

LEARN TO MANAGE HOLIDAY STRESS

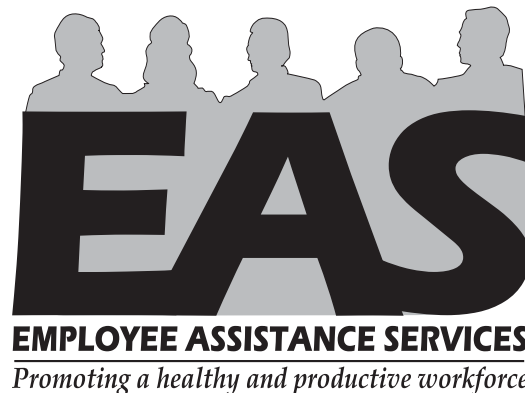
When your holiday schedule is booked solid with family get-togethers, office parties and shopping, it's easy to become a Scrooge. You devote so much of your time trying to please others that you forget to relax and enjoy the holidays.

COPE WITH SEASONAL STRESSORS

1. **Realize that past holidays were rarely as perfect as you remember.**
2. **Instead of trying to recapture your childhood, create new traditions.** Start off the season by taking the family to see a local holiday production or ask your children to help create home-made Christmas cards for close friends and relatives.
3. **Encourage family gatherings to be held throughout the month of December.** And, limit occasions to a shorter time frame. Instead of holding all-day affairs, invite family and friends to stay two to four hours.
4. **Shop from a general list with at least two gift options per person.** When you hit your budget limit, stop shopping.
5. **Remember that purchasing gifts on credit will only delay costly payments, not eliminate them.**
6. **Make plans to relax.** Consider pooling gift monies and taking a holiday vacation.

With a little planning, you can enjoy time spent with family and friends and still find time to relax.

For more information on how to cope with holiday stress, contact:



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