

Spend Love, Not Money!

The scramble to find the perfect gift, and the pressure to buy gifts for everyone on your list can lead to undue stress.

Somehow the love, the giving, and the compassion have gotten lost in the noise and shuffle of shopping and spending. You may ask yourself if it's even possible to find the true spirit of the holidays? The answer to that question.....Absolutely!

This holiday season we encourage you to spend love, not money! It's a simple shift of focus in order to reignite the spirit of the season. Change what it means to show someone you care. You can still spend some money if you need to, but don't make it the focus. Fill the spirit of your holiday giving with love rather than consumer goods and enrich lives around you.

What does it mean to spend love on someone?

1. Share your memories. Talk, laugh, and reminisce.
2. Look at old photos together. Take new ones.
3. Offer your talents and services to your loved ones.
4. Create something. Bake something. Write something. Paint something. Build something together.
5. Create a new tradition. Gather together and celebrate.
6. Eat together and enjoy the bounty of food prepared by loving hands.
7. Give to others. Give your time to your family, your friends or even to strangers. Volunteer.
8. Tell someone you love them.



Spend all the love you have on the people who matter most. And if you run out of ideas, take a moment and think about one person on your list. Think about everything that person has done for you, all of the moments you've shared and give them the greatest gift – your time and love.

Adapted from <http://www.empowereddollar.com/spendlovenotmoney/>

What are your ideas for giving love this holiday season? Share your comments at #TriFitGiveLove

12 Days of DIY Gifts!

Get creative and crafty from the heart:

1. An aromatherapy rice bag
2. Potted or hanging terrarium for indoor plants
3. A pretty jewelry stand
4. Decorative trinket box made from an old book!
5. Never-tangle headphones
6. Lovely smelling muscle rub (for the athlete in your life)
7. Homemade lip balm!
8. Homemade perfume, cologne and beard conditioner
9. Chocolate truffles (because chocolate is necessary)
10. Chemical-free furniture refresher
11. Personalized coupon book for a loved one
12. Hugs...and lots of them!

<http://www.marthastewart.com/1098645/dark-chocolate-truffles>

For more detailed instruction on how to make all of these gifts at home visit:

<http://grist.org/series/the-12-days-of-diy-gifts>

Financial Fitness: Putting the Well in Wealth

The holidays are a time of giving, generosity and indulgence, but too much of a good thing can leave you with an empty wallet and big credit card debt. The third Monday in January, when the bills arrive, is called Blue Monday for a reason.

Consumer debt levels are rising, with the average Canadian owing over \$20,000 in addition to their mortgage. Not only does debt cause stress, it can impact our health in a variety of ways. Debt can result in higher blood pressure, insomnia, changes to eating habits, and restlessness. Those with debt are three times more likely to suffer from mental health problems (such as depression) than those without debt.



Financial well-being is about understanding your finances; being prepared for changes or emergencies, knowing how much you make, spend and invest, and following a budget. If money is a stressor for you, focusing on financial well-being can help you to balance your health and your budget.

This holiday season, try to exercise financial fitness by keeping some of these wellness strategies in mind:

Assess your situation –much like tracking calories in and calories out, learning how much money you earn, how much you spend and how much you owe is crucial to financial wellness. If you have climbing debt, this can help you learn where you need to trim the financial fat.

Create a budget –once you know where your money is going, create a plan to cut back on excessive spending. A budget can give you control of the situation and help you plan your monthly spending ahead of time, much like a meal plan or a workout program.

Grow your Knowledge – many of us don't have the necessary financial literacy to create a long-term plan. Learn more by reading books such as Smart Cookies or David Bach's Finish Rich series. Not a bookworm? Visit Oprah's Debt Diet to start the process to financial fitness.

Talk to an expert – much like hiring a personal trainer, visiting a financial advisor can help you to create a strategy to build the healthy, wealthy future you want.

Stay Focused – becoming financially well won't happen overnight. Mounting debt is much like extra pounds; you didn't gain it overnight, so it will take hard work and time to get in shape.

<http://www.medicaldaily.com/effects-debt-reach-further-just-stress-include-heart-disease-stroke-and-mental-illness-292720>
<http://www.oprah.com/money/Oprahs-Debt-Diet-Step-1>

Upcoming Events

Tri Fit's 2016 Winning at Losing program!

Kick the new year off right! Tri Fit's signature weight loss program focuses on healthy eating and regular exercise to help you reach your weight loss goal and feel great! For more details, contact your Tri Fit Wellness Consultant.

Cut the Clutter

Becoming minimalist is a growing trend. From tiny houses to not buying anything new for 200 days to capsule wardrobes, people are craving simplicity. Check out these sources of clutter-free inspiration:

- The Life-Changing Magic of Tidying Up: The Japanese Art of Decluttering and Organizing – Marie Kondo
- Simplify – Joshua Becker
- Lose the Clutter, Lose the Weight: The Six-Week Total-Life Slim Down – Peter Walsh

Fragrant Oils for Healing

Potent essential oils can be used as effective remedies for various ailments.

Peppermint: help alleviate headaches and increases alertness

Lemon: anti-depressant

Lavender: relaxation, sleep, helps reduce PMS symptoms

Grapefruit: appetite control

Eucalyptus: congestion, sinus relief

Tea Tree: anti-bacterial, anti-fungal

For more information visit

<http://www.aromaweb.com/essentialoils/default.asp>