

Make it count – *SHARE*

December 2014 Newsletter



Sharing and caring
at the holidays

Is your wallet saying “Ho,
ho, ho” or “No, no, no”?

Handling holiday
demands and emotions

e-Thoughts —
Sharing life stories



Many people feel strongly about “giving back” during the holidays. That’s why volunteering is so popular this time of year. Here are some ideas on ways you can give. **More...**



December can feel like one big spend-a-thon. Luckily, there are easy and practical ways to take some strain off your finances — even during holiday season. **More...**



Holiday time is usually fun, but you’re not alone if you also feel some pressure, sadness or exhaustion. Read about ways to take stress off, focus on your needs and make your holidays happier. **More...**



This holiday we’re trying something new in our family. See if it’s something you might like to do with your family or friends. **More...**

Getting help

Confidential support, information and resource referrals are available for a variety of concerns — both work and personal. Call for assistance for you, your household members or your adult children under age 26, whether they live at home or not. Call or visit us online today!

Sharing and caring at the holidays

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Many people want to “give back” during the holidays. That’s why volunteering is so popular this time of year. Did you know that some people sign up a year in advance to help those in need over the holidays?

You can volunteer right now

You don’t have to plan that far ahead to give to a worthy cause. Many of us can’t commit in advance. But there are still countless ways to share. Here are a few ideas:

- **Call a nursing home and ask if you can read to a resident or just visit to chat.** Offer to run a group game like bingo or trivia. Or you might lead a sing-a-long. If you’re crafty, ask if you can make cards or decorations.
- **Help our troops.** Your gift can buy soldiers books, phone calls home, internet time and more. You can also donate to kids of deployed military parents. Help them go to camp or get bedtime story DVDs recorded by their special soldier. For more ideas, visit <http://USOVolunteer.org> or other groups that help our military.
- **Visit <http://BEANELF.org> to become a reader of “Dear Santa” letters written by needy kids.** Choose one or more wishes to fill and send the gifts through Operation Santa.
- **Call your local United Way or visit <http://UNITEDWAY.org>.** They need mentors and tutors. They train volunteers to help domestic abuse victims and other groups who are at risk. United Way also partners with local agencies to provide the help that is most needed in your area.
- **Gather a little chorale of family and friends.** Then go to a nursing home or hospital to sing holiday or classic tunes. Make sure to call ahead for clearance. If allowed, go room-to-room and take requests. Or set up in a lounge area and perform.

- **Donate new toys for needy kids to Toys for Tots.** To find a drop off, visit <http://TOYSFORTOTS.org>.
- **Sell your own items on eBay and give some or all of the profits to a charity.**
- **Volunteer at an animal shelter while regular staff takes time off for the holidays.**
- **Watch your newspaper and grocery bulletin board for volunteer ads.**
- **Invite a friend or coworker who’s alone to your holiday dinner.**
- **Contact your local food pantry.** Find the nearest one at <http://FEEDINGAMERICA.org>. Donate your time or food. Learn how to set up a food drive in your neighborhood or at work.
- **Bake and drop off treats at your fire, police and emergency squad stations.** It’s an easy way to say “Thank you” and “Happy holidays.”

Share the experience

Ask friends or family to volunteer with you. It’s a great way to build meaningful memories. Get kids and teens to join in so they learn about giving as well as getting.

You don’t need a lot of time or money to help make someone else’s holiday brighter. Sharing at the holidays is about giving your most precious resource: you!

Is your wallet saying “Ho, ho, ho” or “No, no, no”?

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Charge cards, checkbooks and wallets can really feel the pinch this time of year. The holidays often feel like one big spend-a-thon.

Luckily, there are easy and practical ways to take some strain off your finances — even during holiday season. Here are basic tips for holiday time or anytime:

- **Be conscious of your cash.** ATMs are everywhere nowadays. It's easy to get money on the spot and spend more than you intended.

Bring only the cash you expect to need when you go out. If you have to stop at an ATM, take out an amount you know you can handle. Keep careful records of withdrawals to avoid any low balance or overdrawn account fees.

- **Dine in, not out.** Homemade meals are cheaper and often healthier than restaurant fare. Too busy or tired to cook each day? Rotate meal prep with others in your home. Or cook up a storm on weekends and freeze meals for the coming week.

If you're making a holiday party, plan dishes you can prepare yourself rather than ordering. Or make it a potluck by asking your guests to bring their specialties.

- **Be a super-marketer.** Don't go food shopping when you're hungry. Everything is appealing to a growling stomach! Always be sure to shop with a list.

When shopping for a holiday party, go to a bulk store. That way you can save on basics like paper goods, soft drinks and even some party foods.

- **Spend less on energy.** Call your power company for a free “home energy survey” to identify areas of your house that need more insulation. Always switch off lights and moderate house temperature when you leave for work.

