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Keeping Holiday Stress at Bay

Some people look forward to the holidays all year, while others see the holiday season approaching and are overcome by a sense of dread. Will life become so hectic that I can’t enjoy the holidays? How will I buy what I need to buy and not overspend again this year? How will I ever get everything done that I need to do? How many pounds will I gain this year? Will the family get along? The list could go on and on, but all these questions, if left unaddressed, lead to the same thing... stress! Try these tips for managing the stress that seems to be built into the holiday season.

**Set priorities.**
People tend to get wrapped up in trying to create perfection at this time of the year. Set reasonable goals for what you will do to celebrate. Decide in advance what is most important to you and your family, and focus your celebrations around those things. Try to avoid replicating everything your parents did when you were young. Hang on to meaningful traditions, but avoid doing something solely because it is what your mom or dad did.

Don’t over-schedule! Both you and your kids need downtime to enjoy this special time of the year. Be careful to choose activities based on what you want to do rather than what you think you must do.

**Make a plan.**
Once you have decided what your priorities are for holiday celebrations, plan how you will organize yourself to get the important work done. Make a calendar and include all important dates on it (the school play, the neighbor’s open house, the drive through the neighborhood to enjoy the holiday decorations, and so on). You may even want to schedule time for any shopping, decorating, baking, writing cards, or other holiday traditions that you have decided will be part of your holiday. Carefully plan your menus and do your shopping in an organized fashion, with a list. You will be much less likely to forget important ingredients and eliminate the last minute running that leaves you exhausted and frazzled.

**Keep expectations realistic.**
It is not your responsibility to be sure that everybody has a perfect holiday, so don’t put that demand on yourself. Holiday joy is something that comes from within a person—you cannot create something that is not there.

**Make a budget and keep it.**
If gift buying is part of your holiday celebration, decide in advance what you can afford to spend this year. Create a list of all the people you will shop for and allocate a portion of your total holiday budget to each person. That is the easy part—the hard part is sticking to the budget you create! Try to think of less expensive gift options—a baking mix, a nicely framed photograph of a shared memory, or the gift of your time. Overspending during the holidays is a major source of stress, so be careful. Remember that all the gifts in the world cannot buy happiness.

**Care for yourself and your family.**
During the holidays, when stress can really take its toll, people tend to neglect doing those things that reduce stress. You may overindulge in food and drink, and leave such things as rest, relaxation, and exercise out of your daily life. Make it a goal to change that this holiday season. Be realistic about the types and amounts of foods you choose. Avoid sugary and fat laden snacks that may give you a quick boost, but will be followed by a drop in energy. Get outside for a brisk walk and take the kids. Think about what is causing your stress, and make a plan to change the pressures you may be putting on yourself. Rest, relax, and reflect on the meaning of the season—peace!

Managing Children’s Holiday Excitement

There are few things as exciting in the eyes of young children as winter holidays. Stores come alive with displays, lights, and tinsel. There is music, cookies, treats, and dreams of toys.

Young children look up with eyes as big as saucers. Last year’s memories of winter holidays may be gone as the child was too young to remember, so now they look on as if it is the first time. They are filled with bewilderment and excitement. The pace of their parents, the decorations in the house and stories of what is to come, fuel their excitement.

Then holidays approach, parents pace may change from fast to frantic, the stores become ever crowded and the sheer noise of the season can become deafening. The child moves from bewilderment and excitement to being overwhelmed and scared. Rather than enjoying their child’s joy, parents may find themselves managing their child’s behavior.

Yes, winter holidays can be a stressful time not only for parents, but for young children too.

Parents can help keep the holiday season within tolerable limits for their young children by following these few simple tips:

- **Keep your child’s routine stable.** Bedtime, nap time, meal times, and all other regular activities should be maintained as best as possible. These routines provide stability and certainty in the life of the child and helps keep them feeling safe and secure.

- **Avoid extra snacks, cookies, and candies.** The rush and fall of sugar in a child’s diet can cause both bursts of energy and fatigue as the sugar wears off. These highs and lows can lead to behavior difficulties. If you want to give your child a treat, limit the size and consider offering it as a special dessert—after an appropriate meal.

- **If you take your child on shopping trips, limit the amount of time you are out and consider taking the stroller or allowing for breaks.** Although you may think kids have more energy than you, they really do tire quickly from walking about a shopping mall. Also, consider going out early in the day, before the stores get busy and crowded. Being in a noisy crowded space can be very overwhelming to young children.

- **Think safety.** Use nonflammable and nonbreakable decorations. With young children in the home, you may consider a special room for festivities with a door that can be closed to prevent the child from wandering in.

‘Tis the season for fun and excitement. Parents who follow these tips may just find the season a little more manageable for themselves as well as their young child.

Do make it a safe holiday season!

Ten Holiday Tips

Each year, December brings a month filled with holidays and celebrations complete with a variety of gift giving traditions. Check out this list of holiday tips to keep you and your family safe and healthy this holiday season.

1. **Buy safe toys.** If you plan to buy toys for the kids in your life, choose age-appropriate toys and look for labels with safety advice. For young children, avoid toys with small parts, sharp edges, and electric toys that can heat up. Always purchase safety gear in addition to sports-related gifts or ride-on toys, such as bicycles or skateboards.

2. **Celebrate on a budget.** The holidays can be expensive, but you don’t have to break the bank to celebrate. Take a few minutes to decide how much you can afford to spend on gifts, travel, parties, decorations, and other holiday expenses. Once you’ve created a spending plan, keep track of your purchases. Shopping online can help you stick to a budget, as you’ll avoid the temptation of store displays and may be able to use coupons and promotion codes. Before you buy, look for free shipping offers, check ordering deadlines to ensure that your gifts will arrive on time, and read the return policy.

