to purchased gifts. Be creative with alternatives to purchased gifts. Homemade treats, a coupon for your services (such as babysitting), pre-addressed and stamped envelopes so an older person can easily keep in touch, a family photo, or a tax-deductible contribution to a charity are all thoughtful gifts.

Make a budget. Once you've figured out who you want to buy gifts for, determine your overall budget and decide how much you want -- and can afford -- to spend on each person. This will help you avoid the temptations of last-minute impulse buying.

Spend within your budget. Stick to your budget. This takes tremendous discipline, and you may want to enlist help. Shopping with someone who can provide the voice of reason is the best way to keep from overspending.

Get started early. Good deals are often available before the official holiday shopping season starts on the day after Thanksgiving. Prices are usually lower, you have more time to take advantage of mail order bargains, and you can find some great deals on models that are being phased out toward the end of the year.

Look for good gifts that are also good buys. Learn about the features and options available on particular products, especially expensive items such as cameras, video equipment, sporting goods, stereos, and computers. Read up on different makes and models so you won't be swayed by the more costly recommendations of zealous (and commission-hungry) salespeople.

Once you've narrowed the field, look for bargains. Studies have shown major price variations -- often 50% or more -- in the same

area for identical products, especially audio-video and computer equipment. Don't assume that prices are always lower in catalogs or on television shopping channels, no matter what their ads claim.

Know the store's return policies before you buy. Because sales help is often transient during the holiday season, and temporary employees may not be fully informed of store policies, ask the clerk to write the refund policy on the receipt if it's not printed there.

Avoid buying unnecessary warranties. Resist the pressure to buy an extended warranty or service contract for most products. Extended warranties often duplicate the product's existing warranty and rarely are worth the extra cost.

For every rule, there's an exception, however: Consumer Reports does suggest that you consider extended warranties for laptops and some types of TVs: LCD, plasma flat panels, and some rear-projection TVs.

Keep records of all your purchases. To make sure you stay on track, keep all sales receipts. Receipts will also come in handy when monitoring your credit card statements.

When the Bills Come

When it comes to paying your holiday bills, follow this advice:

Pay by cash, check, or debit card. The best way to avoid finance charges from credit card bills is to keep your credit card in your wallet. Pay by cash, check, or debit card instead.

Pay your credit card bill quickly. Avoid large interest payments by paying off your credit card bill in full. If you can't do that, pay as much of the bill as you can each month.

Consider transferring the balance to a low-interest card. Look for low-interest credit cards to which you can transfer your credit card balance. You'll save yourself a bundle if you pay

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off your \$1,000 balance at 6.9% a year rather than 18% per year. But be careful. People who constantly juggle cards often get into financial trouble. And too many open and closed accounts may lower your credit score.



Buying Guidelines for Safe and Fun Toys

December is Safe Toys and Gifts Month

The right toys can help children develop imagination and coordination. The wrong ones can do more harm than good.

Toy-related injuries send tens of thousands of children to the emergency room each year. Most injuries occur when parents give their children toys meant for older children.

Although many toy manufacturers follow safety guidelines for their products, some don't. Your challenge is to find toys your children will enjoy and that you know are safe.

These suggestions can help you make the right choice when selecting a birthday or holiday gift for children.

Watch for small parts

Don't give toys with small parts to toddlers. These youngsters tend to put things in their mouths, increasing the risk of choking.

Age appropriate

Select toys to suit a child's age, abilities, skills and interest level. Toys that are too advanced can pose safety hazards.

Look for standards

Look for the letters ASTM, which indicate a product meets the national safety standards set by the American Society for Testing and Materials.

Is it noisy?

Avoid toys that make loud or shrill noise to avoid serious ear injury.

Choose well-made stuffed animals.

The eyes, noses and other small parts of stuffed animals should be securely fastened.

Hobby kits.

Never buy hobby kits, such as chemistry sets, for children younger than 12. Provide proper supervision when older children play with such toys.

Watch the action

Avoid toys that shoot or include parts that fly off. Slingshots and high-powered water guns can injure targeted children. BB guns shouldn't be considered toys.

No heat

Avoid toys with electric heating elements.

Inspect toys for solid construction

They should be made of durable materials, have no sharp edges or points and be able to

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withstand impact.

Read carefully

Read instructions carefully and follow suggested age levels. Age labeling is provided for developmental and safety reasons.

Show and tell

Explain and demonstrate how to use toys.

Toss it

Repair or discard damaged toys.

Keep separate

Keep toys appropriate for older children away from younger ones.

How do they play?

Don't let children play with toys in dangerous ways.

Trash wrappings

Discard wrappings immediately. Sharp staples and plastic bags can cause injuries and pose safety hazards.

Safety rules

Make a list of safety rules and share them with your children. If your youngsters are playing with friends, remind everyone of your safety rules.



AIDS: Live by the Facts

December 1st, 2009 is World AIDS Day

Myth: HIV (human immunodeficiency virus) and AIDS (Acquired Immunodeficiency Syndrome) are the same.

Fact: They are not the same, but they are related. HIV is the virus that causes AIDS. When someone has HIV it means they have been infected with the human immunodeficiency virus. Some of these people will develop AIDS as a result of their HIV infection. When the HIV infection progresses to a well-defined point of immune system damage, the condition is referred to as AIDS. AIDS is a syndrome, a group of symptoms that collectively indicate a disease. In the case of AIDS, symptoms can include the development of certain new infections, cancers, and a decrease in the number of certain cells in the immune system. HIV is a virus that can damage your immune system so that you can't fight off other infections and diseases.

Once you are infected with HIV, you most probably will, over time, develop the signs and symptoms of AIDS. About half the people infected with HIV develop AIDS within 10 years. In February 2005, a new strain of HIV was discovered that progresses to AIDS in 20 months or less. AIDS ultimately causes death.

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Myth: It's not safe to be around people who have HIV or AIDS.

Fact: It's safe to work with, go to school with, and live with people who have HIV or AIDS. You cannot get HIV or AIDS through everyday contact, such as shaking hands, hugging, or using objects (such as a telephone or toilet seat) that have been touched by a person who has HIV. You cannot get HIV from an infected person's cough, sneeze, sweat, or tears.

HIV lives in the blood, semen, and vaginal fluids of the infected person. The only way you can get HIV is if one of these infected fluids gets into your blood. This can happen if you have anal, oral, or vaginal sex with someone who has HIV or AIDS. It can also happen if the fluid enters your body through a cut in your skin. You can get HIV by using unsterilized needles for tattooing, piercing, or injecting drugs. HIV does not survive well outside the body, making the possibility of catching HIV from everyday objects very unlikely.

Myth: There's not much I can do to protect myself.

Fact: You can do a lot to protect yourself. The only way to be sure you won't get HIV from sex is to not have sex. If you do choose to have sex, research shows that you can help protect yourself by doing these things:

- Before having sex for the first time with a person, both partners should get an HIV test.
- Limit your number of sexual partners.
- Use a new latex condom each time you have anal, oral, or vaginal sex.

To help protect yourself from getting HIV through a cut in your skin, never use a needle that someone else has used.

Myth: People like me don't get HIV or AIDS.

Fact: It's what you do, not who you are, that matters. HIV infects all sorts of people, including those of different races, ages, and income levels.

Myth: I am better off not knowing if I am infected.

Fact: If you have HIV, the sooner you find out, the sooner you can get the support you need. There is no cure for AIDS. But drugs used to treat HIV and AIDS help some people live longer, healthier lives. Also, you can take steps to protect your partner from getting HIV.

For more information visit:

<http://concern-eap.personaladvantage.com/content?sub=10000228>