



### **Time out: making the most of the holidays**

Parties, shopping, eating, drinking, entertaining, more parties, fighting for parking at the mall, more shopping, wrapping, cooking, more eating...

If this all sounds too frighteningly familiar, you've probably been hit by the seasonal bug known to most as the holiday time crunch. The condition usually deprives you of rest, time for yourself and even, ironically, time with those you care about most. Fortunately, with a little preparation and a little resolve this condition is completely preventable.

**Plan practically.** Don't fool yourself into thinking you'll really be able to attend four parties on the same night. Sit down and take a close look at your schedule. Prioritize and map out a holiday calendar that's realistic and gives you some flexibility and room to breathe.

**Dole tasks out.** It's easy to get so caught up in your list that you forget there are many around ready to help. Change DIY duties into DIWO (do it with others) by asking family and friends to lend a hand. Make that extended family dinner you're hosting a potluck, enlist children to help out with gift wrapping or leave your partner in charge of running those pesky errands while you finish up the seasonal shopping.

**Get creative with multitasking.** Shop for gifts online while your holiday treats are baking, sign greeting cards as you wait for the kids' hockey practice to end or dust the furniture as you chat on the phone. Effective multitasking can help you get through that "to do" list a little faster and free up some precious time to spend with your family.

**Make me time.** It may seem to go against holiday instincts, but scheduling time out for yourself is one of the best gifts you can give to everyone. Remember: burning the candle at both ends will not only leave you exhausted, it'll probably make you feel pretty down towards the season. By taking a few hours of down time you'll be relaxed, recharged and ready to face the holiday season—and family and friends—with revitalized cheer.

**Get help.** If your budget allows, why not give yourself the gift of time and hire someone to help out. Whether it's contracting a maid service to do the big holiday clean, paying the teenager down the street to shovel your drive, or

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ordering healthy pre-made meals from a personal chef service, enlisting outside assistance will add hours to your clock and reduce your stress levels.

**Say “No”... nicely.** Many people have trouble setting social limits during this season. Can’t stand the thought of attending yet another open house? Send a “sorry I can’t make it” note and a small gift for the hosts well in advance of the event. Feeling consumed by weekly office holiday cocktail parties? Politely refuse the invite and offer to organize a get-together in the quieter months of January or February instead. Saying “no” isn’t easy, but if done with thoughtfulness and care it can spare you the time-crunching conundrum of saying “yes.”

**Rekindle holiday spirit.** Schedule at least one night a week to sit back, relax and enjoy the people you love. Whether it’s a family ice-skate outing, a casual movie night with friends, or a “board game night” with the neighbours and their kids, create opportunities for shared down time.

During all the hustle and bustle it’s easy to forget the true meaning of the season. But by taking a few moments to prioritize, you’ll avoid the holiday crunch and discover that time really can be on your side, even during the busy holiday season.

## Tips for savvy holiday-season spending

Stretching your holiday budget doesn’t mean you’ll be giving lumps of coal as gifts this holiday season. Smart shoppers have always known that the holiday season doesn’t have to cost a lot in order to be fun.

### Family gift giving

For families that exchange gifts among members, you might consider setting spending limits or participating in family lotteries. But if you must give presents or entertain, here are a few rules to follow:

- Determine the total amount you can spend and don’t go over budget.
- Simplify gift giving. Ask people what they want and need. You’ll be able to choose more wisely from their lists than your perceptions.
- Go to a nearby shopping mall with your shopping list in hand. Don’t succumb to impulse buying.
- Make holiday dinners a potluck. Have family members bring their own special dishes.
- Give a family gift all can enjoy, such as subscribing to a high-quality magazine everyone will read.
- If someone gives you a gift you don’t like or need, save it to give as a gift later on. Ensure that you don’t accidentally give it back to that person.
- Ask family members to set a price limit on gifts. Insist everyone stick to the agreement.
- If you’re stuck for ideas or cash, consider giving your time as a gift, including free babysitting, house cleaning or lunch out every few months. Elders in your family would be especially appreciative of help around the home.
- Consider giving gifts to children only, eliminating adults on your list, or give adults inexpensive gifts such as a box of chocolates.

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## Credit card planning tips

There are many ways to use your credit card more wisely during the holiday season. Here are some suggestions:

- Make up a budget and don't spend more than you can afford to pay back within one month.
- Buy your holiday gifts all year round. It saves you spending more than you have to in December.
- Shop early for the best price and selection and to avoid hefty January bills. Some retailers raise their prices closer to the season and others may be out of what you want. This is especially true of children's toys.
- Pay bills ahead of time or add an additional 20 per cent to each bill a few months before the holidays. You'll be grateful for the decreased financial pressure when December arrives.
- When the credit card bills come in, pay off the maximum you can afford, not just the minimum.

## Tips for online shopping

When checking out Internet shopping sites, be careful. Many operate in American funds and charge hefty shipping and handling fees. And don't forget that Canada Customs duty will be levied at the border, along with both GST and provincial sales tax. Plus, Canada Post may charge an additional \$5 for delivery of international packages over and above the shipping charges you've already paid the vendor.

When placing any online holiday order, be sure to take into consideration the estimated date of delivery, to ensure the recipient receives the item by your desired date. Also, look into the seller's return and exchange policy, in the event your recipient has an issue with the item.

## Get creative

If you're looking to give more innovative gifts this year, consider some of the following suggestions:

- Make your own personalized gifts—jam, gourmet vinegar or wardrobe sachets are easy and don't take too much time—or visit craft fairs.
- Give donations in a family member or friend's name to a charity of their choice.
- Shop at thrift or discount stores, garage and yard sales for holiday gifts, decorations and craft materials.
- Entertain at home or hire a caterer instead of going to a restaurant.
- Stock up on non-perishable food items—don't forget the food bank—to avoid holiday mark-ups.

Although holiday gift giving has the potential to leave a dent in your wallet, consider the cost-saving and alternative gift-giving solutions outlined in this article before your next spending spree. Be sure to discuss the issue with your family and friends; it might help if everyone reaches a gift-giving agreement before the holidays.

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