



personal  
performance  
consultants

canada

# The Balance Sheet

## Health, Balance and Productivity

### December 2011



#### Topics in this Issue

• **Budget Tips for the Holiday Season: What You Can Do to Control Spending and Feel Good About Yourself**

» Page 1

• **Responsible Drinking Over the Holidays**

» Page 3

• **Stress Reducing Tips for the Holidays**

» Page 5

#### New Events

##### PPC Canada's Free Webinar Series

• **December 6, 4:00pm - 4:45pm (PST) | Financial Planning for the Holidays**

• **December 8, 10:30am - 11:00am (PST) | Substance Abuse: Spotting the Signs**

To register for these events, please contact:  
carrie.middleton@ca.ppcworldwide.com

### Budget Tips for the Holiday Season: What You Can Do to Control Spending and Feel Good About Yourself

#### The Holiday Dilemma

Managing our personal finances is an ever present challenge, especially with the world economy in such a state of volatility. The Holiday season often seems to create an extra layer of pressure on individuals and families alike: "How can I get through the Holidays without going further into debt and please everyone?" Here are a few suggestions that may help.

#### Getting Things in Perspective and Identifying the Issues:

##### Materialism

Our culture is often very materialistic in its focus. We can all benefit from looking at the consequences of expressing our feelings through consumption of goods to the exclusion of other more important aspects of being human. The Holiday season is supposed to be a time of reflection, peace and caring for one another. It's ironic that at this very time, we feel driven to spend. Reuniting with the true meaning of the season can be the first step towards "putting the brakes" on our spending.

#### The Meaning of Money

Money is a bit like physical and emotional energy. If we spend more than we have, we become exhausted and less resilient. Planning ahead and being honest about what we can and cannot do helps us conserve our strength, and be more helpful to others. Budgeting and planning ahead also helps get our heads around using our financial and personal resources more effectively.

#### Four Core Elements to Help Us Avoid Overspending

##### ① Have a Holiday Spending Budget

We can do this by deciding what we can afford and sticking to it. Make a list of people whom you buy presents for and decide how much you will spend. Factor in additional expenses such as holiday decorations, food, etc.

##### ② Save First, Shop Later

Start every year by putting aside money each month into a savings account, specifically for the holidays. Even if you feel that you have "no money" you can save. For example, by making your own lunch, you could save nearly \$960.00 per year (based on an \$8.00 lunch per day; minus the \$4.00 you would pay for the food you used to make your own lunch). The same applies to coffee, tea and other food expenditures. The money you save can be staggering!



personal  
performance  
consultants

canada

# The Balance Sheet

## Health, Balance and Productivity

### December 2011



#### Upcoming Events

#### PPC Canada's Free Webinar Series

- **December 6, 4:00pm – 4:45pm (PST) |** Financial Planning for the Holidays
- **December 8, 10:30am – 11:00am (PST) |** Substance Abuse: Spotting the Signs

To register for these events, please contact:  
carrie.middleton@ca.ppcworldwide.com

#### ③ Use Cash Rather Than Credit

Throughout the year, use cash first. If you must use a card (to accumulate points for example), only spend to the limit of your banked cash and pay off the card every month. This is not always easy to do and requires discipline.

When the next Holiday season comes around, and you have some cash to spare with no interest charges, you will feel good about yourself.

#### ④ Keep Travel under Control

Travelling by carpool over the Holidays cuts costs (it does all year long too). Check flight arrival/departure times carefully. Travelling outside of peak times can help reduce costs. If you can, celebrate your holiday later, when fares drop. This can also be a good stress buster, while helping you avoid crowded airports.

#### Other Suggestions and Key Things to Remember

Once you have budgeted your time and money over the holidays, you might want to consider the following ideas:

- Give away what you no longer need by donating.
- Give your time by volunteering.
- Start saving/planning for the Holidays in January.
- Avoid feeling guilty - you are more than the material goods you possess.

- Buy presents throughout the year instead all at once.

The following resources will give you more detailed information.

#### References and Suggested Reading:

- [www.kidshealth.org](http://www.kidshealth.org) "Making the holidays less materialistic"
- [www.ppconline.info](http://www.ppconline.info) "Managing Christmas Costs"
- [www.getsmarteraboutmoney.ca](http://www.getsmarteraboutmoney.ca)  
Sponsored by the Investor Education Fund (IEF), a non-profit organization established by the Ontario Securities Commission.



personal  
performance  
consultants

canada

# The Balance Sheet

## Health, Balance and Productivity

### December 2011



### Tips for Avoiding Holiday over Indulgence

- **Offer to bring a healthy dish.** This strategy not only provides you with a good menu option, but your host will greatly appreciate the help.



- **Don't arrive on an empty stomach!** Although you may be tempted to skip lunch so you can splurge on dessert, don't! Have a bowl of cereal, vegetable sticks, fresh fruit, a salad, a handful of nuts, or a small sandwich before you arrive. Skipping breakfast or lunch may cause you to overeat and consume more calories than you would if you had eaten something beforehand.

### Responsible Drinking over the Holidays

Will you be hosting or attending a party this holiday season? Will alcohol will be present? If so, you can plan ahead for responsible drinking.

#### The Issue

Toasting family and friends with wine or another alcoholic beverage is a Holiday tradition for many Canadians. Drinking or serving too much alcohol, however, can be harmful and dangerous—for you or your guests. Of the estimated 3,000 deaths stemming from motor vehicle accidents, approximately 40 per cent are attributed to alcohol. Heavy drinking can also contribute to professional, family, financial and legal problems.

