



FIND YOUR CALM .

Relax: It's the holidays!

If you feel like the joy of the holiday season is too often displaced by stress and sadness, you're not alone. An American Psychological Association survey suggests that nearly two-fifths of Americans feel their stress levels increase around the holidays.

While it's difficult to completely avoid holiday stress, there are ways to reduce its impact. Here are a few ways to chase away holiday anxiety.

Keep your spending in check. A study by Principal Financial Group found that more than half of survey respondents said they feel stress caused by holiday spending. By managing your budget, you might be able to manage your anxiety.

Share the burden. Another American Psychological Association study found that women bear a bigger share of the holiday stress burden (44% of women reported feeling stressed, while only 31% of men did), probably because they share a bigger share of holiday responsibilities. Communicating more about sharing responsibilities for shopping,

cooking, cleaning, and entertaining should ease the stress for both genders.

Be realistic. Sometimes our stress comes from expecting too much from the holidays...too much joy, too much picture-perfect family time, too much warm-and-fuzzy. Let go of images of perfection and enjoy the moments you have.

Say no. Around the holidays, it's easy to try to do everything: attend every party, see every friend, and go to every special event. The result? We have too little time to do everything else. Learn to say no to a few things so you can get more out of the thing you do.

Source: <https://health.usnews.com/wellness/mind/articles/2018-12-07/why-are-the-holidays-so-stressful>
<https://blog.discinsights.com/apa-study-finds-women-experience-more-holiday-stress-than-men>

<https://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/stress/art-20047544>. Accessed 1 November 2019.

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Smart Facts

96%

of parents say their children hand-write letters to Santa.

20,000

letters addressed to Santa are sent to Santa Claus, Ind., annually.

100%

of those letters get replies from the town's 300 volunteer "elves".



SKIP THE POST-HOLIDAY DIET REGRETS.

The highlights of the holiday season, from office parties and family gatherings to shopping trips and special events, seem to have one thing in common: tasty treats.

It's true: From the cookies on that special holiday plate to the cinnamon rolls at the mall, and from the pies served after dinner to the special beverages whipped up once a year, it seems the holidays are one long parade of tempting morsels and flavorful delights. As a result, many of us emerge from the holidays feeling overstuffed, with both food and regret.

But it is possible to avoid that post-holiday regret. Follow a few simple guidelines, and you might be able to finish the season feeling a little less stuffed. Here are some tips:

Don't go in hungry. Make sure to eat your regular meals before a holiday party or dinner, and maybe even eat a little snack before you go to an event, so an empty stomach doesn't inspire you to eat more than you should.

Go for the water. If you get dehydrated you might feel sluggish, and then you might grab a treat to pick yourself up. Drink plenty of water and you'll wash away some of those cravings.

Arm yourself with healthy snacks. Keep some healthy snacks on hand for those times when you feel tempted by the bad stuff. Donuts in the breakroom? No worries: You've got a granola bar in your drawer.

Share! If someone gives you a massive box of your favorite chocolates, don't keep them at home where you'll eat them alone. Take them to work, to a party or somewhere else where they'll be appreciated without making you feel sick.

Exercise. Staying physically active helps you stay focused on better eating, and it also helps you feel like you are burning off the bad stuff you do eat.

Forgive yourself...and do better. If you do slip up and gorge on a pile of cookies, wipe those crumbs off your shirt and forgive yourself...and then make an extra effort tomorrow to eat healthy, get a little exercise, and drink more water.



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<https://www.the1thing.com/blog/the-one-thing/6-ways-to-beat-the-holiday-sweet-treat-temptation/> Accessed 1 November 2019.

<https://www.quill.com/blog/office-tips/on-a-diet-5-tips-to-avoid-indulging-in-holiday-treats-at-the-office.html> Accessed 1 November 2019.

BE A BETTER HEALTHCARE CONSUMER.

In recent year, phrases like “consumer-driven healthcare” and “healthcare consumerism” have become more common among healthcare providers and benefit plans. This new language reflects a trend toward shifting responsibility for controlling healthcare costs to the people receiving care. The problem is, many of us have become so insulated from costs by our benefit plans that we have no idea how to be good healthcare consumers.

But it is possible to make this shift. The good news? Adapting to this marketplace reality will probably save you some money. Here are some ways to improve your healthcare consumerism.

