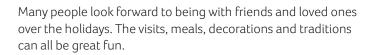
The holiday balancing act

November 2016 Newsletter



At the same time, the holiday season can put a strain on your energy, emotions and wallet. You have certain hopes and needs; other family members and friends have their own too. When these demands are out of sync, it can be stressful.

Yours, mine and ours

The challenge is how to dole out "you" time to others while still keeping your own priorities. If you have a partner or spouse, it can be even trickier since there may be a whole other group of family and friends to consider. How can you make everyone happy — including you?

Organization, flexibility and fairness

Balancing holiday demands takes thought. Here are some ideas to help you plan for the holidays so you can have more fun.

- **1. Plan ahead.** Think about who you'd like to see during the holidays. Then plan out the when and where. If you have a partner, merge your lists to avoid conflict. Or, you could each decide to devote some separate time to your own special people. Whatever works is fine. Just make your plan in advance and share it with family and friends so everyone's expectations are clear.
- **2. Loosen up about the calendar.** Some families celebrate on dates other than the actual holidays. They may meet for Thanksgiving a week early or a week late. That can make travel much easier and less expensive.

- **3. Create a holiday newsletter or e-card.** Even with the best planning, there's a chance you won't get to visit everyone. So get creative: Try writing a "year in review" newsletter. You can send this as a group e-mail and include pictures. You could even self-record a video on your smartphone and send it out as a holiday e-card. For relatives who aren't e-savvy, you can print and send your greetings by mail.
- **4. Party online.** Thanks to Skype, you can actually "visit" with distant friends and family online. Or use a meet-up app so several friends or relatives from different places can all talk, share a meal or open gifts online at the same time. Take advantage of technology to cut down on the stress and cost of travel while still enjoying connection.
- **5. And as for gifts...** It can get really pricey to buy gifts for one and all. Consider setting a price limit to keep everyone's budget intact. Or try a family grab bag where each person buys and receives one gift. Also, rather than stress about the perfect gift for each person, remember that gift cards are easy to buy and send through the mail or online. Plus they let people choose exactly what they want.

These are just a few tips to get you thinking. The point is to enjoy the holidays in ways that make you feel happy, healthy and balanced.