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Live Well, Work Well

Brought to you by Brady, Chapman, Holland & Associates

Managing Financial Stress During the Holidays

If the holiday shopping season stresses you out, you're not alone. Research by financial services company Bankrate revealed that more than half (54%) of holiday shoppers expect to feel financially burdened this holiday season as they anticipate overall high costs.

American consumers will spend an average of **\$1,530** this season for gifts, travel and entertainment, a **7% increase** from 2022, according to PwC.

While American consumers no longer face inflation levels like last year's holiday season, they are still concerned about costs. Bankrate estimates that 87% of holiday shoppers plan to use at least one money-saving strategy, such as:

- Buying fewer items
- Seeking out more coupons or sales
- Starting holiday shopping earlier
- Purchasing cheaper brands
- Making gifts or crafts
- Obtaining more used or secondhand items

Financial anxiety and stress can be debilitating. Consider these Bankrate tips for managing holiday-induced financial stress and anxiety:

- Discuss low-cost ways to celebrate with family and friends.
- Get comfortable with saying no to additional spending.
- Establish a realistic holiday spending budget.
- Make shopping lists.
- Download apps for rewards, discounts and cashback.
- Practice mindfulness when you're feeling stressed.
- Find joy and practice self-care.

If you're feeling significant stress, consider talking to a mental health professional for guidance and support.

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When it Matters.

Mindful Holiday Eating

The holiday season often means more parties and gatherings—and an abundance of festive food and drinks. However, practicing mindful holiday eating can help you savor the season without overdoing it. This healthy approach encourages focusing on preparing and consuming food in a distraction-free environment. Thinking about the food may make you more aware of your hunger and fullness cues. Mindful eating offers physical and mental health advantages, such as:

- Better body cue recognition
- Overeating prevention
- Healthier food choices
- Stress reduction
- Weight loss

Mindful eating doesn't mean avoiding eating your favorite holiday foods. It's simply about bringing more awareness and enjoyment to your food. Also, focus on the social aspect of gatherings and engaging in meaningful conversations. By practicing mindful holiday eating, you can enjoy the season and create lasting memories. Contact a dietitian if you need guidance with mindful eating.

Your Mindful Eating Checklist



Honor your hunger and satiety cues.



Use all five senses while you eat.



Limit distractions while eating.



Take small bites and chew slowly.

When's the Best Time to Work Out?

A new study published in the journal *Obesity* explored the best time of the day to exercise to gain health benefits. Findings suggest working out between 7-9 a.m. is best for weight management. Morning exercisers had a lower body mass index and waist circumference than those exercising later in the day.

Although this new research highlighted the best time of day to work out, it's important to note that exercising at any time of the day is beneficial. Health experts say better sleep, mental health, brain health and physiological health are also important benefits of exercise. In the end, consistency is key with exercise. The type of exercise or when it's being done isn't as important as consistently getting in 150 minutes of moderate-intensity physical activity and two days of strength training activities. As always, talk to your doctor before starting a new exercise regimen.

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When it Matters.

Citrus Chicken

Makes: 4 servings

Ingredients

- 4 6 oz. bone-in chicken thighs
- 2 tsp. dried oregano
- 1 tsp. ground cumin
- 2 Tbsp. fresh lime juice
- ½ tsp. salt
- ¼ tsp. black pepper
- 1 orange (sliced for garnish)

Preparations

- 1) Preheat the oven to 425 F.
- 2) To trim the chicken, lay the chicken thighs on the cutting board, skin side up. Press down on the chicken to push out the excess fat. Use a sharp knife to cut excess fat.
- 3) Mix the chicken, oregano, cumin, lime juice, salt and black pepper in a bowl. Proceed to the next step, or cover and refrigerate overnight.
- 4) Put the contents of the bowl in the baking pan and transfer to the oven.
- 5) Bake for about 1 hour until cooked and well browned.
- 6) Serve right away.

Nutritional Information (per serving)

Total calories	231
Total fat	15 g
Protein	22 g
Sodium	376 mg
Carbohydrate	1 g
Dietary fiber	0 g
Saturated fat	4 g
Total sugars	0 g

Source: MyPlate