

A Holiday Tradition to Break Overspending

If ever there was a time to convince overspending relatives that the holiday needs to be scaled back, this is it. Job losses are on the rise and many people are wondering if they will be facing their own financial crisis in the coming year. In other years, family members interested in scaling back might be called Scrooge or ridiculed for wanting to change a family tradition of generous gift giving. This year, there is no explanation needed for why it is important to reduce spending and save money. Use the global financial crisis and the following ideas to persuade family members it is time for a change.

For starters, it's easy to get caught up in the material trappings of the holiday season. It's a challenge to stay focused on such mundane things as a spending budget, but it's essential. Without a self-imposed holiday budget, it's too easy to spend freely. Thinking about how you would really like to celebrate the holiday can make the season more meaningful. The holidays are about expressing yourself and showing friendship. There are ways you can do that other than spend money.

To get going, start planning before the holidays. If you wait until the last minute, you won't have time to develop reasonably priced ideas or shop for deals. First, list the friends and family members with whom you typically exchange gifts. Then, decide if anyone can be cut. For instance, perhaps you can pick names with your family or agree not to exchange gifts with some friends. Next, set a budget for the amount you spend on gifts. Some family members or friends may appreciate your time more than an expensive gift.

The holidays are about the children. Be realistic

when you tell your kids what you can afford. Most children are resilient and can handle not getting everything they want. Ask them to identify the items they really want and that are within your budget. Watching children enjoy the holiday can be even more pleasant than opening gifts. Reducing the number of gifts under the tree for the adults can put the emphasis back on the simple, childhood joys of the holidays.

When it comes to holiday cards, doing it yourself can pay off. Consider sending a letter on brightly colored paper or design a card that you can print or copy. In order to save on postage consider sending your letter or card via email to your friends and family.

Holiday get-togethers are also part of the fun of the holiday season. Keep them going, but trim costs. Instead of a fancy dinner. Get together for desserts or a brunch or just pop popcorn and watch a holiday video. Also consider concerts and shows at local schools, houses of worship and community centers.

Another great and frugal way to entertain the family through the holidays is to take a drive around your town, or another town nearby to see their Christmas lights. You can turn this into a wonderful family tradition with very little cost.

Granted, staying within a budget isn't easy. Even the best intentions can go buy the wayside with the onslaught of ads, catalogs and stores decked out with holiday presents and decorations. To boost your chances of success, take your budget to the mail or keep it by your computer. Spending wisely at the holidays requires thinking about what is really important to you. (Source: msn.com)

Understanding Our Metabolism

Metabolism, a greatly misunderstood process of the human body, takes the brunt of many a middle-age whine. People conclude that a slower metabolism is an inevitable part of aging and beyond their control. The truth, however, is more reassuring. Our bodies do change as we age, and metabolism can take a dive as a result, but we hold the key to avert this decline.

Metabolism, the process by which our bodies burn calories, has three components: resting metabolic rate, the thermic effect of food and physical activity. Resting metabolic rate (RMR) is the energy we use at rest to perform basic body functions. This accounts for 60 to 70 percent of our total daily energy expenditure (about 1,450 calories a day for a 140 lb woman). Because muscle is the body's metabolically active tissue, RMR is almost totally determined by the amount of lean body (muscle) mass a person has. For the most part, we all have the same metabolism per amount of lean body mass. Most women have more body fat in proportion to muscle mass than men, and thus women generally have metabolic rates that are 5 to 10 percent lower than men of the same height and weight. The RMR of most people goes down by 2 to 3% with each decade once we reach our thirties, a direct result of the loss of muscle mass that often accompanies aging. Luckily, we can prevent this loss with regular strength-training exercises, which are designed to build or preserve muscles.

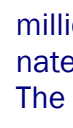
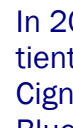
The thermic effect of food (TEF) is the energy we use to burn calories or, more explicitly, to digest, absorb and metabolize our food. When you eat a 110 calorie snack, for example, 10 of those calories are used for TEF. It is about 10 % of your daily calories.

Our greatest control over metabolism lies with physical activity. The more active you are the more calories you burn. Most people need to exercise 30-45 minutes 4 to 6 times a week as they get older to maintain their ideal weight. If you exercise enough you can indulge in the good foods you love without adding pounds. (Source kp.org.)



Holiday Hours

HealthFirst Medical Group will have limited service during the holiday season. Both the North and South Clinics will be open on **December 24 and December 31 from 7:00 a.m. to 2:00 p.m. for all services.** After 2:00 p.m. the South Clinic will be open for Emergency Care and Random Drug screening only. Only the South Clinics will be open for Emergency Care on **December 25 (Christmas Day)** and **January 1 (New Years Day)**. Our regular schedule will resume on December 26 & January 2nd. If you have any questions call our office at **(562) 949-9328 or (562) 926-3440.**



HealthFirst Updates

As the year comes to an end HealthFirst wants to update you on some of our services.

In 2009 HealthFirst started to see Urgent Care patients. We are now an Urgent Care provider for Cigna, United Healthcare—PacifiCare, and Anthem Blue Cross insurances. If your company provides any of these insurances your employees can use HealthFirst for their Urgent Care needs. Our Urgent Care is open until 7 pm at our Telegraph Rd. location and 10 pm at our Imperial Hwy location.

HealthFirst's In House Modified Duty Program is alive and well. Companies continue to use this program because of the cost saving on their workers' compensation insurance. McKesson Pharmaceuticals in Santa Fe Springs starting using our program and in one year realized a cost savings of over 1 million dollars. By using the program they eliminated almost all of their costly lost time injuries. The program works! Try it in 2010 and save