

## 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 fare when you arrive.
- 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, 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?



## Making Your Dollars Go Further at Holiday Time



One of the few good things about a tough economy at holiday time is that it underscores the need to consider what's really essential. And while what's essential isn't always about money or presents, setting spending priorities early is a way to keep the year's biggest spending season worry-free and most important, debt-free.

Here are some suggestions that can help you stay on budget during the holidays and position you for a financially healthy New Year:

**Give yourself the gift of solid financial advice:** If you've never gotten feedback on your overall financial picture before, set aside a certain part of your holiday budget to visit a qualified financial planner. Think big picture – year-round budgeting, planning for retirement and affording other milestones. It will underscore that the money you save and invest today can yield big dividends down the road.

**Take the cash challenge:** Before you start spending, sit down and figure what you currently owe on credit cards and any other loans. Then figure out how much spending you can realistically do with the cash you have left. That's right. Cash. See what it will take to cover all your bills and create a list that conforms to what you'll be able to spend in cash alone.

**Reset your gift policy:** Does everyone on your gift list over the age of 21 *really* need a present? The answer is as individual as your family and friends. But, if you think it might be welcome, make a suggestion for a gift drawing, a budget limit, or a moratorium on gifts for adults or some other alternative where you trade off gifts for help with chores or quality time. For instance, you might agree to take each other out to dinner during the New Year or find some other fun way to spend time together. You could help a friend or family member with a household project that could save them money. And in the end, children seem to enjoy their holiday gifts the most, so focus on buying presents for them.

**Create a practical, money-saving gift list:** For some, this may mean one big sheet of paper you can write on or a computer file that can be printed out on a single sheet. But it's important to have a list that's handy and displays *everything* you need to spend in a single view. This way, if you spot an item on sale, you can snag it and cross it off. Keeping gift ideas on scratch pads and napkins gets disorganized in a hurry, and it's easy to start spending money in an equally disorganized way. A centralized list lets you check off things as you go, substitute ideas with the click of a pen (or a mouse) and keeps you on track. A computerized list might offer additional advantages:

- You can collect initial gift ideas by name and then re-sort them by store destination, which can save time and gasoline.
- You can add an extra column that reminds you what you bought each person last year as well as sizes and color preferences. You might also note what you spent last year on that person or family.
- If you're shopping online, you can copy links to the merchandise you're planning to buy so when it's time to spend, you don't have to waste time on a new search.

**Browse online, and then compare at local stores:** Whether you plan to spend online is a separate issue, but browsing online can be a very good idea. "Shop-bot" price comparison websites can help you determine general price ranges for gifts you need that are sold online. Once you have those ranges, get on the phone and determine whether you can buy the same items more affordably at retailers close to home – if you can save yourself a trip or consolidate your trips, you'll save time and gas. And if you do end up buying online, don't forget taxes, shipping or return policies before you click "complete my order." Those fees and restrictions can end up costing you considerable money.

**Get those coupons:** Retailers liberally dole out coupons at the holidays, but don't stop at those that arrive in the mail or inside your local newspaper. Increasingly, online coupon sites can make a huge difference in what you'll pay for online merchandise in terms of item discounts and deals on shipping. Finding coupons that work can take a bit of trial-and-error – coupon sites come and go and the coupons they list don't always work. But type the name of your retailer and the words "coupons" or "discount codes," see what comes up, and then follow the instructions. Manufacturers are another coupon resource – go to their websites and see if they're offering printable coupons or discount codes for the merchandise you're looking for.

**Don't forget charity:** Tax benefits aside, it makes sense to budget for charities at the end of the year. In a rough economy, people tend to take care of themselves before they take care of others, so set aside money you plan to give before Dec. 31. And if you have kids, helping others is not a bad idea to teach during the holiday season.

*This column is provided by the Financial Planning Association® (FPA®), the leadership and advocacy organization connecting those who provide, support and benefit from professional financial planning. FPA is the community that fosters the value of financial planning and advances the financial planning profession and its members demonstrate and support a professional commitment to education and a client-centered financial planning process.*

# Strategies to Fight Holiday Weight Gain



The average American gains several pounds in the six weeks between Thanksgiving and New Year's Day. This seemingly inevitable weight gain is avoidable; you can fend off added pounds during the holidays without becoming a dietary Scrooge.

"It's almost impossible for most of us not to overeat and indulge during the holidays. But by making simple changes in your diet, you can enjoy many special holiday foods without gaining extra pounds," says Lawrence T.P. Stifler, Ph.D., president of Health Management Resources Corp. in Boston.

Eat healthier foods low in fat and calories. "You don't have to feel like you're on a diet. You can still fill your plate at a holiday buffet, but load it with fresh fruits and vegetables instead of fried chicken fingers or cheese sticks," Dr. Stifler says.

You should also exercise regularly. Get 30 minutes of moderate exercise most, if not all, days of the week. "A sedentary lifestyle is one of the major contributors to holiday weight gain," he says.

## Make simple changes

Many traditional holiday foods are loaded with fat and calories. To keep your weight manageable, substitute a lower-fat food. Or go ahead and eat a certain food you enjoy too much to give up, but have a smaller portion and conserve calories by skipping something that's not as important to you.

Dr. Stifler offers the following advice for cutting fat from your holiday diet:

- Eat white-meat turkey, which has fewer calories and fat than dark meat. A 3-ounce serving of skinless turkey breast has 119 calories and 1 gram of fat. The same amount of dark meat has 142 calories and 5 grams of fat.
- Put gravy through a skimmer before serving, and you'll cut the calories by 80 percent. That's a substantial change: Holiday gravy that's not skimmed contains 60 to 70 calories per tablespoon (a generous helping can add as many as 500 calories to your holiday dinner).
- Serve stuffing baked outside the turkey; it has half the calories of stuffing cooked inside the bird.
- Serve at least one item very low in calories and fat, such as a fresh fruit salad or steamed vegetables topped with lemon juice and herbs. A one-half cup serving of steamed green beans has only 15 calories and a trace of fat; a one-half cup serving of sauteed green beans has 50 calories and 6.6 grams of fat.
- Serve baked potatoes instead of candied sweet potatoes. A plain baked potato has 220 calories and just a trace of fat; one cup of candied sweet potatoes has 300 calories and 6 grams of fat.
- Don't top vegetables with butter; instead, use nonfat yogurt or low-calorie sour cream. You'll save an average of 100 calories and 10 grams of fat per tablespoon.
- Serve apple pie topped with vanilla frozen yogurt instead of pecan pie topped with whipped cream. Per slice, you'll save 460 calories and 32 grams of fat.
- Substitute mustard for mayonnaise on your lunch-hour turkey sandwich. You'll save 82 calories and 8 grams of fat.
- Pay attention to what you drink. Two mixed drinks can contain as much as 500 calories, one cup of eggnog, 380 calories. But two glasses of cider or white wine have only 300 calories.