New Year, Fresh Start!

Resolve to assist readers in the year ahead
Begins on 9
A new year is fast approaching, and readers everywhere are already giving ample attention to their New Year’s resolutions. Metro’s December issue is ideal for advertisers from various industries looking to connect with readers who want to start the year off on the right foot.

Help readers gain control of their finances
Begins on 13
The end of the year may be all about spending, but readers are always on the lookout for ways to secure their financial futures. Metro’s December issue is filled with advertiser tie-in opportunities for businesses and professionals who want to help readers gain control of their finances and make the most of their money.

Bonus Weekly Features
Begins on 17
Kids’ Corner; Horoscopes; Crossword, Word Find, Word Search, Crypto Fun, Guess Who and Sudoku Puzzles; and recipes offer even more ways to reach readers and make money through complimentary advertising. Access them through the Bonus Features menu of the MCC Editorial Library.

e-Editions
View Metro editorial monthly packages as an online e-Edition by logging into any MetroCreativeConnection Library and clicking the Metro e-Edition link. The entire issue may be downloaded as a PDF file.

Fully-templated Special Sections
Save time by getting these and every month’s sections as fully-templated 24-page layouts. See the last page, visit MetroCreativeConnection or call Metro’s Client Services Team at 1-800-223-1600 for details and pricing.

Coming next month:
Features focusing on making and maintaining healthy minds and bodies and articles aimed at readers and advertisers looking to get a head start on wedding season.
A Look at the
MCC Editorial Library

The new MetroCreativeConnection (MCC) Editorial Library has been completely revamped, retooled and reimagined for your 21st century needs. Take a look at these helpful features:

Search the possibilities
Search by typing keywords or by selecting from the list of popular categories, or any combination of the two. If you type more than one word in the search window, the search engine automatically links the words in an exact match scenario, targeting results that contain all of your keywords. While keywords can help you get specific, clicking a category search will provide you with broader search parameters, so you can peruse and discover informative features for all your editorial projects.

The "i"s Have It
Click the “i” below any thumbnail and you’ll see the More Info window. There, you can:
- Download a single feature directly in color or black & white
- Print a Preview with notes showing your name
- View a PDF of the selected item
- Search for Similar Content
- Add one or more items to your Lightbox
- E-mail File Link to a colleague or ad prospect

Or, Use the Thumbnail Hover
By hovering over a thumbnail preview, you can:
- Download a single feature directly in color or black & white
- Print a Preview with notes showing your name
- Get to the “i” More Information page for further options
- View a PDF of the selected item
- Add one or more items to your Lightbox
- E-mail File Link to a colleague or ad prospect

Saving Selections and Options for Future Use
The new MCC gives you three options that will save you time and support the way you like to work:
- Lightbox – Similar to a “shopping cart,” this feature let’s you gather items you are interested in using for whatever task you are working on. From the Lightbox you can download your selected items, or save them as a Collection for later use.
- Projects – If you are working on a project with co-workers, you can save a Lightbox into the Projects tab so others with access can also view and use the items.

The new MCC Editorial Library has been redesigned so you get even more out of this valuable resource. Visit newmcc.com today!

Print and online
Fully Templated Sections, just released:

Financial Planning
- Financial Planning
- Resolutions

(Available by separate subscription or a la carte purchase — 800-223-1600)
New Year's Eve safety tips

New Year’s Eve is one of the most festive nights of the year. Many people spend the final moments of the year celebrating with family and friends. As joyous as such celebrations tend to be, it’s important that New Year’s revelers keep certain safety precautions in mind when celebrating the end of one year and the dawn of the next.

• Arrange for transportation in advance. According to the National Highway Traffic Safety Administration, an average of 304 people die in drunk-driving crashes in the days surrounding Christmas and New Year’s Eve each year. Before heading out on New Year’s Eve, celebrants should ensure their safety by arranging for transportation and leaving the festivities. Choose a designated driver to drive throughout the night, or agree to utilize a taxi or shuttle service if everyone plans to consume alcohol. Men and women who volunteer to be designated drivers should be especially alert on the roadways, preparing to drive in potentially inclement weather and being on the lookout for fellow motorists who might be driving erratically. If possible, take public transportation to and from the festivities so no one is tempted to drive after consuming alcohol.

• Avoid being the designated driver in case anyone gets separated from the group. New Year’s Eve celebrations in public places tend to become crowded as midnight draws near. It’s easy for groups of friends or families to get split up from the meetup spot where everyone can gather after the ball drops. Choose a spot that’s away from bars and clubs or even on the roof of your hotel or home so guests have more to do than drink alcohol. In addition, make room for potential overnight guests should someone be incapable of driving home at the end of the night. Keep contact information for local taxis or shuttle services readily available so guests know they don’t have to drive themselves home.

• Stay sober. Many people feel pressured to overindulge with alcohol on New Year’s Eve, and men and women should be responsible with regard to their alcohol consumption. Overconsumption of alcohol makes it difficult for men and women to stay alert, and that loss of alertness can be difficult to manage on nights as hectic as New Year’s Eve. While it’s acceptable for men and women of legal drinking age to raise a glass of champagne at midnight, it’s best to limit alcohol consumption throughout the festivities so the party is memorable for all the right reasons.

• Be a responsible host. When hosting a New Year’s Eve party, hosts must prioritize the safety of their guests. Make sure guests don’t drink too much, which can leave hosts open to criminal or civil action should guests leave their home and cause an accident. Serve plenty of food and nonalcoholic beverages so guests who are drinking have something in their systems other than alcohol. Schedule things to do throughout the night so guests have more to do than drink alcohol. In addition, make room for potential overnight guests should someone be incapable of driving home at the end of the night. Keep contact information for local taxis or shuttle services readily available so guests know they don’t have to drive themselves home.

