

Larry S. Helms
& Associates
INSURANCE SERVICES

704.893.2793
www.LarryHelms.com

October 2019

Holidays Are On The Way!



This time of year the holidays seem to rush towards us. In no time, we'll be eating too much turkey at Thanksgiving and opening presents on Christmas morning. Remember to slow down and enjoy the seasons: weather and holiday.

Ease your holiday stress.

Set your priorities. Who or what is most important? You can say "No" if you need to! No to people and requests, and No to things you think you just have to get done.

Check your schedule. If you travel - plan extra time off from work and plan to have certain things done a day early so you're not rushed.

Schedule off schedule. If you have a large family or have family members who need to travel, schedule your holiday get-togethers way before, or after the actual holiday.

If you don't have a large family, **plan a trip to get away** from the holiday chaos.



Holiday Gifts.

Shrink your gift list.

opening, everything. See also for impulse spending so you can see your money being spent.

Black Friday. It is a tradition. It may be fun. And now it is several days long. Do you really need to be there at 2 am? Check the specials and see when your "must have" item will be on sale. Or if they allow for an online purchase.

Focus on the children in your family. That's one way to cut your gift list. And another way to make meal prep simple, they don't want "fancy". That alone can help your meal prep time.

Spread meal prep. Can any of your large home-cooked meal be prepared ahead of time and frozen? Or, can some of it be purchased instead of made?

Reset expectations. No one expects perfection; in gifts, decorations or food. Relax and enjoy the occasion without trying to compete.

Cut down on social media. We all need some downtime from the pressures of social media. Holidays are about family.

Plan some down time. Schedule time to watch your favorite holiday movies. Make it kids night and watch their favorite holiday cartoons. Hot chocolate and popcorn can make it a great night.

Schedule time to be thankful. You can use this as time to yourself or create a tradition for the children by helping them write thank you notes for gifts.

Take take the kids caroling. Just grab everyone and take off around your neighborhood. Or look for a local church, town, or non-profit group hosting a caroling trip or hay ride.

And finally - GET SOME REST! Seriously - get plenty of sleep, and make sure you don't get over worked or run down. Enjoy your holidays and your family. They are more important than getting everything done.

Information sources: wisebread.com, guideposts.org, daydesigner.com

to everyone you know?

Focus on gifts for the children in your family.

If you give a lot of gifts - great! Can you scale down?

What about a small handmade item from a local artist?

Or tickets to a show or game? Give the experience.

Starting a gift tradition - an ornament or keepsake.

Make cookies instead of buying something.

Make a monetary donation in that person's name.

Instead of a gift for the older lady who lives a few houses down, invite her to your family Dinner.

Do something - yard work, wash their car, etc. This is great for kids to give to grand parents.

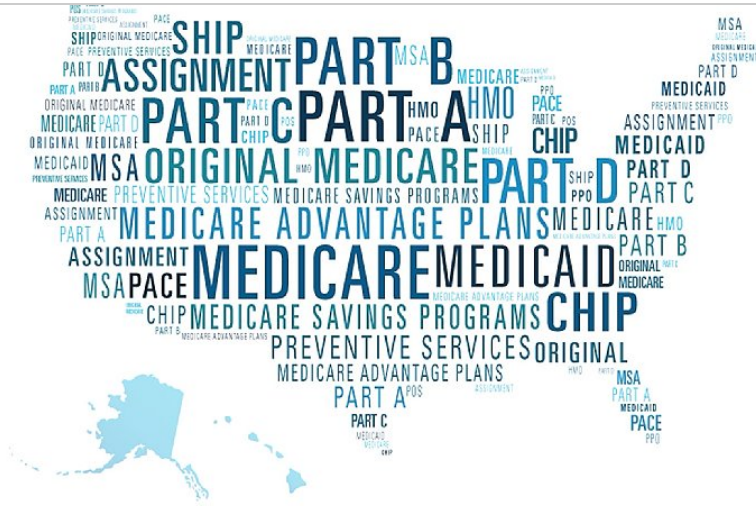
Instead of giving your children everything they want, let them adopt a child and help you shop for them.

When you get gifts - write the thank you notes that day. It'll save time later and allow you a moment of calm quiet time.

Don't feel like you have to give a gift just because someone gave you one.

It's time for medical enrollment.

**Call today and let's start talking about what you need.
704.893.2793 or call Chris Webb directly at 704.668.1090.**



Do you have questions about your insurance?

Do you have the insurance you need?

Have you had any life changes that might affect your insurance coverage?

Call us today! We'll look at what you have and answer your questions.

Larry S. Helms
& Associates
INSURANCE SERVICES

Larry S. Helms & Associates Insurance Services
4389 Indian Trail Fairview Rd., Suite 2, Indian Trail, NC 28079

704.893.2793

