## TOP 10 TIPS FOR HOLIDAY STRESS

If the thought of upcoming holidays fills you with dread, you're not alone. Use these tips to stay festive this season.

1 SET REALISTIC EXPECTATIONS

Things aren't going to go perfectly and that's okay. You can't control every outcome, but you can prepare yourself mentally by visualizing your calm, positive response to negative events.

2 AVOID THE SHOTGUN APPROACH

You'll accomplish more by tackling one thing at a time and giving it your full attention.

3 PAY AS YOU GO

Charging your purchases may delay your bills, but knowing they're waiting for you in January increases stress.

**A** CUT YOUR COSTS

Give inexpensive but thoughtful gifts like home-baked goods or hand-made photo albums. Bundling several small items around a theme provides a low cost, personal touch.

5 TAKE SOME TIME OFF

Don't cram all errands and shopping trips into the precious little time you have outside of work hours. Avoiding the weekend crowds will allow you to get more done.

**R** ASK FOR HELP

If you're playing host, assign chores and duties to your spouse and/or children.

7 CHEER LOVES COMPANY

Combine household holiday prep with socializing. Ask some friends over for a baking and gift-wrapping party.

8 HELP SOMEONE WHO NEEDS YOU

Nothing melts away personal troubles like helping someone else overcome theirs.

**9** PASS DOWN WISDOM AND TRADITION

Instead of mourning the passing of better times, keep those memories alive by sharing them with the next generation.

10 TAKE A TIME OUT

Indulge in things you stopped doing because you "just don't have time" for them anymore. Go for a long lunch, see that movie you've been dying to watch, or have a night out with friends.

