Don’t Let Holiday Stress Get the Best of You



Are you feeling the crunch?

With the holidays in full swing, the stress from all that planning, shopping, entertaining, and traveling might be starting to mount. And in between wrapping presents and baking cookies, you still have work to do, your kids still need help with school, and your heart still needs that 30-minute morning run.

Here are four tips to help you turn down the stress so that you can get more from your holidays.

1. Stick to a schedule.

Giving your holidays the same kind of structure that you give

to your normal week can help you get everything done without going crazy. Start by preserving non-negotiables from your regular schedule, like work, driving kids to extracurriculars, doctor appointments, and exercise. Then, add your holiday non-negotiables: parties you're hosting, planes you have to catch, and kid's holiday concerts that you're attending.

Next, block off a few days for shopping, whether online, in-store or both. This shopping schedule will keep you from clicking on every new deal that pops up on your phone while also making sure you cover everyone on your Nice List. From here, you'll have a good idea of when to decorate, bake, stroll the neighborhood to look at the lights, and maybe just take a nap.

2. Leave work at work.

Your job might not stop for the holidays, but you should at least be able to pause it for a day or two. Putting in a few extra hours at the office or on your laptop at home to close out a big year-end project might ease some stress and make your holidays more enjoyable.

If someone has to hold down the fort during holiday hours, talk to your coworkers about everyone's party plans and try to work out a schedule so no one misses out. And when you are off the clock, stay off. Power down your computer, put your cell phone out of reach and be truly present with the people who matter the most.

3. Maintain healthy habits.

The good news is that the dreaded "holiday weight gain" is a bit of a myth. According to The New England Journal of Medicine, even someone who gorges from Thanksgiving through New Year's Day will probably only gain a pound or two. And if your holiday meals are heavy on starches that you normally limit, like stuffing and rolls, any larger jumps on the scale are probably due to temporary water retention.

The bigger danger to your health over the holidays is that you might fall out of your wellness routine or let some of those holiday treats sneak into your regular diet. Moreover, if you're vulnerable to feelings of stress or depression over the holidays, overindulging at meals could make you feel guilty even if you aren't really hurting your health very much.

In other words, enjoy yourself, but try not to overdo it at the buffet. And while an extra lap around the block might not make that extra slice of apple pie vanish, it will keep you on track for your larger fitness goals and give you some welcome headspace away from all the happy hubbub back at home.

4. Put a bow on year-end financial tasks.

If you have a spare hour on your holiday schedule, we'd love to talk to you about some year-end housekeeping that can help you get a jump on 2023. From topping off retirement account contributions to locking in tax deductions on charitable donations and reviewing your estate plan, let us help you take a few things off your to-do list and prep for a successful New Year.

This article was prepared for Aaron Larson's use.

Give Experiences Not Stuff This Holiday Season



“Does this spark joy?” asks Marie Kondo about our possessions. The answer is usually YES! on Christmas morning or at a holiday party when we unwrap our presents and watch others enjoy their gifts as well. But once the New Year rolls around many of those gifts are fighting for closet space with holiday decorations and all the stuff we keep meaning to donate. And one thing that definitely doesn’t “spark joy” is household clutter.

While the shine tends to wear off presents must faster than we expect, many researchers have concluded that spending money on experiences rather than stuff can create more meaningful and lasting happiness. This holiday season, consider putting money towards one of these gifts to create memories for years to come.

1. Lessons or classes

What’s better than buying your spouse his favorite bottle of wine? Tickets to the tasting events at your local wine shop so that you can schedule some date nights, learn something, and

have some fun together. Rather than adding to the stack of stuff that represents your kids' interests, find a class or a teacher who can help them learn more and grow their skills. Maybe it's time to move on from YouTube chord progression videos to a professional guitar teacher. Your in-house gaming addict probably doesn't need another game, but he might enjoy a coding class that will help him create his own and flex those STEM muscles.

2. Gift cards for a day out

Once upon a time, buying gift cards to restaurants and theatres might have said, "I didn't know what else to get you." Post-COVID, those gift cards will be a welcome passport to a night outside the house. If you're still worried about making a "last-minute" impression, try to personalize the gift as much as possible. Think favorite restaurants, favorite cuisines, favorite plays or musical artists, or an experience you think someone might enjoy but wouldn't spend money on themselves. Your gift card could spark a new passion for indoor rock climbing or the local opera company in a loved one.

3. Charitable giving

It's never too early to involve your children in good works around the holidays. But as they approach adulthood and their consciousness of the world around them begins to grow, kids might value making a positive impact more than a fancy tablet or new clothes. Have a family conversation about the problems facing your community and the issues that your kids are passionate about.

If your family has a personal connection to a cause, talk about how you can honor that connection by donating your time and money. And once your kids are out of school and earning their own paychecks, you might consider working with your advisor to form a family Donor Advised Fund or charitable

trust that will sustain your mission in perpetuity.

4. An extended family vacation

If you really want to go all-out for the holidays, schedule what could be a true once-in-a-lifetime experience. Get together as many of your loved ones as you can for that trip you've all been talking about taking for years. Coordinating the logistics will be a lot harder than buying your grandson a new cell phone. But that effort will only make the payoff that much more rewarding.

Before you get too excited about cruise lines or luxury resorts, how about we schedule a meeting to review your holiday gifting and vacation budgets for the next couple of years? We can also revisit your life transitions to talk about any major upcoming expenses and new goals that you want to plot for the year ahead.

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