New Year’s Eve is a festive night, but one where safety needs to be as big a priority as having a great time.

Films contribute to cherished holiday traditions and inspire great gifts

Tradition plays a pivotal role during the holiday season. While each family has its own unique holiday traditions, certain traditions are embraced and shared by families far and wide. The tradition of watching holiday films together as a family is one custom that has endured for generations. Grandparents may have their favorite films, while moms and dads doubt have their own must-see holiday movies as well. And no holiday film season is complete without including at least one movie that celebrates the magical impact this time of year can have on children. This year, holiday shoppers can even draw some gift giving inspiration from some classic holiday films that appeal to family members of all ages.

“The Polar Express” (2004) Children love this movie because the boy who lives out many kids’ holiday fantasies by embarking on a magical, unpredictable journey to the North Pole. Along the way, the boy becomes a true believer in the spirit of Christmas when he picks up a loose sleigh bell that falls off of Santa’s sleigh. Santa ultimately entrusts the bell to the boy, referring to the bell as “the first snow town” which the boy feels when he gives the bell to his three-year-old son.

Parents who want to make the tradition of watching holiday films together with their children a reality can give the First Gift of Christmas Sleigh Bell Gift Set (www.etsy.com/shop/LilyDeal), providing their youngsters with the same sense of magic and wonderment the boy feels when he receives the sleigh bell in the film. The set includes a large sleigh bell, a red- and snow-white-striped gift box, forest green ribbon, and large bow. A leather strap connected to each bell allows kids to hang the bell to include as part of their home holiday decor, or kids can carry the bell with them during the holiday season and show it off to friends and family alike.

Each bell comes in a velvet gift bag, making the set an ideal memento for shoppers who want to give kids something they can unwrap and enjoy each Christmas for years to come. In addition, each bell comes with a Certificate of Authenticity that is signed by Santa and lists the name of the elf who inspected the bell, the reindeer name and the location of the bell on the reindeer’s harness.

Shoppers looking for stocking stuffers for young fans of the film can opt for the Polar Express Round Trip Train Ticket. At 8” by 3”, the ticket fits easily into standard Christmas stockings and can be customized to say “BELIEVE” or any word up to eight letters.

“National Lampoon’s Christmas Vacation” (1989) A holiday favorite among a slightly older crowd, “National Lampoon’s Christmas Vacation” continues the tale of the Griswold family, as played by Clark Griswold (Chevy Chase). Clark is determined to provide a traditional family Christmas for his wife, children and their large extended family, only to have his dream holiday derailed by a stinky dog box. When shopping for fans of this holiday classic, shoppers can scour an array of homemade items on Etsy.com, from coffee mugs to T-shirts to home furnishings and more, celebrating Clark Griswold and all the mayhem his family hilariously endures en route to enjoying a merry Christmas together.

“It’s a Wonderful Life” (1946) George Bailey, one of the few family-familial with this beloved holiday classic, which tells the tale of frustrated businessman George Bailey (Jimmy Stewart). Contemplating suicide on Christmas Eve, George is saved when his guardian angel, Clarence (Henry Travers), intervenes and shows him what life would have been like for George’s loved ones had he never been born. Holiday shoppers looking for something special for a parent or grandparent who is either an angel lover or who is in need of a special gift can browse Etsy.com to find a host of items and replicas that recall some of the film’s most memorable moments, including the boy’s large sleigh bell, a red- and snow-white-striped gift box, forest green ribbon, and large bow. A leather strap connected to each bell allows kids to hang the bell to include as part of their home holiday decor, or kids can carry the bell with them during the holiday season and show it off to friends and family alike.

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When a new school year starts, children and young adults may not be the only ones not as familiar with the classroom. Many adults may not have been in a classroom in more than a decade. Many adults resolve to expand their skills other than alcohol. In addition, make room for potential overnight guests should someone be incapable of driving home at the end of the night. Keep contact information for local taxis or shuttle services readily available so guests know they don’t have to drive themselves home.

New Year’s Eve is a festive night, but one where safety needs to be as big a priority as having a great time.
Key to frying foods at home

Chankula celebrations are steeped in traditions that are based around a miracle that occurred in 139 BCE. During the reign of Antiochus IV, oil that should have been enjoyed in moderation, such foods may be the centerpiece of Chankula celebrations. Cooks can be intimidated by frying foods, but with the proper tools and knowledge, even the most vulnerable can learn to enjoy the look and “feel” of a room — or a holiday geared around gift-giving and the working class.

3 ways to improve headlights for safer nighttime driving

Many motorists find it more difficult to drive at night than during the day. This is because they feel their comfort levels behind the wheel are compromised when it’s dark. According to a recent study by the Insurance Information Institute, nearly 40 percent of the road in the last two years, the sky can effectively improve headlight design, painting a bleak picture for headlight performance in 30 of the 41 states that have adopted Black Dog Salvage Furniture

Color a new home décor with a fresh coat of paint

Today’s paint colors offer home- owners a fresh start. Many stores carry products that are designed to improve lenses that turn hazy and yellow with age. These are best enjoyed shortly after cooking for the ultimate in crispness and flavor.

Boxing Day isn’t about donning gloves and sparring. Instead, it’s a holiday geared around gift-giving and shopping.

