

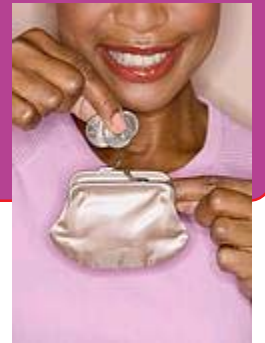
The Wellness Exchange



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Holiday Spending Tips: How to Avoid Debt this Season



The holiday season is one of joy and giving, but to “give til’ it hurts” is not the best thing for your finances. We often want to provide as much as possible for our family and friends. The good news: You can! Plan ahead and create a budget to keep spending under control.

Here are some proven ways to start early, stay on track, and keep yourself out of debt:

Save in advance

This sounds simple, and it is. Decide on your holiday budget. Now, divide that amount by 12 (for each month) or 24 (per paycheck). This will tell you how much you need to save to be prepared. Discipline yourself to save a little money from each paycheck, so you'll be prepared for holiday spending. If you don't save too well on your own, consider an interest-paying holiday savings club at your bank or credit union.



Stick to your list

Make a detailed list of the purchases you plan to make, along with how much you will spend on each. Don't forget to budget for holiday food, party clothes, and decorating. If your list is too long, consider drawing names for gift-giving.

Comparison shopping

Lookout for bargains and great deals when shopping. Stores usually offer year-end deals to get you to spend with them, so always try to get the best price. Remember to use the Internet and catalogs--these are time-savers, and will also keep you from making extra “impulse” purchases. When estimating what you can purchase be sure that you include postage into your total costs.

Borrow wisely

Credit cards and loans are frequently used to make up for a lack of holiday cash. Both allow you to repay the amount owed over a period of time, although you will be paying finance charges on any remaining balances.



If you must use credit to make holiday purchases, take care of this debt as soon as you can. Remember that credit card debt is expensive. You may not realize that your card's grace period (the time between your purchase and when your interest is charged) doesn't apply if you're carrying over a balance. If you're only making the monthly payments on the card, you are paying a lot more for an item and placing yourself in a situation in which you may not be able to pay off your debt. Remember, the amount of debt you owe impacts your overall credit score, so try to pay back what you can as quickly as possible to keep your credit in tact.

“By developing and sticking with a holiday spending plan, Americans can enjoy the holiday season without suffering a financial hangover.”

- Stephen Brobeck, Consumer Federation of America

Set realistic expectations

Sometimes we feel as though we have to give and give during the holidays, even when this places a financial burden on ourselves.

Remember to:

- Use moderation when giving gifts to friends and family
- Know your realistic spending limit
- Make a list, check it twice...and **don't buy it** if doesn't fit in your budget
- Stay within your means!
- Memorize a variety of ways to say no...like “thanks for asking, but I better not make another commitment right now”
- Avoid the pressure to “keep up”
- Be flexible and know that the holidays don't have to be “perfect”

During this holiday season, be wise with your money and remember, the holidays are not about the gifts, but more about spending time with those you love.

Happy Holidays!

Enjoy Healthy Meals this Holiday

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For many people, holidays and family get togethers are a time for celebration. These celebrations often involve foods that are high in fat, sugar and calories and short on nutrition. Don't Fret! A healthy lifestyle does not mean eliminating good food or traditional holiday treats. With a few minor changes, special occasion foods can be both delicious and nutritious. And even if you are not preparing the meal - You are still in control of your health. Be aware of, plan, and moderate the foods you would like to enjoy.

November is National Diabetes Awareness Month

Good Nutrition and staying healthy are life-long challenges for everyone. It can be especially difficult during the holiday season for the more than 20 million Americans with diabetes.



Diabetics should seek guidance and information from their dieticians year round, but especially during the holiday season. Schedule appointments right before the holidays to talk about

ways of controlling and maintaining glucose levels. Holiday parties can present a challenge, but a little planning and caution goes a long way in helping to stick to a sensible meal plan. For most diabetics - Moderation is the key!

There are 20.8 million children and adults in the US with diabetes — and nearly one-third of them (or 6.2 million people) do not know it! Often diabetes goes undiagnosed because many of its symptoms seem harmless. Recent studies indicate that the early detection of diabetes symptoms and treatment can decrease the chance of developing the complications of diabetes.

Some diabetes symptoms include:

- Frequent urination
- Excessive thirst
- Extreme hunger
- Unusual weight loss
- Increased fatigue
- Irritability
- Blurry vision

If you have one or more of these diabetes symptoms, see your doctor right away.

You can also take the *Online Diabetes Risk Test* at <http://www.diabetes.org/risk-test.jsp>

Healthy Holiday Eating Tips:

- ~ Choose skim milk and low- or nonfat dairy products – cheese, sour cream, butter, mayonnaise, and others.
- ~ Bake your stuffing separately from your turkey as it can absorb the turkey's fat when it's stuffed.
- ~ Sauté your onions and celery in chicken broth or nonstick spray, or use a small amount of butter.
- ~ Roast your turkey on a rack that allows the juices to drip away from the meat. Always skin your turkey.
- ~ Mash your potatoes with chicken broth, canned evaporated skimmed milk, or low- or nonfat sour cream or yogurt instead of butter.
- ~ Try using pineapple and/or orange juice thickened with corn starch as the glaze for your carrots or sweet potatoes.
- ~ Begin your meals with a salad so you'll eat less during dinner. Be sure to choose a low-fat or fat-free dressing.
- ~ Eat your meals slowly. Enjoy and savor every bite. Drink a tall glass of water before your meal to help prevent overeating.
- ~ Use low-fat or fat-free soups for casseroles.
- ~ Cool soups or gravies before serving and remove the hardened fat that collects at the top.
- ~ Include two to three vegetables with your meal and prepare them with little or no fat. Dark green vegetables such as broccoli and bright orange vegetables such as carrots and sweet potatoes are high in antioxidant vitamins, folic acid, and fiber.
- ~ To prevent loss of flavor and vitamins in vegetables, try steaming them in less water or using a steaming rack. If you do boil vegetables, save the water to make your gravy.
- ~ Serve fresh cranberry sauce with your meal. Cranberries are an excellent source of vitamin C.
- ~ Make wise dessert choices. Make healthier desserts with light- or fat-free alternative ingredients. When you have a choice, opt for desserts that are lower in fat or sugar. For a healthy dessert, serve angel food cake with fruits such as strawberries, raspberries, or a fresh fruit salad.