



DUPUIS LANGEN  
FINANCIAL MANAGEMENT

# The Wellness Report

Your Benefit Consultants

*A wellness newsletter for employees*

Volume 2  
December 2008

## HEALTHY EATING DURING THE HOLIDAYS

Although holiday weight gain is a reality for many people, here are a few strategies for avoiding those extra holiday pounds. You do not have to feel deprived this season ... just make compromises and better choices.

### HEALTHY EATING HABITS

- ✓ Eat five or six small meals daily rather than the usual three meals. Frequent eating helps to control blood sugar and to curb your appetite.
- ✓ Eat a light, healthy meal a few hours before the holiday event. You are more likely to control your intake if you are not extremely hungry.
- ✓ Eat slowly and listen to your hunger cues. If you are not hungry, pass on the second helpings.

### HEALTHY FOODS

- ✓ Foods that are high in soluble fiber (such as fruits, vegetables, barley, oats, and legumes) slow the transit of food through the upper digestive tract, making you feel fuller for a longer time. So eat a delicious apple or crisp carrots as a snack rather than grabbing a handful of chips.
- ✓ When choosing from a buffet, sample a variety of foods in small portions. Skip the usual, familiar foods and choose the special holiday items instead. Also remember to control calories by using only small amounts of sauces and gravies.
- ✓ Choose your favorite dessert and share it with someone. Just a taste of your special treat may be enough to satisfy your "sweet tooth".

### EXERCISE

- ✓ To compensate for those high-calorie foods, increase your exercise over the holidays. Exercise can burn up a few calories, reduce holiday stress, and renew your energy level.
- ✓ Pass by those close parking spaces and park farther from the mall entrance. Then take a few laps around the mall before you begin your shopping spree.
- ✓ Before the holiday event, take a brisk walk around your neighborhood.

### TOMORROW'S A NEW DAY!

The holiday season is the toughest time of the year to maintain healthy eating habits. Try to enjoy yourself without overindulging. Remember that moderation is the key to calorie control. If you eat more than you had planned, get back on track the next day and set realistic diet and exercise goals for a healthier New Year!

### RECIPE CORNER - Ginger Crinkle Cookies

Ingredients:

- 2/3 cup canola oil
- 1 1/2 cups turbinado sugar, divided (see Tip)
- 1 large egg
- 4 tablespoons molasses
- 2 cups sifted whole-wheat pastry flour
- 2 teaspoons baking soda
- 1 1/4 teaspoons ground cinnamon
- 1 1/4 teaspoons ground ginger
- 1/4 teaspoon sea salt

Makes 34 cookies

Directions:

1. Preheat oven to 350°F.
2. Mix oil and 1 cup sugar in a large bowl until combined. Beat in egg until combined. Stir in molasses until evenly incorporated. Sift flour, baking soda, cinnamon, ginger and salt over the wet ingredients and stir until just combined.
3. Put the remaining 1/2 cup sugar in a small bowl. Roll the dough into 1-inch balls and roll each ball in the sugar before placing 2 inches apart on an un-greased baking sheet. Do not flatten.
4. Bake the cookies until set, but still soft when gently touched, 10 to 12 minutes. Transfer to a wire rack to cool.

**NUTRITION INFORMATION:** Per cookie: 103 calories; 5 g fat (0 g sat, 3 g mono); 6 mg cholesterol; 15 g carbohydrate; 1 g protein; 1 g fiber; 94 mg sodium; 38 mg potassium.

Tip: Turbinado sugar is steam-cleaned raw cane sugar. It's coarse-grained and light brown in color, with a slight molasses flavor. The coarse texture adds great crunch when used in baking. Find it in the natural-foods section of large supermarkets or at natural-foods stores.

[www.eatingwell.com](http://www.eatingwell.com)



Dupuis Langen Financial (1985)  
Management Ltd.  
210 - 13900 Maycrest Way  
Richmond, BC V6V 3E2  
Phone: (604) 270-1142  
Toll Free: 1-888-766-6390  
Fax: (604) 270-3662  
Toll Free Fax: 1-888-636-1430

Web: [www.dupuislangen.com](http://www.dupuislangen.com)  
Email: [info@dupuislangen.com](mailto:info@dupuislangen.com)

### Words of Wisdom

"Be careful about reading health books. You may die of a misprint."