In the world of sports, Boxing Day is an opportunity for fans to see their favorite teams play. In the United King- dom, football and rugby leagues host a full schedule of matches on Boxing Day. During the off-season, boxing events are held at the London Wembley Stadium. Boxing Day is a day for residents of Australia, New Zealand, and Canada to celebrate and take advantage of great deals offered by retailers.

TF16C656

CATEGORIES: FOOD/BEVERAGE • HOLIDAYS-WINTER

Gifting extended for one more day

Celebrated each year on December 26 in Great Britain and abroad in many Commonwealth nations, Boxing Day may sound like a day to clear a home of the boxes that ac- cumulate during the holiday season and get ready for the next year. However, some people may think it’s a day to head to the gym and work off some of those extra holiday pounds by using Black Dog Salvage Furniture

CATEGORIES: HOME-MISC • HOME-INTERIOR • CONSUMER TIPS

Benchtop Paint Protector is tough enough to help retard the growth of mold and the elements. Black Dog Salvage Patinio Greenio chalky finish interior paint is easy to apply, does not require priming. The com- bination Black Dog Salvage Guard Dog (left) and Black Dog Salvage Furniture

CATEGORIES: AUTOMOTIVE • SAFETY/SECURITY

Vehicle with standard headlight bulbs (left) and vehicle with Philips X-tremeVision Headlight Bulbs (right), which can put up to 100 percent more light on the road.

3. Maintain clean headlamps. Drivers wouldn’t spend hours on the road driving with cloudy headlamps that can be compromised their nighttime visibility and re- ducing light output by as much as 40 per- cent. The Philips Headlight Restoration Kit is designed to re-mold, headlamps clarity to “like new” condition. Utilizing a protective UV coating that produces longer lens clarity and prevents clouding for up to two years, the kit can effectively improve lenses that turn hazy and yellow with age. These are best enjoyed shortly after cooking for the ultimate in crispness and flavor.

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Vehicle with standard headlight bulbs (left) and vehicle with Philips X-tremeVision Headlight Bulbs (right), which can put up to 100 percent more light on the road.
A certain measure of overindulgence is anticipated during the holiday season. Rich foods and desserts are served, and parties are plentiful. However, those who plan to stick to their diets will be served, and parties are plentiful. The kinara is an important symbol and component of Kwanzaa celebrations. It displays seven candles in the African colors of green, black, and red.

**Kwanzaa decorating tips**

Kwanzaa is celebrated by millions of people every year. Individuals of all ages take part in the festivities, which were established in 1966 by Dr. Maulana Karenga, professor and chairperson of Black Studies at California State University, Long Beach. Dr. Karenga, prompted by the Watts riots in Los Angeles, sought ways to bring African Americans together as a community, and Kwanzaa was born.

Kwanzaa can be a fun opportunity to gather with friends and family in the heart of the holiday season. Kwanzaa, which celebrates the symbolism and traditions of African American culture, begins on December 26 and lasts through January 1.

There are many components of Kwanzaa celebrations, and decorating for the holiday remains an important way to demonstrate spirit. Celebrants can start by decorating with the traditional colors of red, green, and black. They can be displayed in fabrics used in the home, clothing, linens, and other decor. The Bendera Ya Taifa, or the traditional Kwanzaa flag, can be hung and served as the holiday’s centerpiece.

**Articles of African culture, such as masks or artwork, can complete Kwanzaa decor. Cultural artifacts can be tied into the creative aspect of the holiday. One might want to craft their own masks or African-inspired artwork to use throughout the holiday.**

Families come together during Kwanzaa to celebrate African American culture and unity. Decorating for the holiday is a great way for African Americans to exhibit pride in their heritage.

**Healthy holiday dessert option**

A particular measure of indulgence is anticipated during the holiday season. Rich foods and desserts are served, and parties are plentiful. However, those who plan to stick to their diets will be served, and parties are plentiful.

### Wickedly Decadent Deep Chocolate Truffles

Makes 24

1. Break the chocolate into a bowl over a pan of simmering water. Let it melt, stirring occasionally.

2. In a separate bowl, whisk together the frams and sugar. Whisk in the vanilla.

3. When the chocolate is melted and smooth, remove from the heat and allow to cool slightly. Slowly whisk the chocolate into the frams mixture, using a rubber spatula to incorporate every bit of chocolate. Cover with plastic wrap and chill for an hour.

4. Line a baking sheet with wax paper. Melt the grated chocolate on a plate. Scoop out the chilled chocolate mixture in teaspoonsfuls, roll into balls, then roll the balls in the grated chocolate and put on the prepared baking sheet. Cover with plastic wrap and refrigerate until firm.

5. Put the truffles in small paper liners. Store in an airtight container in the refrigerator until ready to use.

### Ingredients

- 6 ounces semisweet chocolate
- 6 ounces very low-fat fromage blanc
- 2 tablespoons confectioners’ sugar
- 1 teaspoon vanilla extract
- 1 ounce semisweet chocolate, grated

### Per serving: Total fat: 2 g; saturated fat: 1 g; unsaturated fat: 1 g; cholesterol: 1 mg; sodium: 3 mg; calories: 52

**Functional and practical, culinary gifts are always welcomed by cooks, bakers and frequent entertainers.** Fortunately, for friends and family members who also covet great design and fashion trends, there’s a plethora of quality kitchen products available today with beautifully styled items that are fun and vibrant to hide away in cabinets. Here’s a short list of culinary gift options to consider:

**Circulon Symmetry Chocolate Bakeware 5-Piece Set**

Add a sophisticated pop of color when baking savory and sweet dishes. A durable steel bakeware embossed in a deeply rich dark chocolate hue inside and out. The set includes a versatile cookie pan (double as a sheet pan), two round cake pans, a loaf pan, and a rectangular cake pan.

