

THE OLIVER-WHALEN TEAM'S TOP 10 TIPS FOR... Having Your BEST Holiday Season Ever!!



TIP #1

Leverage your time by shopping on Amazon and use that time to create activity at work or at home with the Family. Also to remember how fortunate we are and to be present (not the kind you open) during the Holidays with your Family!

Justin Oliver – Senior Loan Officer

TIP #2

- Savor life's little pleasures.
- Make time for you! Exercise, sleep, and take down time for yourself.
- Give the gift of yourself. Giving your time to do something with a friend or loved one.

Ryan Whalen – Senior Loan Officer



TIP #3

Make a “Holiday-Calendar”.

I like to make a calendar that starts in mid-November and runs through the first of the year listing out all of my holiday plans and everything I want to do. With everything planned out, I always have enough time to do all of the holly-jolly-activities that I love!!

Christmas only comes once a year... make every moment count©

Colleen Criss – Executive Assistant



TIP #4

Jesus is the reason for the season.

Ben Garcia – Loan Officer



TIP #5

Avoid the hustle and bustle of the stores and take advantage of on-line shopping – it is a lifesaver! Also, wrap your presents as they come in rather than waiting to wrap them all at once.

Chris Callen– Loan Officer



TIP #6

- #1 Finish your Christmas shopping early so you can relax while everyone else in the world is stressed fighting the crowds ☺
- #2 Always put extra booze in your eggnog
- #3 Keep a flask of your favorite booze hidden so you can put extra booze in your eggnog.

Dan Preston – Loan Officer



TIP #7

- Request those Santa lists early
- I pick up a couple of gift cards every week when I do my grocery shopping so I have them on hand J
- I order personalized gift tags, makes wrapping much faster!
- NO compulsive Christmas shopping (Retailers LOVE this). Stick to your list!
- For memories, we go caroling with some friends, and always go look at Christmas lights

Heidi Pease– Transaction Coordinator



TIP #8

Learn to Switch off.

Why? So that you're 100%. "Office syndrome is one of the main causes of arguments on a holiday". How? It's obvious, leave your laptop and phone at home. The earth won't stop revolving because you're away. "Shut yourself off". If you absolutely need to be in touch with work, set aside a slot for it in advance during which you can concentrate on work, and then get back to your holiday straight away.



Fabian Cazares – Loan Processor

TIP #9

- Always buy an extra gift...you never know who might be joining you for the holidays.
- Send your Christmas cards out early...some people like to display them throughout the season.

Carly Neil – Loan Processor



TIP #10

Take time to remember what the season really means.

Monica Wilds – Assistant Loan Processor

