



Postcard  
from the  
path...

**OhioDAS**

... walking together down a path of wellness, through insight and information for a healthy workforce.

## Need more CASH this holiday?

Overspending during the holidays can be a major source of stress. If gift-buying is part of your holiday celebration, here are some tips for making it easy for yourself and your wallet.

- **Budget holiday spending:** Before you start shopping, decide how much you can afford to spend and stay within that budget.
- **Make a list:** Staying within this budget will be much easier if you make a price list of all gifts and other holiday items you plan to purchase. Try limiting your gift-giving list to family and close friends. For those not on that list, consider sending a personalized holiday note, card or e-mail.
- **Comparison shop:** You can easily save more than 10 percent on most items, sometimes considerably more, by comparing prices at different stores. The best way is to surf either the Web or the Sunday

ads. Remember, when purchasing something online, check the shipping charges carefully.

- **Shop early:** Begin shopping before the holiday rush. This will leave you time to comparison shop and hunt for the best buys, instead of buying the most convenient item because you're out of time.
- **Use credit wisely – and sparingly:** Take only one or two of your lowest-rate credit cards with you. Keep a tally of expenditures as you go, retaining all receipts. Avoid charging on credit at all costs; if something needs to be purchased on plastic, make sure you can pay off the full amount within 30 days.

- Consider less expensive gift options: For example, baked goods, a nicely framed photograph of a shared memory or the gift of your time.

-Submitted by United Behavioral Health

### **FLEXIBLE SPENDING ACCOUNT (FSA) REMINDER -Mark your calendars!**

- You have until Dec. 31 to incur 2008 eligible expenses for the health care spending account and dependent care spending account.
- Claims for 2008 expenses may be submitted until March 31, 2009.
- In the event you do not have enough 2008 expenses to use all the dollars you have deferred into your FSA account, sign on to [www.myfbmc.com](http://www.myfbmc.com) and select "Resource" on the top of the page to view the list of over-the-counter items eligible for the health care spending account.

# Making Seasons Bright!

Try these tips for relieving holiday stress...

### Set Priorities

Decide in advance what is most important to you and your family and focus your celebrations around those things. Hang on to meaningful traditions but avoid doing something solely because it is what your parents or family did.

### Don't Over-Schedule

Both you and your family need downtime to enjoy this special time of the year. Be careful to choose activities based on what you want to do rather than what you think you must do.

### Make a Plan

Once you have decided what your priorities are for holiday celebrations, organize a plan on how you will get the important work done. Make a calendar that includes all important activities (for example, the school play, the drive to see the neighborhood holiday decorations, etc.). You may even want to schedule time for shopping, decorating, baking, writing cards or other traditions that you have decided to do. Carefully plan your menus and your shopping lists. You will be much

less likely to forget important ingredients, eliminating the last-minute grocery run that leaves you exhausted and frazzled.

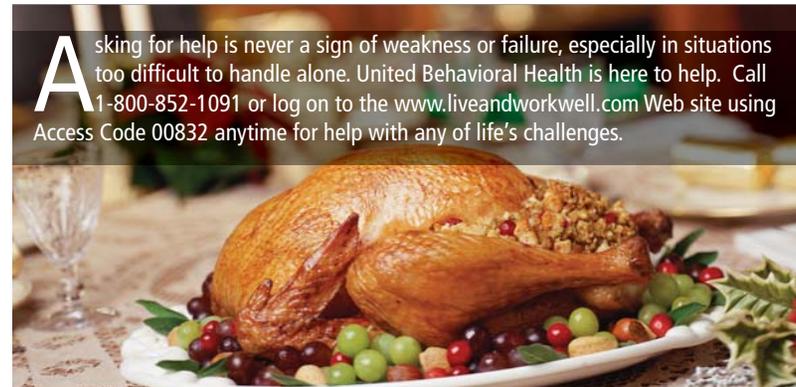
### Keep Expectations Realistic

It is not your responsibility to be sure that everybody has a perfect holiday. Holiday joy is something that comes from within a

and make a plan to change the pressures you may be putting on yourself. Rest, relax and reflect on the meaning of the season: peace!

### Seek Help If You Need It

Sometimes life can feel overwhelming. If holiday stress becomes too difficult that



Asking for help is never a sign of weakness or failure, especially in situations too difficult to handle alone. United Behavioral Health is here to help. Call 1-800-852-1091 or log on to the [www.liveandworkwell.com](http://www.liveandworkwell.com) Web site using Access Code 00832 anytime for help with any of life's challenges.

person, not something that can be created by someone else.

### Care for Yourself and Your Family

Be selective about the types and amounts of foods you eat. Avoid sugary, fat-laden snacks that may give you a quick boost but will be followed by a drop in energy. Don't overindulge in food and drink. Get outside for a brisk walk with the kids. Think about what is causing your stress

you find that you are having trouble doing daily tasks, or that problems are affecting your relationships with friends and family, you should consider seeking professional counseling.

-Submitted by United Behavioral Health

## Top Ten Ingredient Substitutions

Make the switch for healthier recipes.

1	Butter > Applesauce or prune puree
2	Egg > Two egg whites or ¼ cup egg substitute
3	Enriched pasta > Whole-wheat pasta
4	Bacon > Turkey or Canadian bacon
5	Soups, sauces, dressings > Low sodium version
6	White rice > Brown rice
7	Oil-based marinades > Balsamic vinegar, fruit juice
8	Salad dressing > Flavored vinegars
9	Dry bread crumbs > Rolled oats
10	Sour cream (1 Cup) > Plain, low fat yogurt (1 cup) for cold recipes

Top Ten content provided by Mayoclinic.com.

For more great recipe substitutions, go to: [www.revolutionhealth.com](http://www.revolutionhealth.com).