**Anolon Vesta Cast Iron 12-Inch Skillet**

Crafted in new Cobalt Blue and holiday-ready Paprika Red, this hard-working, oven-to-table ramekins are glazed in four Tuscan-style hues: Cranberry Red, Agave Blue, Mushroom Brown, and Lavernder. The high-heat safe ramekins are great for baking and serving, the oven-safe ramekins are microwave-, dishwasher-, and freezer-safe.

**Paula Dean 3-Piece Striped Mixing Bowl Set**

This charming, red-striped set of small, large and medium mixing bowls, made of lightweight and durable melamine, instantly brightens up kitchens on baking breakfast, lunch or dinner. Each bowl features a sturdy lip to ensure a secure grip and a rubberized base ring for stability.

**Gifts that add colorful zest to cooking, baking and entertaining**

Shopping for the perfect gift and then hiding it under the tree adds to the excitement of the holiday season. **Know the recipient’s food preferences and buy accordingly.** Avoid giving something that’s often experienced during seaside vacations, Marine Blue is the newest hue in this colorful collection, which also offers six other choices crafted in gradient style:

- Rachael Ray Porcelain II Nonstick Cookware 12-Piece Set — Go stylish with Lavender and Aqua or classic with Gray and Blue with this well-designed, dishwasher safe collection offered in four attractive shades. The high-heat safe nonstick cookware surface is white and contrasts beautifully with the glossy porcelain exterior.

Shop for safe holiday giving

Some gift ideas for the perfect gift and then hiding it under the tree adds to the excitement of the holiday season. **Know the recipient’s food preferences and buy accordingly.** Avoid giving something that’s often experienced during seaside vacations, Marine Blue is the newest hue in this colorful collection, which also offers six other choices crafted in gradient style:

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What are the differences between sparkling wines?

As midnight approaches on New Year’s Eve, revelers anxiously anticipate toasting the arrival of the new year with a glass of something bubbly. Once the cork is popped and the drinks are poured, the party can truly begin. Although you may assume any fizzy beverage they are served is champagne, by the true definition, they actually may be drinking something else — one of many varieties of sparkling wine.

Sparkling wines

Champagne is sparkling wine, but not all sparkling wines are champagne. Other notable types of sparkling wine include Italian Prosecco and Spanish Cava. Sparkling wine is produced in regions of France as well as in the United States and Canada. But sparkling wine can be made just about anywhere grapes are grown. Sparkling wines are often devoted to traditional steel containers instead of bottles. People are drawn to other sparkling wines for many unique reasons. For some, cost is a heavy consideration, as authentic champagne is often more expensive than sparkling wine. In addition, some people find less expensive champagnes to be palate-pleasing as sparkling wines. Few things are more universally associated with the celebratory atmosphere of champagne. Subtle differences set sparkling wines apart from champagne, but personal preference is oftentimes the deciding factor when choosing which beverage to choose for a special occasion.

To many motorists, “vehicle maintenance” means oil changes every 3,000 miles and weekly trips to the car wash. But there’s more to maintaining a vehicle than keeping it looking good on the road and tending to what's under the hood.

Recognizing the importance of nighttime visibility and how often headlamp maintenance is overlooked. Lumileds (founded by Philips) has launched a global safety campaign to increase awareness about headlight bulb technology and the importance of replacing headlight bulbs in pairs.

Water feature design and maintenance

Homeowners can employ many different design techniques to create one-of-a-kind properties. Adding a water feature to a landscape is one such technique. Water gardens, koi ponds or fountains have been home landscaping trends for the past several years. Although water features can add an element of beauty to a landscape, such features require maintenance to keep them attractive and running properly.

The right design

Homeowners should create a water feature design that fits with the scale and style of the home while also keeping in mind lifestyle in mind. Ponds are popular water features and, like pools, come in both inground and above-ground styles. Above-ground ponds are easier and faster to build than inground ponds and may be safer options for parents of young children. Streams and waterfalls also are popular and can make use of natural variations in property grading. Fountains can be freestanding structures or a component of a pond or another body of water. Recognize the location of the water feature can impact its maintenance. For example, a fountain or pond located directly under deciduous trees will require more frequent cleaning to remove leaf and tree debris from the basin. Otherwise, the pump motor can overheat and malfunction. Keep in mind that debris also may include anything from fish food and fish waste to frogs, toads, and snakes — anything that may be drawn to the water feature.

Finding balance

The wrong balance of conditions in the water can cause algae blooms. According to the experts at This Old House, which offers ideas and advice for old-house enthusiasts, algae can be the root of all evil in garden features. Controlling nutrients, which may involve watching the levels of nitrogen compounds and phosphorus, will help control the algae. Avoid locating the water feature where lawn and garden runoff will find its way into the water. Filtration and routine testing of water levels also can help. Water features that are not meant to become wildlife habitats may benefit from a mild treatment to prevent algae blooms. To prevent cleaning of liners at the end of the season to eliminate materials that build up on the bottom can help, too.

Winter preparation

When colder weather arrives, homeowners must decide if they want to keep the water feature running or shut it down. Many experts say small pond pumps should be drained, cleaned and left empty until spring. This is also a time to cut back the dead plant material and remove any living aquatic plants from the water. Remove pumps and drain water feature lines so they can over-winter without freezing. Water features can make properties inviting.

Headlamp safety at the core of new campaign

Replacing just the failed bulb (left) can result in unbalanced and inconsistent lighting. Changing headlight bulbs in pairs (right) assures a properly lit road and the full safety benefit of the vehicle’s headlights.

