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Low-stress Holidays

Whether you're trying to make all the usual holiday rounds or if you're not sure your wallet can take the financial demands of the season, the holidays can cause undue stress. Try the following simple tips, designed to decrease the stress in your life this holiday season.

It's hard to find the time and energy needed to meet holiday demands. Taking some time out of each day for yourself can relax you and make tasks easier to accomplish. Even if your "you time" is spent exercising or cleaning, it's still time that's spent on your own, away from the demands of others. Do whatever you need to find some time to relax and relieve stress.

Give yourself permission to say no. It can be easier to say, "Sure, I'll make a batch of cookies for tomorrow's class party," than to tell your child's teacher that you don't have time, but saying "no" is necessary at times. Prioritize, and give yourself a break—nobody has the time, energy or money to do everything.

Don't run yourself ragged. If you don't get enough sleep, your energy levels and health suffer. If possible, try to get seven to eight hours of sleep each night.

If your holiday season involves giftgiving, be sensible. Try to avoid feeling obligated to give expensive gifts—if you're worried that others will spend a lot on you, come up with creative solutions. Instead of gifting each of your close friends, ask if they'd like to draw names, each buying a gift for one individual. You could also give homemade gifts, or set price limits to save everybody money.



Focus on doing what is best for you this holiday season, and not letting high demands bring you down.

Safe Toys and Gifts Month

December is Safe Toys and Gifts Month. When purchasing toys and gifts this month, think about whether or not they have small parts that could become detached, sharp or pointy edges or pieces, or if they pose some other type of risk.

Realize that, especially when giving a gift to a child, the item may not be used for its intended purpose, and plan accordingly. Pay attention to suggested ages as well, keeping toys away from children who are too young for them.

DID YOU KNOW

Choking is among the top five causes of accidental death in the United States, with children under the age of three being at the highest risk.

Toys and other gifts can be hazardous and even deadly, so pay extra attention to safety labels and warnings when purchasing items for children.



live well, work well



4 Easy At-work Exercises

If your job involves sitting or standing in one place all day, it may seem impossible to stay fit. There are, however, some exercises that are easy to do while at work, even if you can't get up and move around much. Try these four simple exercises and start feeling better about yourself and your job:

- Get rid of your chair for a short time each day—form a sitting position, but without your chair to support you.
- Take the stairs instead of the elevator, and try to get an extra few flights of stairs in during lunch, or on a break.
- Hold an object, such as an empty coffee mug, between your knees while sitting, and alternate between squeezing your knees together tightly and partially releasing.

 Stretch your arms and wrists by holding one arm in front of you, palm up. Grab your fingers with your other hand and alternate between pulling them toward you and pushing them down.



Holiday Budgeting

From bringing treats to school or work to giving gifts and buying decorations, holiday expenses can add up quickly. Don't let the extra spending linger into January with these holiday budgeting tips.

Try to balance your extra expenses by decreasing your spending in other areas. For example, if you go out for pizza and a movie every other weekend, skip it this month. The money you save will help offset the season's extra expenses.

When travelling, be smart. If you are flying to visit relatives, and one flight is \$200 cheaper per person, but requires a 45-minute layover, save yourself some cash and take the cheaper flight. If you are driving long distances, consider public transportation or carpooling. The extra cash will help balance your holiday budget.

Do some of your holiday shopping online. Not only will you be less tempted to stray from your original shopping goals, but you'll also be able to use email promotions and coupon codes to your advantage—if you subscribe to the e-retailers you plan to shop at, often you will receive emails with significant savings, and you'll know when all of the big sales are going on. In addition, you won't have to wait in long holiday lines.

Think about how the holidays could affect your energy usage—those lights lining your driveway use electricity. Try using LED holiday lights to save money on your power bill, and make sure to turn lights off when you're not using them or not home.

Quick Turkey Soup

Chilly weather and shorter days may leave you wanting warm, hearty meals that don't take hours to prepare. This quick turkey soup is a cinch to make, and will keep you warm on cold, winter nights.

2 c. skinless white turkey meat, cooked

3 c. water

½ c. celery, diced

1 1/2 c. frozen mixed vegetables, thawed

14 ½ oz. low-sodium chicken broth

1 c. elbow macaroni, uncooked

½ tsp. pepper

1 tsp. poultry seasoning (or any mixture of thyme, sage, marjoram, rosemary, black pepper and nutmeg)

In a medium saucepan, combine turkey, water, celery, vegetables, broth, poultry seasoning and pepper. Cook over high heat, stirring occasionally, until mixture comes to a full boil. Add macaroni and reduce heat to low. Cover and continue cooking, stirring occasionally, until macaroni is tender.

Yield: 8 servings. Each serving provides 125 calories, 1g total fat, 0g saturated fat, 27 mg cholesterol, 15 g carbohydrates, 13g protein and 125 mg sodium.

Source: http://healthvermont.gov





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Health and wellness tips for your work, home and life—brought to you by the insurance specialists at Holmes Murphy & Associates, Inc.

Children's Health: Toy Safety

When purchasing toys for children, it is important to consider several safety factors. Toys should be appealing and interesting to a child, age-appropriate, well-constructed, durable and suited for that particular child's physical, mental and social capabilities.

Safety Regulations

The U.S. Consumer Product Safety Commission (CPSC) sets mandatory toy safety regulations, as follows:

All Ages

- Electrical toys should have no shock or thermal hazards.
- Toys should not contain toxic materials in or on them.
- Toy paint should not contain traces of lead.
- Art materials used by children under 12 should be non-hazardous.
- Latex toys, games and balloons must contain warning labels regarding the choking and suffocation hazards.

Ages 3 to 6

- All toys and games with small parts must be labeled to warn of the choking hazards.
- All toys and games with balls less than 1.75 inches diameter must be labeled to warn of choking hazards.
- All toys and games with marbles must be labeled for choking hazards.

Under Age 8

- Electrically operated toys should not have heating elements.
- No toys should have sharp points or edges.

Tips for Parents

Parents can take a number of steps to help reduce their child's risk for toy-related injuries:

- Make sure to refer to age and safety labels.
- Keep deflated balloons and broken balloon pieces away from children.

- Keep objects that can easily fit into a child's mouth out of reach.
- Read all toy warnings and instructions.
- Keep a child's ability in mind, rather than age, when purchasing toys.
- Avoid purchasing toys with sharp or rigid points, spikes, rods and dangerous edges.
- Repair or replace any damaged or defective toys.
- Supervise children's craft projects, as scissors and glue are among the most dangerous products.



Did You Know...?

You can report a dangerous toy. If you think a toy or product is hazardous, contact the CPSC at 800-638-2772 or www.cpsc.gov.