~Mark Twain

## COPING WITH THE UPS AND DOWNS OF THE STOCK MARKET



By definition, the stock market is always changing. One day it's up, the next it's down. Or it may be up for years, and then suddenly start falling. The only thing that's guaranteed about the stock market is that it will change. But sometimes it can be hard to cope with all of these ups and downs, especially if you worry that the down periods will affect your plans for retirement, buying a home, saving for college, or other financial goals.

A stock market with lots of ups and downs can cause anxiety, fear, and worry. That's why it's

important to consult with a financial planner to develop a plan that will carry you through the ups and the downs, and to also come up with your own plan to cope with both the financial and the emotional fallout from an uncertain market.

### Talk to a Financial Planner

When the stock market is down, many people read their RRSP or other investment statements, see how much money they are losing, and decide to stop investing. While this is a normal reaction, it's not always the best option. It's important to talk to a certified financial planner before making any decisions about your savings and investments. A planner can help you do many things, including:

- re-allocate your RRSP and investment accounts to create a lower-risk portfolio
- develop a long-term plan that will allow for ups and downs in the stock market
- think about your short and long-term goals and create a strategy for achieving them
- determine the actual impact a volatile market has had on your investments

You may also find it helpful to think about how much risk you can handle emotionally. In recent years, many investors expected that the solid returns from the stock market would continue well into the future. When markets fell, they discovered the true meaning of the old adage "What goes up, must come down". If you are heavily invested in the stock market, you should be prepared for the possibility that your investments will drop in value at some point. If the idea of losing money causes too much worry or puts you at financial risk, you may want to talk to your financial planner about adjusting your investments to match your financial and emotional ability to take on risk. Try to remember that the stock market isn't the only investment option available; there are other ways to invest your money, such as bonds or paying down a home mortgage.

If you do not have a certified financial planner we offer a one hour free financial planning session for employees of our groups. You can contact us at the office to setup your one hour free financial planning session.

## Coping with the emotional aspects of an uncertain stock market

The ups and downs of the stock market can be hard to deal with on an emotional level. Many people worry about how they will provide for their families, pay for college, retire, or reach other goals during a market downturn.

It's important to learn some ways to cope with these strong emotions because it's easy to let worry about your financial situation affect other areas of your life by making you feel stressed in general. Here are some ideas for coping with a volatile stock market:

- *Try to remember that you cannot control the market.* The truth is, no matter how much you worry, there's nothing that you can do to change the financial markets. Try to concentrate on the things you can control, such as reviewing your investments with a financial planner or curbing your spending for a little while to create an emergency fund. Remember that the stock market has fluctuated throughout history, but it has always recovered.
- *Have you got a financial plan, or are you just investing / speculating?* This may seem odd, but many people confuse the terms "financial planning" with "investing". Financial plans go well beyond investments. Done properly, they are really a process for achieving your financial goals. A good financial plan will actually help reduce stress as it takes into account your *entire* financial picture and prepares you for market downturns before they happen.
- *If news about a negative financial climate makes you worry, try to avoid it.* During a market downturn it may seem like every newspaper and broadcast is about the falling market and how people are losing money. If you find that this kind of news makes you feel nervous, try to limit how much financial news you read, listen to, or watch.
- *Learn some ways to cope with anxiety and stress.* It's important to learn some techniques that will help you relax during times of stress. This could include yoga, practicing deep breathing exercises, or simply increasing the amount of sleep and physical exercise you get. It doesn't matter what you do to relax, what's important is that you find something that works for you.
- *Avoid alcohol or drugs during a stressful period.* If you are feeling stressed or anxious, it may be helpful to get more sleep and exercise and make an extra effort to eat healthy foods. Also try to limit the amount of sugar and caffeine in your diet because both of these can contribute to stress.
- *Try to remember all of the other forms of wealth you have in your life.* Focus on relationships with your friends and family, your emotional and physical well-being, and other positive things in your life instead of worrying about your financial situation.
- *Try to live one day at a time instead of worrying about what may happen in the future.* Many people find that making a conscious effort to focus on the "here and now" instead of thinking about the future can help calm financial fears.

If you've talked to a financial planner and have tried some of the coping techniques listed in this article but worry or anxiety is making it hard for you to enjoy life or concentrate at work, you may benefit from speaking to a counsellor. Contact your employee assistance program (EAP) or your employee resource program for more information and resources for coping with stress and anxiety as well as financial planning.