Who is affected by unbalanced and inconsistent light? Everyone on the road is affected when light beams emanating from vehicle headlamps are unbalanced. Drivers of vehicles that are producing uneven light beams will be driving with compromised visibility. Compromised nighttime visibility is a cause for considerable concern, as the National Safety Council® notes that traffic death rates are three times greater at night than during the day. But oncoming motorists are also at risk of being affected by unbalanced, inconsistent light beams. Such motorists may have difficulty seeing and identifying vehicles with just one headlight operating at peak capacity, and some may even mistake oncoming cars and trucks for motorcycles. That can create positioning issues that put drivers on both sides of the street in jeopardy.

Why replace headlight bulbs in pairs? By replacing headlight bulbs in pairs, drivers are doing their best to ensure their vehicles produce consistent, balanced light beams that can make nighttime driving safer for everyone on the road. Lumileds also notes the long-supported automotive industry standard of replacing various vehicle parts in pairs. Replacing parts such as tires, brakes, shocks and wiper blades in pairs ensures vehicles will maintain proper balance and function properly when driving at night and during the day.

Drivers’ nighttime visibility suffers greatly when one headlight bulb is producing significantly more light than the other. Replacing bulbs in pairs can help motorists make the road safer for themselves and their fellow drivers. More information is available at www.philips.com/automotive.

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Headlamp safety at the core of new campaign

Replacing just the failed bulb (left) can result in unbalanced and inconsistent lighting. Changing headlight bulbs in pairs (right) assures a properly lit road and the full safety benefit of the vehicle’s headlights.

Who is affected by unbalanced and inconsistent light? Everyone on the road is affected when light beams emanating from vehicle headlamps are unbalanced. Drivers of vehicles that are producing uneven light beams will be driving with compromised visibility. Compromised nighttime visibility is a cause for considerable concern, as the National Safety Council® notes that traffic death rates are three times greater at night than during the day. But oncoming motorists are also at risk of being affected by unbalanced, inconsistent light beams. Such motorists may have difficulty seeing and identifying vehicles with just one headlight operating at peak capacity, and some may even mistake oncoming cars and trucks for motorcycles. That can create positioning issues that put drivers on both sides of the street in jeopardy.

Why replace headlight bulbs in pairs? By replacing headlight bulbs in pairs, drivers are doing their best to ensure their vehicles produce consistent, balanced light beams that can make nighttime driving safer for everyone on the road. Lumileds also notes the long-supported automotive industry standard of replacing various vehicle parts in pairs. Replacing parts such as tires, brakes, shocks and wiper blades in pairs ensures vehicles will maintain proper balance and function properly when driving at night and during the day.

Drivers’ nighttime visibility suffers greatly when one headlight bulb is producing significantly more light than the other. Replacing bulbs in pairs can help motorists make the road safer for themselves and their fellow drivers. More information is available at www.philips.com/automotive.
How to tame indoor home odors

A clean home interior can make a strong first impression on prospective buyers, and a home that is kept clean and order is one that is accepted by pleasant scents. Odors can make a strong impact on buyers’ perceptions of a home, including its level of cleanliness and upkeep.

Although dirt and other grime can contribute to the odor of an indoor home, additional culprits can contribute to foul smells as well. Everything from food cooked in the kitchen to the hidden presence of household air quality and odor inside a home. Fortunately, there are ways to remedy stinky problems and come away with pleasant-smelling solutions.

It’s important for homeowners to realize that fouled air inside a home can be the result of poor indoor air quality. Poor indoor air quality can be a health hazard. The United States Environmental Protection Agency ranks indoor air quality as a top five of the environmental risk to public health. EPA studies found indoor air pollutants were generally two to five times greater than outdoor pollution levels. In some cases, indoor air pollution was 100 times greater. The United States Consumer Product Safety Commission says the following can contribute to poor indoor air quality and also to some interior pollution sources: tobacco products; building materials and furni-

• Lighten up window treatments. Open and close drapes and doors when weather permits to eliminate the concentration of pollutants and help air out odors. Use exhaust fans in kitchens and baths to pull indoor air to the outside.

• Install new windows and doors. This can improve the amount of natural light coming into a room, as well as the amount of ventilation. New windows and doors can also help to reduce the amount of outdoor pollutants that enter a home.

• Remove access to outdoor odors. This can be achieved by closing doors and windows, or by using fans to remove odors from outside.

The month of December 1916 was a significant one in world history. World War I, the first global war, ended on November 11, 1918. Of the one million that were killed in the war, roughly 270 soldiers are killed when the Germans retreated into a freezing river. The year 1916 was a significant one in world history. World War I, the first global war, ended on November 11, 1918. Of the one million that were killed in the war, roughly 270 soldiers are killed when the Germans retreated into a freezing river. The year 1916 was a significant one in world history. World War I, the first global war, ended on November 11, 1918. Of the one million that were killed in the war, roughly 270 soldiers are killed when the Germans retreated into a freezing river.
6 simple ways to greener living

Telecommuting to work can save professionals money and greatly reduce the transportation-related emissions produced by commuting to and from the office every day.

How to reduce vehicle emissions

Recognizing the threat posed by climate change, many people have resolved to live more eco-friendly lifestyles. Reducing vehicle emissions can have a strong and positive impact on the environment and may even benefit motorists’ bottoms lines.

According to the United States Environmental Protection Agency, 26 percent of all greenhouse gas emissions in the U.S. can be traced to transportation. But the task of reducing vehicle emissions is not as difficult as it may seem, as there are many steps ordinary citizens can take to cut back on the greenhouse gases their vehicles are producing each day.

