



BUDGET

The Holidays: Get Ready, Get Set, Budget!

When it comes to holiday budgeting, there's more to consider than just how much money you want to spend. Think about what your holiday shopping will cost you in time, energy and emotional resources. Research shows that for many people, January and February are two of the most stressful and depressing months of the year. Surprisingly, it's not because of the weather. It's actually related to the amount of debt people incur at the end of the year because of overspending on gifts, entertainment and travel.

Now is the time to be proactive. Take stock of your finances. Determine how much money you actually have available to spend this holiday season, not what you think you'll have. And remember that the amount of money you have does not determine your worth. Begin a conversation now with loved ones about setting reasonable spending limits on gifts. Better yet, consider meaningful alternatives to gift giving if money is tight for you.

Once you've determined your available funds or found alternative ways to give, think about how much time and energy you have to spend on other aspects of the holidays. Consider all the demands and obligations in your life and decide what is reasonable for you. You won't please everyone. Make sure you leave some time for yourself. Self-care is about taking responsibility for your health and well-being, which is even more important during the busy holiday season.

While you're talking with loved ones about spending limits, also talk about how you want to spend time together so that there is still space for you to rest and enjoy the season. It's the quality of the time together that creates those wonderful memories, not the quantity. Consider your needs honestly, and give your friends and family permission to do the same. Just imagine how much better you'll feel in January—with more energy and more financial freedom—because you did your homework in the fall.

By: Jane Ehrman, M.Ed





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Get into the holiday spirit by giving back to your community. People who volunteer to help others live longer.



Embrace the holiday spirit by volunteering — and you'll be giving a gift to yourself as well. People who give back to their community live longer than those who don't, with one caveat. Researchers found that if you volunteer to help others rather than yourself, you may reap the rewards of a longer life. But if you're motivated by selfish reasons, such as networking or improving your resumé, the health benefits of volunteering may not be as great. Volunteering as a way to connect in a meaningful and social way, however, does appear to offer life-extending benefits. Whatever your motives, you can still do your community good by offering a helping hand this holiday season. Look for opportunities through local places of worship, senior centers, schools or soup kitchens; volunteer search engines like volunteermatch.org; or social groups with an altruistic bent on meetup.com.

By: Cleveland Clinic Wellness Editors

DO THE MATH: ADD SPACE AND TIME TO YOUR SCHEDULE TO SUBTRACT STRESS

Is your life feeling a little—or a lot—too crowded? Are you thinking that if you try to accomplish one more thing, everything (including you) might explode? Your happiness—and health—depends on the right balance of activity and space. Time to whip out your metaphorical calculator for some basic arithmetic:

Add the sound of silence. “Silence is undervalued these days but can be very healing,” says Cleveland Clinic behavioral health specialist Jane Ehrman, MEd. Instead of driving home with music or NPR blaring, keep it quiet. **“At the end of the day, the brain is recycling the day’s events,”** says Ehrman. “Let it bubble up, and then breathe it away.”

Add transition time. In a given day or a given month, pace yourself instead of cramming in as much as possible. Schedule time between commitments to recharge—whether you plan on 10 minutes of downtime between meetings, or having a weekend at home between weekday business travel. And remember, **“it’s okay not to go to everything,”** says Ehrman. “Pick what’s most important and personally meaningful to you.”

Subtract from your weekend to-do list. Remember the concept of “rest and relaxation”? That’s what weekends are for. Pare down your to-do list and, whenever possible, take half a day for yourself. **“Give yourself permission to go for a walk—or just sit and stare out the window,”** says Ehrman.

Subtract smartphone time. What used to be natural pauses—walking down the street, standing in line at a coffee shop—are now filled with texting, reading, checking email, researching your latest medical symptoms, and the many other things you can do with a smartphone. Take intentional breaks from your phone. They’re critical for airing out your life.

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ROASTED BEETS WITH BALSAMIC AND HERBS

This easy, colorful dish makes a wonderful side that will vanish quickly! Plan ahead and make extra so you can enjoy these delicious beets for a few days.

Yield: 6 Servings

Ingredients:

- 2 pounds fresh whole beets
- 1 1/2 tablespoons balsamic vinegar
- 1 1/2 tablespoons extra virgin olive oil
- 2 tablespoons finely diced red onion
- 1 tablespoon chopped fresh chives
- 2 tablespoons chopped fresh parsley
- 1/2 teaspoon salt

Instructions:

Preheat oven to 350 degrees. Line a roasting pan with foil. Remove stems and place beets in pan. Cover with another piece of foil and roast until easily pierced with a fork—about 1 hour for medium beets, longer if the beets are large.

Let beets cool slightly; while still warm, peel and cut into bite size chunks. Place beets in mixing bowl and lightly toss with balsamic vinegar, olive oil, red onion and salt. Place in shallow serving bowl. Top with chives and parsley.

Nutrition Info Per Serving (3/4 cup):

100 calories (35 calories from fat), 4 g total fat (0.5 g saturated fat), 0 mg cholesterol, 310 mg sodium, 15 g carbohydrate, 4 g dietary fiber, 11 g sugar, 3 g protein

*By: Cleveland Clinic Wellness Editors; From **Prevent & Reverse Heart Disease**, by Caldwell B. Esselstyn Jr. M.D*

