



live well, work well

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Brought to you by the Insurance & Risk Management Consultants at JM Brassill Group Inc.

Banish Holiday Weight Gain

The holidays are full of hearty meals, sweet treats and fat-laden snacks – which quickly add up to extra pounds. Navigate holiday eating with these tips:

- Enjoy your favorite foods, just be mindful of your portion sizes. Depriving yourself just makes you more likely to binge later.
- When possible, choose a smaller plate to help control portions.
- Wait 20 minutes before getting seconds, to give your body time to signal if you are full.
- Don't feel obligated to eat everything offered to you, or to clean your plate.
- If you have leftovers, freeze them for another time rather than indulging again for breakfast.
- Eat plenty of vegetables throughout the season to help you feel fuller and control your appetite.
- Eat a small, healthy snack before each get-together. If you starve yourself all day, you'll eat even more of the unhealthy food.
- When going to a party, bring a nutritious dish with you, such as nuts, veggies or even a healthier dessert alternative (such as the Peach Apple Crisp on page two).



- Eat slower and take time to enjoy your food. Try eating with your non-dominant hand or setting your fork down between bites.
- Go easy on gravy, sauce and dressing.
- Reduce or eliminate your alcohol intake to save a lot of calories.
- Focus on the people and activities at the party, rather than the food.
- When baking, use low- or non-fat dairy. Swap sour cream for plain yogurt, for example, and always choose fat-free milk.
- Buy lean cuts of meat whenever possible. When eating poultry, opt for white meat over dark meat.
- Don't forget to be active! Try to fit some extra activity in to counteract the extra calories this time of year.

Outsmart the Flu

Looking forward to your annual bout of feeling miserable and being forced to miss work? This year, avoid the flu:

- Get the flu vaccine and encourage others to do the same. It's the most important step to prevent the flu.
- Try to avoid touching your face – germs are easily spread this way.
- Wash your hands thoroughly and often.
- Avoid contact with sick people when possible. Encourage those with the flu to cover their nose and mouth when coughing or sneezing.
- Teach your kids these good habits.

DID YOU KNOW

The Centers for Disease Control and Prevention recommends that everyone over the age of 6 months get a flu vaccine each year, even if you got vaccinated last year. It's not too late in the season to get vaccinated! The small discomfort and/or inconvenience of a flu vaccine will be worth avoiding several days stuck in bed with the flu.



Don't Fall Into a Winter Workout Slump



This time of year is full of excuses not to work out: it's too cold outside, you can't afford a gym membership, there's no time... Sound familiar? Try out these at-home workout tips to kick-start your motivation and avoid a workout slump.

- One of the easiest ways to work out at home is with a

fitness DVD. Pick from cardio, kickboxing, yoga, Pilates and countless other options for a guided, cheap home workout.

- Make use of your stairs. Turn on some tunes and create a lively stepping workout using just one step, or walk or jog up and down for a more vigorous routine.
- Invest in some inexpensive equipment such as a jump rope, hand weights and an exercise ball.
- Do some chores. Clean the house yourself rather than having a maid service (or your children) do it. Shovel snow instead of using a snow blower or snow plow.
- Create a schedule, such as first-thing every morning – and stick to it. Work out with a buddy for more accountability.
- Take advantage of the weather! Go skiing, ice skating or just play in the snow with friends or family.

Shop Smarter This Season

Do the holidays have you stressing about your budget? Here are some shopping tips to get the most for your money:

- Create a holiday budget and stick to it. Remember to include gift wrap, cards, entertaining expenses, decorations and postage along with gifts.
- If you want to buy a gift beyond your means, ask a family member to chip in with you rather than break your budget.
- Don't just go to one store for the item you want. Check sale ads, look for coupons and compare prices online first.
- Considering purchasing online – you often can find much better prices. Group purchases to save on shipping costs.
- When possible, use coupons in conjunction with store deals to maximize your savings.
- Plan to pay off everything you buy in full, so you're not stuck paying for this holiday season for months or longer.

After the holidays, consider opening a short-term savings account to start saving early and ease next year's budget strain!



Peach-Apple Crisp



20 oz. canned peaches in light syrup, drained
2 medium tart apples, peeled and sliced
½ tsp. vanilla
¼ tsp. ground cinnamon
¾ cup + 3 tbsp. flour
¼ cup brown sugar, packed
3 tbsp. soft tub margarine

Preheat oven to 350 degrees F. Lightly grease 9x9x2 inch dish. Combine peaches, apples, vanilla and cinnamon in a bowl. Toss well and spread evenly in dish. Combine flour and sugar in small bowl. Cut in margarine until the mixture is coarse. Sprinkle flour mixture evenly over fruit. Bake until lightly browned and bubbly, about 20 minutes. *Source:* www.health.gov.

Yield: 4 servings. In each serving: Calories - 175; Total fat - 5g; Saturated fat - 1g; Cholesterol - 0mg; Sodium - 57mg.