



'Tis the season of indulgences, a time when we help ourselves to an extra serving of our favorite dish and wear out our credit cards on gifts for the ones we love. The holidays are our favorite time of year—so why are we so stressed out? This month, learn how to stop the frenzy by keeping your wallet (and your waist size) in check—a healthy balance of *Cents & Sensibility*.

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SAVVY SHOPPER, SUPER SAVER

According to the American Psychological Association, a whopping 73 percent of Americans name money as the top reason for stress. Holiday shopping can be especially tense, but with a little shopping savvy, you can spread holiday cheer on any budget. Not sure where to start? We've got you covered.

- * **Set a budget** (and stick to it). While gifts may be at the top of your list, make sure to include all of your expenses—postage, holiday cards, party favors, wrapping, home decorations, etc. Even little purchases can quickly add up.
- * **Shop smart.** Last-minute holiday shopping can put a strain on your body and your bank account. Get an early start on shopping and take time to compare prices. Remember: meaningful gifts matter most, even small ones.
- * **Plan ahead.** Holiday items are typically reduced up to 50% right after the season. Shop now and take the worry out of next year's decorations. Less stress, more savings.

HOLIDAY EATING CAN BE HEALTHY, TOO (WE PROMISE!)

From cocktails to appetizers, work parties to family dinners, it's easy to overindulge throughout the holidays. But you don't have to avoid the fun to stay healthy; try these simple nutrition tips on for size:

- **Substitute fat for flavor.** In charge of preparing the holiday meal this year? You can make your favorite holiday dishes healthier by substituting just a few ingredients: the U.S. Department of Health and Human Sciences recommends switching whole milk with low-fat when possible, or replacing oil with applesauce when making cookies.
- **Drink wisely.** While it's okay to raise a glass for the next toast, don't forget that beverages have calories, too! Eggnog, hot chocolate, cocktails and other delish drinks can add up quickly.

Remember, Health is Action; a little exercise goes a long way. Carving out just thirty minutes of physical activity each day can help maintain your weight (and even lose a little!), so that a little indulgence during the holiday won't hurt your waistline throughout the year.

ST. LUKE'S RESOURCES FOR HEALTHY EATING, WEIGHT MANAGEMENT & STRESS REDUCTION

Nutrition Wellness Center – outpatient nutritional counseling and personalized nutrition plans: 314-205-6483 or visit stlukes-stl.com

Perfect Fit Weight Management Program – individualized personal training and nutrition counseling: 314-205-6185 or visit stlukes-stl.com

Fitness Classes – various exercise and fitness classes available: visit stlukes-stl.com

Massage Therapy – certified massage therapists offer therapeutic massage at multiple locations: 314-542-4800 or visit stlukes-stl.com

Smart Shopping – Take advantage of discounts with Spirit of Women Retail Partners. See list at stlukes-stl.com/spirit.

WORK IT OUT

While most Americans think they gain five to ten pounds throughout the holiday season, a National Institutes of Health study revealed that most people typically only gain one pound in the six weeks between Thanksgiving and New Year's Day. The hard part is that sometimes, our holiday habits don't end with the New Year, which can lead to tipping the scales.



SOURCES:

www.articles.moneycentral.msn.com
www.bankrate.com
www.lifestyle.msn.com