3. **Give the gift of service.** Sometimes the greatest gift you can give to others is service. Reading to a child just 3 hours a week significantly improves his or her reading skills, or if you help out at a local soup kitchen or food bank, you are directly providing meals to hungry individuals.

4. **Find seasonal employment.** Even in a tough economy, businesses need extra help around the holidays. Seasonal employment can help supplement your income and potentially lead to a permanent position.

5. **Get through the holiday blues.** The holidays aren’t joyous for everyone. This time of year can bring stress and feelings of loneliness. Exercise, focusing on positive relationships, and doing things that you find rewarding can help with depression. Keep in mind that winter depression could be a sign of seasonal affective disorder (SAD), which is caused by the lack of sunlight. Treatment for SAD is much like treatment for other forms of depression, but may also involve light therapy.

6. **Be safe and save money with LED lights.** Electricity bills can grow during the holidays if you decorate with strings of lights. Consider switching to LED (light-emitting diode) holiday lights to save energy and money. In addition to the energy and cost savings, LED lights are much cooler than incandescent bulbs, reducing the risk of fires. Every holiday season, fires claim lives and cost millions in damage. To prevent holiday fires in your home, use nonflammable decorations, do not overload electrical sockets, and avoid the use of lit candles. As you should do year-round, ensure that your smoke alarms are working. If you celebrate Christmas, be sure to regularly water Christmas trees.

7. **Pay attention to food portions and physical activity.** The holidays are a wonderful time to celebrate with family and friends, but celebrations sometimes involve over-indulging in sweet treats and heavy foods. Even if you only gain only 1 or 2 pounds during the holidays, these gains can add up over the years. The holidays are probably not the ideal time to try to lose weight, but you can take steps to maintain your weight.

8. **Pack for hassle-free air travel.** You can get through the airport security line faster by traveling with unwrapped gifts and following the “3-1-1 rule” when carrying on liquids. You may have favorite liquid food items (like cranberry sauce or special dips) that you want to share during the holidays, but it’s best to put such items in your checked bag or ship them ahead of time. If you need last-minute information about what you can and can’t bring through security, visit the TSA Web site at http://www.tsa.gov/.

9. **Reduce holiday waste.** The holiday season includes many opportunities to reduce waste, recycle, and reuse items. Consider buying rechargeable batteries (and a charger) for electronic gifts to help reduce the amount of harmful materials thrown away. After the holidays, look for ways to recycle your tree instead of sending it to a landfill. If you plan to send greeting cards, consider purchasing ones that are made of recycled paper or sending electronic greetings.

10. **Keep food safe.** Holiday buffets are convenient ways to entertain a crowd, but leaving food out for long periods of time can invite bacteria that cause food-borne illness. To keep your holiday foods safe, cook them thoroughly; use shallow containers; never leave them sitting out for more than two hours, and keep them at the appropriate temperature.

Avoid These Common Holiday Season Money Mistakes

The holiday season is one of the most stressful and challenging times of the year when it comes to money. With gifts and decorations to buy, large meals to plan, travel, and events there always seems to be something to spend money on.

This year, avoid debt by avoiding these common holiday season money mistakes.

**NOT PLANNING**
Impulse purchases are more common at this time of year than any other. You see “just a little something” that a friend or family member might like and you want to add it to your gift giving list. Or, you’re drawn in by all the great holiday sales and purchase things you want for yourself.

At this time of year, you need a budget. Know what you can afford to spend, without using credit, and limit yourself to that amount. Create a special holiday budget that includes the gifts you want to give, the parties you want to throw, and the events you want to attend. Limit your budget to the amount you have pre-determined you can afford.

**FORGETTING THE EXTRAS**
When planning your budget, don’t forget the things most people don’t budget for. This includes greeting cards, postage, wrapping paper, décor, and higher electric bills for all your holiday lights.

**NOT SHOPPING AROUND**
A good deal is only a good deal if it fits your budget AND it’s something from your list. Before heading out to the stores, do some online research to find out where you can get the best deal. Make sure you include any shipping fees in your decision to buy. If it’s something that commonly goes on sale for Black Friday or Cyber Monday, wait to see if it does.

Use the same plan for holiday food shopping. Check the sale papers from the local stores to find the best deals. Some stores offer discounts while others offer free food if you spend a minimum amount. Do your research to figure out which one saves you the most.

**NOT STARTING EARLY**
People who wait until a week before the holiday spend more money because they’re in a panic and didn’t plan very well. Start your shopping early. This includes gifts and groceries.

Make a list of gifts you need to purchase and start shopping early so you know, with plenty of notice, if there’s anything you forgot. Make sure you hold on to your receipts in case you find a better deal somewhere else.

If you’re hosting a holiday meal, plan your menu and your guest list so that you know how much food you need to purchase. Start buying non-perishable items early. This will help you avoid a large one-time grocery bill.

**THINKING YOU NEED TO BUY FOR EVERYONE**
You don’t need a gift for every co-worker, niece, nephew, aunt, uncle, and neighbor. When it comes to family members, if you have a large family, draw names and let each family member purchase a gift for just one other family member.

Bake cookies and brownies to take to the office and give to your neighbors. It’s thoughtful and inexpensive.

A little advance planning, list making, and budgeting can help you avoid some of the most common money mistakes people make. You can enjoy a budget-friendly, debt-free holiday season; it just takes a little work.

Author: Emilie Burke writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.