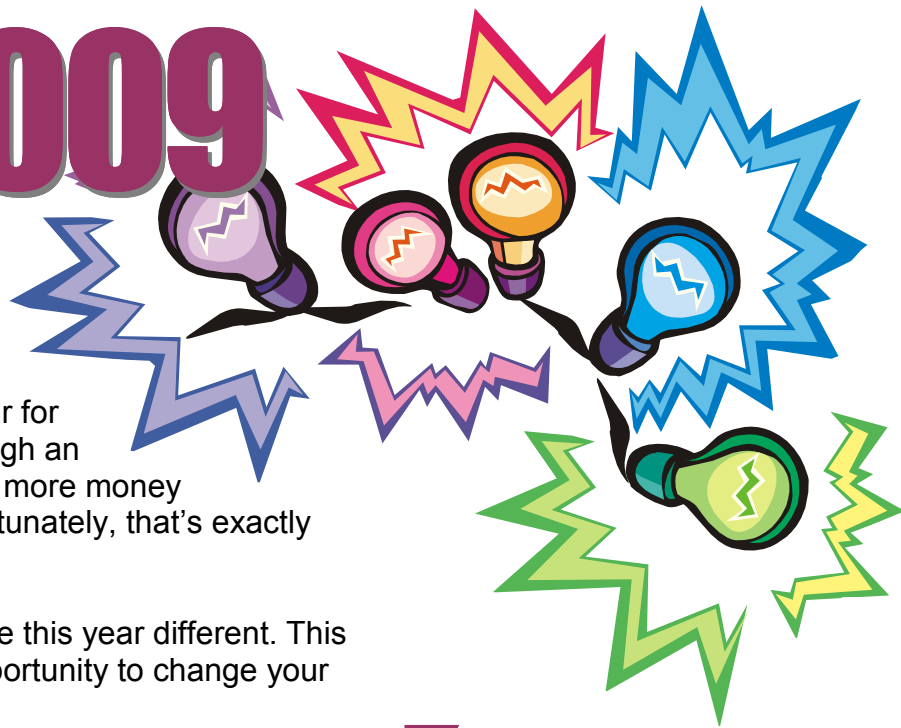


HOLIDAY 2009 Stress Tips



Let's face it—2009 hasn't been a fun year for many of us. We are still stumbling through an economic implosion. The last thing we need is more money worries, more hassles, and more stress. Unfortunately, that's exactly what the holidays can bring.

Well, decide to take the bull by the horns. Make this year different. This not-so-good economy provides the perfect opportunity to change your approach to the holidays, maybe forever.

1 Don't sweat the small stuff.

Forget what a perfect holiday is "supposed" to be like. Life isn't like a magazine pictorial—it's more messy, disorganized, and full of surprises. Instead of focusing on real or imaginary shortcomings, what's missing, and "oh, where's that feeling?"—break out a notebook and list one thing you're proud of and one thing you're grateful for each day during the holiday season. Put this under a refrigerator magnet and use it as a pick-me-up year-round.

2 List your biggest stressors. How many can you discard?

Are all the greeting cards you send a "must"? If not, can you stop sending so many? Instead, take the opportunity to catch up with loved ones by calling everyone on your "heart list." Some of your stressors may involve family visitors for holidays, which means extra shopping, food prep, and even more cleaning, laundry, and associated house work. Hey, who's helping out this year?

3 Keep a regular schedule.

Big disruptions compound stress. Grab your calendar now and list holiday tasks that you can fit into your existing routine. Make just one big task your priority for each day. Start early and pace yourself. Don't let the day before a holiday event be a crisis.

4 Combine things you enjoy with dreaded tasks.

If you need to clean, turn on some great music with energetic, upbeat songs that you can listen to as you work. Cut a deal with your significant other: "You take the kids away; I'll prepare the house for guests." You'll be more productive and also have the opportunity to take a short break in peace and quiet if you need it—when you need it.

5 Save money by changing the rules on gift giving.

This year you have the perfect excuse to pare down your exchange list. And it's OK! Try eliminating gift card swaps. You'll save time and gas money. If you have a big family, agree that only the kids get presents this year, but be sure they aren't receiving more than they need.

Save money and reconnect by giving the gift of *time*. Offer to babysit for parents with young kids or take a niece or nephew to the park. Schedule lunch or a movie with someone you don't see often enough. Chances are they'll value the experience more than receiving another present.

6 Make cooking easy on yourself.

Simplify your recipes and make cold dishes a few days early. They'll keep just fine. If you've saved enough by cutting back on gifts, consider paying for precooked meals that you can just warm up in your oven.

7 Do some of your shopping from home by using the Internet.

Web sites frequently offer free or reduced shipping during the holidays. True, this route may be a little more expensive, but will it help reduce stress? If not, you can still browse online for ideas rather than wandering around in the mall for gifts. Before trekking across town, call ahead to your favorite stores to make sure items you want are in stock.

8 Consider paying for assembly.

Yes, money is tight, but are five hours and a lost night's sleep worth saving \$15 to assemble a bicycle? Instead, free up some extra cash with money-saving tips and advice at sites like My Money Blog (mymoneyblog.com) and Free Money Finance (freemoneyfinance.com)

9 Add calming foods to your diet.

Combine foods high in tryptophan like spinach, eggs, soy, crabmeat, pork, turkey, chicken, and tuna with carbohydrate-rich foods like bread, potatoes, or pasta. This one-two combo releases serotonin, a calming "feel good" neurotransmitter. Kick-start your day with oatmeal or whole-grain cereal to get these benefits early in the day.

10 Finally, remember this rule:

If it's not worth taking action on, it's probably not worth worrying about.