Want to save some money on decorations this year? If you put up lights, use LEDs. You could save up to 80% over the energy cost of incandescent bulbs.¹

Program a timer to turn your lights on and off. Then, if you go out or forget to turn the lights off, your timer will kick in to save money and power.

- **Shop smart.** Shop the holiday sales. Don't forget about “after holiday” specials too. Enjoy more savings by using coupons you get via mail and email.

Also, stick to a budget. Whether you're buying holiday gifts or just shopping for yourself, have a list to help you avoid impulse items. Self-discipline is hard. But it can pay off in avoiding debt—and buyer's remorse!

- **DIY.** Do you pay for housecleaning, repairs or chores? Time to “do-it-yourself!” Even if you don't consider yourself handy, you'll be surprised at jobs you can do with online or in-store direction. Taking care of your own painting, yard work and other labor doesn't just save money. It also provides exercise and stress-release.

Try some of these money-saving tips. You may hear your wallet sigh with relief!

¹www.myshipley.com

Handling holiday demands and emotions

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For many people, holiday season means party cheer, shopping fun and family get-togethers. For others, the time around the holidays can be difficult. There may be stress, disappointment, guilt and sadness. For most of us, there may be a mixture of both.

Is this you during holiday season?

- All your “free” time is booked with errands and shopping.
- You go overboard on spending for gifts and holiday items.
- You’re too busy to keep up your normal exercise routine.
- A full night’s sleep is a luxury until after New Year’s.
- You wind up doing most of the work for family gatherings.
- You’re sorry you said “yes” to many parties and events.
- You can’t wait until the holidays are over!

Take steps to help yourself

If you’re stressed or blue, you can do something about it. You might be tempted to blame hyped-up advertising or a consumer-crazy culture for the pressure you feel. But the solution is in your hands.

Holiday time doesn’t have to be a long list of obligations. You really can control what you choose to do or pass on. Once you realize this, you can begin to change the way you handle holiday demands and emotions.

Tips for a happier holiday

Start by being more realistic about expectations you have of yourself and those in your life.

- **Give yourself and others a break.** Don’t be overly critical if things don’t go as planned.

- **The holidays may be a magical time of the year, but don’t expect them to solve all your personal or family problems.**
- **Manage your time.** Don’t say “yes” when you really mean “no.”
- **Create a to-do list.** Write down everything you intend to buy, make or send. Now prioritize your list and see if you can cross off any “low priority” tasks.
- **Stay healthy.** Watch what you eat and drink, get enough sleep and make time for exercise.
- **Give out jobs.** Involve family members in holiday tasks and preparations.
- **Be choosy about which events you attend.** Select the ones that’ll add to your holiday happiness.
- **Carve out times to recharge.** Get a massage, soak in a long bath or take a night off to read or watch TV.
- **If you’re away from family and friends or have lost a loved one, realize that it’s normal to suffer sadness and pain.** Let others know how you feel so they can help. Keep the demands on your time, energy and emotions to a minimum. It’s okay to skip an activity if you’re not feeling up to it right now.

Focus on what you really want

The holidays should lift our spirits, not deplete them. Think about what’s most important to you and your family and put your time and energy into those areas.

Make honest choices and realistic plans. Be sure to leave room for your feelings. Who knows? It could be your most satisfying holiday season ever.

e-Thoughts — Sharing life stories

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Our e-Thoughts feature provides close-up views on topics and areas of interest from everyday life.

Our multi-generational family always gathers over the holidays. Adults, elders, teens and youngsters all get together for a day or so.

It can be great fun but sometimes it's also stressful. Why?

- Some of the older set feels disconnected or that they “don’t matter” as much as they used to.
- Most of the kids are more interested in their tablets and video games than in their relatives.
- Those of us in the middle feel stressed about making it all work out!

We're trying something new this year

This year we're trying something to help bridge the generations. What we have in mind will create storytellers and listeners. We're hoping it will give the whole group a sense of the importance of each of our lives. Here's what we're planning...

Sharing with each other

Starting with the eldest family members, we're going to ask if they'll tell some of their life stories to us. We expect that a few may be shy or not know where to start. So we've prepared some icebreaker questions:

- What's your very first memory?

- What was the home like where you grew up?
- How much was your first allowance?
- Who were your best friends when you were a child?
- When did you get your first pet, bike or car?
- What was your favorite toy, food or holiday?
- Where did your parents work?
- As a child, what did you want to do when you grew up?

Saving the stories

Next, we're asking our tech-savvy kids to listen and make video and/or audio recordings of the stories. If elders are reluctant to talk, we may ask some of our middle-aged adults to get the ball rolling. Then maybe the elders will find it easier to join in.

Enjoying the process

We hope this will turn into a fun, interesting experience for all. We expect it to open lots of windows into our our loved ones' lives.

Consider trying it for your holiday. You don't need to be a family to do it. Friends can enjoy this pastime too.

Everyone can learn a lot about each other and what life was like in a different time or place. Who knows? The kids may even turn off their electronics for a while.

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