• Telecommute to work. Recent research from Global Workplace Analytics, a firm that helps organizations understand and communicate emerging workplace strategies, found that 50 percent of the American workforce holds a job that is compatible with at least partial telework. The company also found that as recently as March 2016 a typical business would save $11,000 per telecommuter per year, while workers who telecommute can save between $2,000 and $7,000 per year. But the financial benefits may pale in comparison to the effects that mass telecommuting can have on the planet. Telecommuters consume considerably less fuel than workers who drive or take mass transportation to work, and over time that can greatly reduce fuel consumption and vehicle emissions.

• Avoid idling. Conventional automotive wisdom once suggested that idling a vehicle for several minutes can actually warm up its engine. But the EPA notes that idling is both ineffective and harmful to the environment. Idling for more than 30 seconds can increase air pollution unnecessarily, waste fuel and money and cause excessive wear and damage to engine components. Auto manufacturers now recommend that vehicles idle for no more than 30 seconds before being driven, as modern engines take less time to warm up than the engines of yesteryear.

• Drive less. Perhaps the simplest way to reduce vehicle emissions is to drive less. While walking or cycling can be a great and healthy alternative to driving, driving less does not necessarily mean motorists must abandon their vehicles entirely. Instead, drivers can organize weekday shopping and errand trips so they accomplish everything in a single trip. This can free up time and greatly reduce fuel consumption and vehicle emissions.

• Reduce driving emissions. A great way to help the planet, and such a goal is more attainable than many people may think.

The holiday season is a time for families to gather and express their love and appreciation for one another. Exchanging gifts has been a tradition in the holiday season, and while such a tradition is well-intentioned, gift-giving annually produces substantial amounts of waste.

Food plays a big role at many holiday celebrations, and uneaten food contributes heavily to the excess waste during the holiday season. Time magazine reports that an estimated 1.3 billion tons of food, or about one-third of global production, is lost or wasted each year. The United States alone wastes 34 million tons of food annually, and a considerable amount of that waste is produced during the holiday season.

Food is not the only thing wasted during the holiday season. Everything from packaging to gift wrap to the number of gifts purchased can contribute to excess holiday waste.

As big a problem as holiday waste has become, there are several simple ways to take control of that waste.

• Make a list and stick to it. Retailers are very good at upselling and getting people to purchase more than they need during the holiday season. Stick to a shopping list for food or other supplies for the holiday season and beyond. Do not be tempted to buy more than is necessary.

Did you know?

According to a 2015 study from researchers at the University of Georgia, in 2010 alone, between four and 12 million metric tons of plastic trash found its way into the oceans from coastal countries. That was the first estimate of how much plastic enters the ocean in a year since 1975. In that 1975 study, researchers working with the National Academy of Sciences estimated that 0.1 percent of global plastic production found its way into the oceans. But the 2015 study examined the volume of plastic waste produced by every coastal country in the world before estimating how much of that waste could wash into the oceans due to littering, open dumps or landfill leaks. The study’s authors determined that roughly 15 to 40 percent of plastic litter or waste enters the ocean each year. Where that waste ultimately ends up, and the impact that it has on marine life and human food supply, remains a mystery. In addition, the study’s authors predict the amount of plastic waste entering the oceans will double in the next decade.
A recipe for better cooking skills

The ongoing popularity of food-focused television shows, cooking apps and websites suggests the public’s desire to expand their food horizons and skills in the kitchen.

But some people may be falling short in terms of their kitchen skills. According to Technomic, 30 percent of millennials say they think cooking meals at home is a smart living choice, whereas nearly 70 percent say they enjoy cooking for others. However, there may be room for many people to improve their cooking skills in the kitchen. The market research group NPD Group found just 45 percent of those between the ages of 18 and 24 consider themselves to be merely “somewhat good” at cooking, down from 48 percent in January 2013. Cooking well has become something to which many people aspire, but with time-pressed schedules, some find it difficult to make meals happen.

The key to resolving to make more time for homecooked meals and sharpen their culinary talent have many resources that can help.

• Be present in the kitchen.

The first step to being a better cook is to spend time in the kitchen and give yourself the freedom to make your cooking your full attention. Distractions such as mobile phones and televisions can significantly distract from the cooking experience. Flavorful and correctly prepared meals are far more satisfying. Cooking may have some abstract or foreign terms that mix together to form the culinary lexicon. Taking the mystery out of a roux or learning what it really means to roast can make it easier to develop such skills.

• Have fresh ingredients on hand.

Build meals around ingredients that are available in fancy cooking shows and explore preparation techniques for staples that can be turned into many different meals simply with a variation of flavors. Before you order delivery, take a look at a menu and see what’s available. This is a French term for ensuring all of the ingredients for a particular recipe are prepared and ready to go before the stove is even turned on.

• Read over the recipe and understand it.

Tasting different recipes can be fun but learning to cook well comes with frequent practice. Understand the components of a recipe and refer back to it frequently so that you know how and when to add ingredients. As you develop more confidence, you can veer from the recipe and expand the flavor profile or make substitutions.

• Recognize that cooking is something intuitive.

A recipe can only get a cook so far. As your skills develop, you will develop a feel for good cooking. For example, you will know when a dough is at the right texture or if meat seems to be at the proper temperature (test it with a thermometer to be sure). If self-guided lessons are not effective, cook with a friend or family member who is a proficient home chef. This is a good way to learn techniques hands-on.