#### Short-Term Effects of Too Much Alcohol

Keep in mind that alcohol is a depressant that slows down your body's central nervous system. Depending on how much you drink, alcohol can negatively affect your concentration, speech, balance, vision, coordination and judgment.

The impact of alcohol on your overall functioning varies from person to person

and can depend on:

- your gender
- your body size
- how much you usually drink
- how quickly you drink
- your mood
- the amount you have eaten
- your past experiences with drinking

#### Minimizing Your Risk

- Limit how much you drink. Space your drinks at least an hour apart. Your risk of harm increases with each additional drink.
- Try alternating alcoholic and non-alcoholic drinks throughout the party
- Eat something while you are drinking.
- Drink only if you want to. Don't be pressured into accepting a drink.
- Don't drive. Take a taxi or public transportation, walk, or appoint a designated driver before the party.

#### Minimizing Your Guests' Risk

As host, you can protect yourself and your guests by following these tips:

- Invite compatible guests; feeling lonely or out of place can lead to excess drinking.
- Make group games or activities the party's focus, not drinking.
- Limit how much you drink yourself, so



personal  
performance  
consultants

canada

# The Balance Sheet

## Health, Balance and Productivity

### December 2011



#### Tips for Avoiding Holiday Over-Indulgence

- **Small portions.**

Selecting small portions allows you to control your calorie intake yet enjoy all the different dishes offered. If you really crave a high-calorie item, go ahead and treat yourself to a modest serving.



- **Eat slowly.** Take time and enjoy the taste of your meal. It usually takes about 20 minutes for your brain to get the message from your stomach that you are full. By eating slowly, you might be less likely to raid the dessert table.

you can keep maintain control of yourself and the party. Provide alcohol-free drinks, i.e.—coffee, tea, pop, fruit punch, juice—along with alcoholic drinks. For an alcoholic punch, use a non-carbonated base; alcohol is absorbed faster with a carbonated base.

- Mix and serve drinks yourself or appoint someone responsible as bartender. Guests tend to drink more when they serve themselves.
- Serve food, but avoid salty, sweet or greasy foods that make people thirstier.
- Stop serving alcohol at least an hour before the party ends.
- Don't rely on coffee to sober guests up. It only makes them more alert, not sober.
- Encourage guests to name designated drivers, take taxis or public transportation, or walk with a friend. Keep cash and taxi numbers ready.
- Be prepared with bedding for overnight guests.
- Never serve alcohol to minors.
- Be honest when inviting guests you know drink to excess. Tell them drinking and driving is unacceptable at your party and get their agreement to find alternate modes of transportation.

For more information visit:  
[www.hc-sc.gc.ca/hl-vs/securit/season-saison/holiday-fetes/index-eng.php](http://www.hc-sc.gc.ca/hl-vs/securit/season-saison/holiday-fetes/index-eng.php)

Mothers Against Drunk Driving  
[www.madd.org](http://www.madd.org)



## Tips for Avoiding Holiday Over-Indulgence

- **Avoid excess alcohol and snacks.** Save your calories for the main meal. Alcohol provides many calories and virtually no nutrients. Also, try not to sit within arm's reach of tempting snack foods.



- **Leave the table when you are done!** If you linger at the table, you may be tempted to continue eating even if you are not hungry. Stay long enough to enjoy the meal, but leave the table while you are still ahead of the calorie game. Offer to help with dishes, clear the table, or take a walk.

## Stress Reducing Tips for the Holidays

The Holidays are typically one of the most stressful events of the year. The expense of buying gifts, the pressure of last minute shopping, and the heightened expectations of family togetherness can all combine to undermine our best intentions. Some practical suggestions can help you reduce your 'Holiday stress'.

### Holiday Feasts

Preparing a meal for family and friends can be enjoyable but tiring and stressful at the same time.

Some tips to reduce the stress of Holiday cooking include:

- If you are cooking a meal at home, delegate tasks. You don't need to do everything yourself.
- Consider keeping it simple – for instance, you could always arrange for a 'buffet style' meal, where everybody brings a dish.
- Make a list of food and ingredients needed. Buy as many non-perishable food items as you can in advance – supermarkets are generally extremely busy.
- Write a Holiday timetable. For example, 11:30am – put turkey in the oven.
- You may need to order particular food

items (such as turkeys) from your grocery store by a certain date. Check to avoid disappointment.

- Consider doing your food shopping online. The store will deliver your groceries to your door. (Keep in mind this option is more expensive than visiting the grocery store yourself).
- Book well in advance if you plan to have lunch at a restaurant. Some restaurants may be fully booked for months before the Holidays, so don't wait until the last minute.

### Relationships

Stress, anxiety, and depression are common during the festive season. If nothing else, reassure yourself that these feelings are normal. Stress reduction strategies include:

- Avoid known triggers. For example, if politics is a touchy subject in your family, don't talk about it. If someone brings up the topic, use distraction and quickly move on to something else to talk about.
- Family members involved in after-dinner activities are less likely to get into arguments.
- People under stress tend to 'self-medicate' with alcohol, cigarettes and other drugs. Try to remember that drugs can't solve problems or alleviate stress in the long term.

**Major Source:** State of Victoria, Australia  
Reproduced from the Better Health Channel.