



live well, work well

December 2013

Brought to you by: Brown & Brown Benefit Advisors

De-stress Your Holiday Shopping

Many times, holiday shopping turns what should be a happy, family-centered time into stress overload and debt. You have to shop for gifts, food, decorations and even a new outfit for the holiday party. Planning ahead, not taking the process too seriously and enjoying the little moments are a good start to changing the stress back into fun. Below are a few common stressors and ways to avoid them as the holiday shopping season begins in earnest.



Big crowds. Perhaps you have convinced yourself that spending your holiday weekends at the mall is actually fun, but most people would rather not be caught in the chaos for too long. To avoid the massive holiday crowds, try shopping online for at least some of your purchases. Not only can you avoid the crowds, but most online stores allow you to ship right to your intended recipient, saving you the hassle of standing in long lines at the post office to mail gifts for out-of-town family and friends.

Last-minute rush. Plan ahead with a list of everyone you want to purchase a gift for, as well as a pre-planned menu that will take the guessing out of grocery shopping. Even if you do get caught in

the stores at the last minute, having a list will help you navigate the crowds and resist the flashy sale items you don't truly need.

Returns and gift receipts. Instead of giving in to desperation and buying one more holiday special or purchasing a clothing item without regard to the correct size, try giving something that can't be returned: an experience. For example, instead of giving your niece yet another horse-themed sweater that doesn't fit, give her a gift certificate for a horseback riding lesson. Not only will she not need to return the gift, but she will create a fun memory that reminds her of you.

Going over budget. Shopping throughout the year can help you reduce spending by finding items you like during sales, and you might even find items that aren't available during the holidays. Year-round shopping also spreads out the holiday expenses over 12 months instead of just one. When you find a good price on the perfect gift, buy it then—even if it's the middle of April. At home, have a designated shelf or container where you can safely stash your gifts.

With a little planning and creativity, you can confidently de-stress your holiday shopping.

This Year, Resolve to Follow Through

In an effort to make the next year better than the last, many people make New Year's resolutions. While it's easy to make resolutions, they are often difficult to keep after the first few weeks. A little planning will help you succeed.

Start by making a resolution that is significant to you. If spending less time on your phone is important because you want to play with your kids, you're more likely to stick with it than if you decide to lose 10 pounds because everyone else in the office wants to.

Next, plan how you will make it happen. For example, if you decide to eat healthier, choose which junk foods you will give up and what you will replace them with.

Resolutions are not kept through will-power alone. When it gets tough, you need help. Try writing a reminder, such as a sticky note at your desk. Also, telling a friend who can encourage you will help a lot when it gets harder to stick to your resolution.

Finally, don't give up. If you ate a family-sized bag of potato chips by yourself, you haven't ruined your resolution. Just start the next day as if you never faltered, and keep working on it – remember, new habits take time.

DID YOU KNOW

Studies indicate that approximately 50 percent of resolution-makers are still on track to meet their goals after six months.



Are You Ready for Jack Frost?

Preparing for winter is something everyone should do, even if you're only planning on traveling to colder regions for a few days during the holidays. Winter storms can arrive quickly and unexpectedly, even in areas that don't frequently get them. Here are a few safety tips to consider whether you're preparing to face one small storm or months of snow.

- Dress for the weather and be prepared for the worst. If you're driving to a holiday party, make sure you have a spare blanket or coat in case of car trouble.
- Keep salt or sand ready to spread on icy walkways.
- Store snow removal tools, such as shovels or a snow blower, in an accessible location.
- Bring animals into the house or other appropriate shelter.

- Know what to do if you lose power – for example, have a backup source for light (a flashlight), heat (wood for a fireplace) and communication (battery-operated radio).



Winter Workouts: Skip the Gym But Not the Sweat

Winter has arrived, and whether you are anticipating a storm or gazing out the window at a gray sky, you might lack the motivation to go to the gym. Instead of skipping your workout, you can follow these suggestions to exercise in the safety, warmth and comfort of your own home.

Clear space. Find or create an area that gives you room to move around. It doesn't need to be too large, just enough space to avoid bumping into a lamp or falling over the coffee table.

Keep it simple. The great thing about exercising at home is you don't need complicated equipment. Perform exercises that don't need extra machinery, like push-ups, crunches or jogging in place, or be creative and use cans of soup or a gallon of milk as light weights.

Think fun. When you're working out at home, you can blast your favorite music, or, if you have a nearby television, watch a movie or catch up on a sitcom series. You don't have to share the space with other gym-goers, so you have more freedom to make your workout time fun.

Set the timer. Even though you're working out in your living room, sticking to a routine is important. Pick a time that works, and don't get distracted by dirty dishes or laundry that needs to be folded. Use your allotted time for exercise and avoid the temptation of taking a nap on the couch that's only 2 feet away.

Pork Stew With Brown Rice

There are few foods more comforting on a cold evening than a warm stew for dinner. This pork stew recipe combines the comfort factor with good nutrition, making it a wintertime winner.

- 2 pounds of lean pork stew meat
- 3 cups baby carrots
- 1 large onion, sliced
- 1½ tsp. dried thyme leaves
- ½ tsp. coarse ground black pepper
- ¼ tsp. salt
- 1 clove garlic, minced
- 1½ cups bran and wheat flakes cereal, crushed to ¾ cup
- 1 cup dried tart cherries
- ¾ cup 100% apple juice or apple cider
- 4 cups hot cooked brown rice

Trim fat from pork. Spray large pan with non-stick cooking spray. Cook pork 1 pound at a time until browned. While pork is browning, in 4-6 quart crockery cooker layer carrots, onion, thyme, pepper, salt and garlic. Sprinkle with cereal and cherries. Top with browned pork. Pour apple juice or cider over all. Cover and cook on low heat setting for 7-8 hours or on high heat setting for 3 ½ to 4 hours. Prepare the brown rice according to package directions toward the end of the stew cooking. (Brown rice typically takes about 40-45 minutes to cook). When rice is done cooking, stir pork mixture and serve over rice.

Yield: 8 servings. Each serving contains 360 calories, 2g of saturated fat, 220mg of sodium, 658mg of potassium, 89mg of calcium, 37 IU (0.91 mcg) of vitamin D, and 6g of dietary fiber.

Source: USDA