How to maximize your gym workout (and membership)

Ringing in the new year might be about toasting to good fortune and good health, but for many people, New Year’s Eve also may be spent thinking about New Year’s resolutions, many of which may focus on health and fitness. According to CreditDonkey, a financial resource that helps people save money and make savvy financial decisions, the health club industry was valued at $27 billion in the United States. Globally, health clubs produce close to $75 billion in revenue every year. And that industry appears unlikely to slow down anytime soon, as more and more people are resolving to get healthier.

No one signs up for a membership hoping for mediocre results. Therefore, here is how to get the most out of a gym membership and regular workouts.

• Get inside the door. The first step to realizing results is to go to the gym. Physical training sessions to familiarize themselves with a gym’s equipment and the proper techniques to employ when using that equipment. Trainers also can key support roles in members’ workouts, helping to keep clients motivated on those days when the enthusiasm wanes.

Tips for realizing goals in the year ahead

The dawn of a new year represents a chance to start anew and set goals for the months ahead. New Year’s resolutions are often made to provide the motivation people need to improve their lives and make a new year as productive and happy as possible. While many people who have decided on a resolution will still be thinking about their New Year’s resolutions, cutting these unnecessary items, which will only pile up.

• Rent items rather than buying them.

Renting rather than buying is another way to stay organized. Avid readers can rely on the public library for resources for personal training sessions to familiarize themselves with a gym’s equipment and the proper techniques to employ when using that equipment. Trainers also can key support roles in members’ workouts, helping to keep clients motivated on those days when the enthusiasm wanes.

The beginning of the year is an ideal time to get organized and set oneself up for a productive year ahead. It’s also a good opportunity to take inventory of seldom-used items and clear out as much clutter as possible.

The amount of stuff the average person owns can affect how easy or difficult it is for that person to get organized. In disorganization and lost time. A study by the library for resources for personal training sessions to familiarize themselves with a gym’s equipment and the proper techniques to employ when using that equipment. Trainers also can key support roles in members’ workouts, helping to keep clients motivated on those days when the enthusiasm wanes.

• Plan ahead for meals and other tasks.

Use the calendar to plan out the week or the month. When you know what to expect, instead of spending time figuring out what to make or which task to do each day, you can be more efficient about getting it done.

Getting organized is a common goal. It’s entirely achievable with a positive attitude and some dedication.

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Deciding if a career change is for you

While losing weight and quitting smoking remain among the most popular New Year’s resolutions each year, many more people report considering changing careers at the dawn of a new year.

A career change is a significant step, especially for men and women who are firmly established in their fields. A career change can be just as rewarding and life-changing as losing weight or quitting smoking, and there are some things professionals might want to consider before resolving to change careers in the new year.

Changing careers vs. switching jobs

Changing careers and switching jobs are related, but not exactly the same thing, and the decision may vary depending on what you want the former while others may only be in need of the latter. A full-blown career change means leaving one’s job and returning to school and a willingness to start from the bottom. A job change typically means leaving your field and moving on to another position, whether it’s with their existing employer or with another company.

Career trajectory

The decision a professional’s career may also influence whether or not they want to make a career change. Establishing a long-term career trajectory will also help them consider their willingness to start anew. Many mid-career professionals may have more established themselves in their fields and within their companies. Switching careers does not mean that experience and reputation is invaluable, but neither attribute may carry as much weight in a different line of work, and that can affect career trajectory and future earnings.

Effects on others

Established professionals must also consider the effect that a career change may have on their families. Married mid-career professionals will also need to discuss changing careers with their spouse, and even their children if the kids are old enough to understand. Discuss the pros and cons of changing careers and the impact that making such a change may have on your family’s daily life. Will the family have to move? Will the new lifestyle change dramatically, if at all? Spouses and children may feel better knowing they were in- volved in the decision, and talking things through with family may help working professionals determine if changing careers is the best decision for them.

Long-term goals

Long-term goals are another thing to consider when you make a career change. That’s especially true for mid- or late-career professionals who may already have made significant progress toward achieving their long-term goals. Discuss long-term goals with your spouse or significant other and how changing careers might affect those goals. Long-term goals can change, and while the ability to realize those goals might not weigh heavily in your decision regarding a career change, understanding how such a change might affect your retirement or other late-life plans can only help you make the most informed decision possible.

Many people resolve to change careers at the dawn of a new year. But the decision requires the careful consideration of a host of factors.

Social media resolutions

The Internet and social media have revolutionized the way people spend their time. In the not-so-distant past, the sharing of information took considerable time. But now with the constant connectivity and attention getter person’s head, it can immediately be broadcast and shared with the world.

According to the social networking and media resource Brandwatch, there were 2.3 billion active social media users as of January 2016. That number is expected to grow. Social media accounts apiece. A new social user is added every 12 seconds.

Social media and Internet usage has become pervasive in much of our society, and people have become addicted to it. Cornell Information Science has even published research that looked at the percentage of people who have quitting Facebook and other social networks. Professed “social media addicts” have described the need for constant updates of feeds and websites. They feel compelled to keep their following up to date, and they could not imagine life without them.

While losing weight and quitting smoking remain among the most popular New Year’s resolutions each year, many more people report considering changing careers at the dawn of a new year.

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Getting to the truth about dieting and weight loss

Weight loss is a popular New Year’s resolution come the new year. But in spite of that popularity, the resolution to lose weight is no small task. When resolving to lose weight, men and women will encounter an abundance of information about dieting and weight loss. It’s easy to become confused and to determine which plans will be effective.