Study your benefit options. In today’s marketplace, you likely have options for healthcare coverage, and the difference between choosing one option or the other could be considerable in terms of dollars and cents. Rather than simply taking the option that seems obvious, study your options and make sure you understand details like the impact of deductibles, out-of-pocket limits, and co-pays.

Know your plan. Make sure you know what your plan does and doesn’t cover, and how to get the best price on what is covered.

Take advantage of flex spending. If your employer offers pre-tax health-spending accounts, take advantage of them. They might not affect the cost of your care, but they will lower the overall impact healthcare has on your pocketbook.

Pay attention. If you’ve had employee-sponsored benefits for a couple of decades, you probably got used to paying virtually no attention to bills, explanations of benefits (EOBs), and other documents. To be a good consumer, though, you must pay attention, watching to make sure your bills are accurate, the EOBs reflect your coverage and so on.

Price shop on medications. Rather than always going to the pharmacy you’ve always gone to, check around for the best price, and rather than just flashing your benefit-plan card, check out prescription discount cards. You might find better deals than you would have sticking to your old routine.

Stick with your network. You’ll always get a better deal if you work with caregivers who are in your coverage network.

Negotiate. We’re not accustomed to negotiating price on healthcare, but many providers are willing to discuss price options, especially if you’re paying out of your own pocket or have a high deductible health plan.

Taking these and other steps toward being a better healthcare consumer can be daunting and time-consuming, but that’s kind of the point: We need to take the time to learn before we buy. After all, if we’re willing to do that when we buy cars, appliances, and other big-ticket items, shouldn’t we be willing to do it when we’re purchasing healthcare?

<https://dpath.com/what-is-healthcare-consumerism/> Accessed 1 November 2019.

<https://www.benefitsresource.com/blog/smart-healthcare-consumer/> Accessed 1 November 2019.



National Drunk and Drugged Driving Prevention Month

Each year, alcohol is a factor in more than a quarter of all traffic fatalities, and drugs other than alcohol are involved in about 16% of all motor vehicle crashes. In other words, a lot of tragedies could be avoided if drivers didn’t get behind the wheel when impaired. Learn more at https://www.cdc.gov/motorvehiclesafety/impaired_driving/impaired-drv_factsheet.html.

Source: https://www.cdc.gov/motorvehiclesafety/impaired_driving/impaired-drv_factsheet.html. Accessed 1 November 2019.

HARVEST OF THE MONTH: CRANBERRIES

If you're like a lot of people, you've seen TV commercials featuring farmers standing hip-deep in water with cranberries floating all around them, and from those images you've assumed that cranberries grow in water. But they don't.

Most cranberries grow in fields that are generally dry...until it's time for the harvest. Then the fields are flooded, and the cranberries are "beaten" from their vines. Because each berry contains air pockets, they float to the top of the water, where they can be corralled and scooped up.

Harvests typically occur in September and October, just in time for Thanksgiving and Christmas, when most fresh cranberries are served. Of course, the berries are consumed in juices and other forms all year round, but we do tend to associate them with the holidays.

About 75 percent of the world's cranberries are grown in the U.S, with Canada and Chile contributing most of the rest. The berries offer a range of health benefits, giving a boost to the heart and urinary tract, while also being linked to cancer prevention, diabetes treatment and more.



Source: <https://www.cranberryinstitute.org/> Accessed 1 November 2019.



Recipe: Cranberry Salsa

Ingredients:

12 oz. cranberries
¼ cup sliced green onions
2 jalapeños minced
¼ cup fresh cilantro leaves minced
2 tablespoons finely grated fresh ginger
2 tablespoons lemon juice
½ cup sugar

Directions:

1. Rinse, drain and pick through cranberries, discarding any that are soft or bruised.
2. Place cranberries in a food processor or blender, pulsing until finely chopped but not mushy.
3. Place crushed cranberries in a bowl, and mix together with green onions, jalapeños, cilantro leaves and ginger.
4. Pour lemon juice and sugar over mixture and stir together. Cover with plastic wrap and refrigerate.
5. Salsa will be a bit tart at first, but will develop even more flavor over time.
6. Can be served as a plain salsa or over cream cheese on crackers. 10 servings.

Nutrition Information:

CALORIES: 56; **CARBOHYDRATES:** 14G; **SODIUM:** 1MG; **POTASSIUM:** 42MG; **FIBER:** 1G;
SUGAR: 11G

Source: <https://thestayathomechef.com/cranberry-salsa/> Accessed 1 November 2019.