



December 2010

Get a Head Start on Your New Year's Resolution

LIVE WELL, WORK WELL



Yes, it's only December, but that doesn't mean you can't get an early start on your New Year's resolution. If you start implementing some good habits now, it will be much easier for you to maintain them when January rolls around. Here are some good starting points for resolutions:

- Remove one bad item from your diet entirely. For example, if you drink a lot of soda, try to give it up for one month. Eliminating two, 12-ounce cans of soda per day from your diet cuts about 300 calories from your diet each day.
- Get more active. Start by trying to exercise for 30 minutes, at least three times a week. Crunched for time? Even walking or cleaning your house for 30 minutes can have a positive impact on your health.
- Get more sleep. Most people do not get the recommended amount of sleep. Shoot for at least seven, preferably nine, hours of sleep a night.

Is Your Car Winter-Ready?

With the increased risk of the flu and seasonal colds, the winter months can be hard on you and your family. But this time of year is also hard on your vehicle. Winterize your car with help from the following tips:



Place snow tires on your vehicle – Braking, accelerating and handling are tough with worn or high-performance tires on slippery roads. Snow tires will increase traction and reduce your chances of slipping on slick roads.

Check your tire pressure – Properly inflated tires ensure the best possible connection between your vehicle and the road.

Check your four-wheel drive system – Make sure that your system engages and disengages properly, and does not make any unusual noises. Check the gear oil levels and transmission before temperatures get too cold.

Inspect your wipers and refill wiper fluid – Make sure your wipers are in good, working condition. Consider carrying extra wiper blades and wiper fluid in your trunk when taking longer trips.

Change the oil in your engine and check the viscosity grade – The viscosity of oil (how thick it is) will change depending, in part, on its temperature. The colder the oil is, the thicker it will become. Thick oil does not circulate through an engine as easily as thinner oil when you start your vehicle. To reduce the risk of problems with your engine oil, place thinner oil in your engine before the cold weather season.

Have belts and hoses inspected – Check for leaks or rips before the weather turns too cold.

Check your car battery – Extreme temperatures can cause your vehicle's battery to operate at less than 50 percent. If your battery is over three years old, have it tested.

Check the antifreeze mixture – The ideal mixture of antifreeze and water in your radiator is 50:50. If this ratio is off, your vehicle will not perform as well.

Put an emergency supply kit in your car – Be prepared if your car breaks down or you get stuck in the snow.

Start to prep for your New Year's resolution today!

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Stress-Free Holiday Budgeting

With proper budgeting and a few smart shopping ideas, it is possible to find the perfect gift for everyone on your list and stay within your budget. These tips will help you stick to your spending plan and minimize your holiday financial stress:

- Make a list and check it twice: Does everyone on your list need to be there this year? A simple phone call, holiday card or homemade treat can feel just as special as a store-bought gift.
- Set limits: Write down a maximum dollar amount for each person on your list and stick to this limit.
- Be creative: Do you enjoy baking or crafts? Giving homemade gifts can add a personal touch and creating them can be a fun holiday activity for the whole family.
- Be realistic: A good rule of thumb is to leave your credit cards at home. If you don't have the cash for the gift, don't buy it.
- Shop online: With high gas prices and many stores offering online-specific sales, shopping online can be a very cost-effective option. Find sites that offer free shipping.
- Consider a holiday job: Many places look for part-time, seasonal help during the holidays and can help you pick up a little extra cash.



SAD Season?

Seasonal affective disorder (SAD) is a recurring depression that affects individuals during the colder winter months and then recedes during spring and summer.

Symptoms include difficulty concentrating, low energy and fatigue, a decreased interest in daily activities, moodiness, irritability and need for increased sleep. The exact cause of SAD is unknown, but it's suspected that an increased level of melatonin in the blood could be a factor. Melatonin enhances the need and desire for sleep, and because SAD affects people during the colder, darker months, the body produces more of it.

To combat SAD:

- Increase the amount of light in your home by keeping blinds or drapes open.
- Get outside. Walk outdoors on sunny days even during winter months.
- Exercise regularly to help relieve stress and anxiety.
- If possible, take a winter vacation.

Do you love eggnog, but not the added calories? This recipe offers a low-fat alternative to this holiday favorite.

Guilt-Free Eggnog

- 6 cups skim milk
- 1 cup egg substitute
- 1 tablespoon sugar substitute
- 2 teaspoons vanilla extract
- 2 teaspoons rum extract
- 2 pinches of ground nutmeg
- 2 pinches of ground cinnamon

In a medium sauce pan, heat milk, egg substitute and sugar substitute. Stir continuously until the mixture thickens slightly and reaches 160 degrees. Remove from heat and stir in vanilla and rum extract, and one pinch of cinnamon and nutmeg. Cover and refrigerate until cooled. When serving, garnish with remaining pinch of nutmeg and cinnamon. Serves 6.

