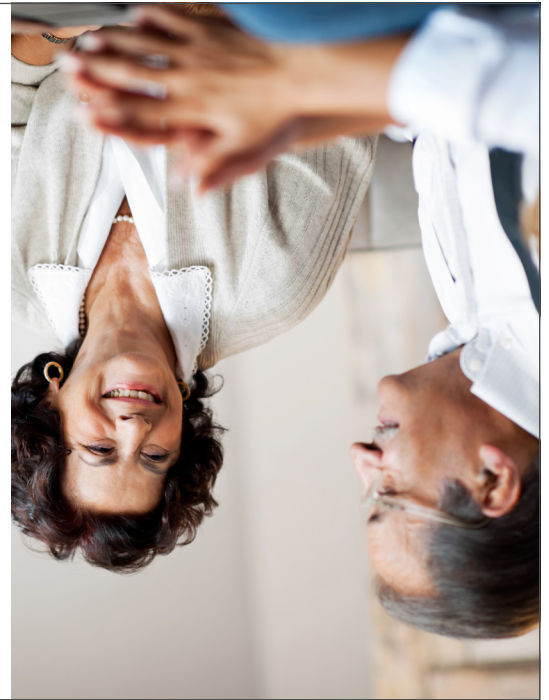


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5 Tips to Plan Now for the Holidays

Before you know it, the mad dash is on with shopping, eating, hosting, cooking, and spending. For all your winter festivities, ponder these tips to swap stress for a more mindful holiday season:

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2. **Decide what you want to spend now.**
3. **Pause for more meaningful approaches to gift-giving.**
4. **Practice saying "no, thank you" if feeling over-booked.**
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