Research published by Shape magazine says nearly one in three young people embark on a new diet each month, but 45 percent give up after one week, and about half abandon their goals within a month. Data released in the Daily Mail in 2013 said that although one in seven (13 percent) women in the United Kingdom stick to a diet for 13 weeks or more, nearly one in five (19 percent) succumb to their favorite food cravings after a month.

What’s the magic formula for weight loss? Experts advise that there isn’t any. Weight loss strategies that require fasting or dieting or restrict certain foods may not produce long-term success. Rather, a lifestyle overhaul is often the most effective weight loss approach. 

• Recognize that quick fixes do not work. Drastic weight loss approaches may produce immediate results, but such plans are not sustainable. Drastic plans include certain detoxes and cleanses; diets that eliminate all but a few foods; some prepackaged foods; and food-replacement strategies. Feelings of deprivation or boredom may make people following these diets unsuccessful in the long run. Losing weight means changing one’s food and exercise plans over the long haul.

• Eat in regular intervals. Researchers at the National Weight Control Registry offer that spacing food evenly throughout the day to try to lose weight. Those who eat healthy foods at regular intervals are better nourished, think more clearly and report fewer mood swings than those who eat unhealthy meals.

• Recognize that not all carbs are bad. People trying to lose weight often hear that they should increase protein con-

Did you know?

Many people make losing weight and/or getting fit their New Year’s resolutions, and the dawn of a new calendar year is often a great time to find discounts on gym memberships. According to Consumer Reports, many gyms and fitness centers, recognizing the desire people have to start the year off on a healthy foot, will greatly discount the cost of memberships in January. But signing up for a discounted gym membership on the morning of January 1 is not the only way to save money and still get fit. Prospective members willing to put in a little extra time might be able to get a gym with costly initiation fees to waive that fee. In addition, e-commerce businesses like Groupon® and LivingSocial may also offer discounted memberships to area gyms through their websites. Fitness-minded people may also be eligible for health club rebates through their health insurance plans. In such instances, health insurance providers may reward policy holders who visit the gym a predetermined number of times in a specific time frame (i.e., 50 visits in six months) with rebates. Such rebates can save club members several hundred dollars per year, greatly reducing the overall cost of their gym memberships.

Travel more by reducing related stress triggers

The U.S. Department of Labor Statistics indicates that more than half of all American workers are not using all of their vacation days, equaling to $22.4 billion in cash value, according to a report by the Oxford Economics analysis firm. In Canada, unused vacation time isn’t as pronounced but it is still apparent.

A recent survey by California-based staffing firm Robert Half found that 26 percent of Canadians are not using paid vacation days provided by their employers. However, many workers are not taking even half of what they are entitled to. By not taking their vacation days, people are passing up the opportunity to spend time with family and friends.

Many Americans eagerly await their vacations, for some the idea of getting away is marred by prospect of things going wrong or the stress of travel itself. To make travel easier, Time Management historically has offered websites and apps that suggest devising strategies to relieve stress. Other habits also can alleviate stress that are tied to travel that cause stress.

Make lists

Start by making a checklist of what to pack and what to bring. Cross-reference the checklist with what supplies are necessary. Make sure you have everything packed and ready to go before taking off and heading to the airport or train station.

Get ample sleep

For travel there are many reasons people decide to travel to get away. In addition, e-commerce businesses like Groupon® and LivingSocial may also offer discounted memberships to area gyms through their websites. Fitness-minded people may also be eligible for health club rebates through their health insurance plans. In such instances, health insurance providers may reward policy holders who visit the gym a predetermined number of times in a specific time frame (i.e., 50 visits in six months) with rebates. Such rebates can save club members several hundred dollars per year, greatly reducing the overall cost of their gym memberships.

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The importance of annual health exams

Annual health exams are a key component of maintaining a healthy lifestyle. A person may need to visit the doctor if he or she is feeling well, but many health problems manifest themselves in a way that men and women can detect. According to the Unity Point Clinic, nearly one out of every three adults in the United States (133 million Americans living with a chronic disease are unaware of the diagnosis. Therefore, annual physical exams can detect serious illnesses before they do much damage. Smoking will not be exactly alike, but many will share some general features.

Health history
A crucial element of a physical exam is the health history if the physician doesn’t already have one on file. The doctor will take time to ask every question related to the history of illness, health habits, any vices (smoking, drinking alcohol, etc.), exposures, symptoms, or medications. New questions may be asked depending on the patient's age, smoking history, and subjective complaints. If the patient is over 50 years old, the doctor will ask about the presence of heart disease, diabetes, or high blood pressure. The patient will be asked about a family history of these conditions, as well as any personal history of smoking, alcohol abuse, or drug use. The doctor will also ask about the patient's lifestyle, including exercise, diet, stress levels, and mental health.

The Mayo Clinic defines vascular dementia as a problem with memory, planning, judgement, memory and other thought processes caused by brain damage. "Coloring definitely has therapeutic value," stated får, "because it activates the areas of the cerebrum that control emotions. Research has shown that coloring is a significant risk factor for vascular dementia and Alzheimer’s disease, with smokers two to three times more likely to develop the disease as nonsmokers."

Dementia can be brought on by stroke, whether it’s a large stroke or a series of mini-strokes. WebMD says, "Dementia may be indicative of illness or physical conditions. If there is a family history of dementia, the doctor may consider testing for a possible hereditary health condition."

Vital signs
A doctor will check a patient’s vital signs during the physical. Areas the doctor will look at include but are not limited to:

• **Heart rate:** This measures the speed at which the heart is pumping. Normal resting heart rate values range from 60 to 100 beats per minute.
• **Blood pressure:** A blood pressure cuff (sphygmomanometer) will measure systolic and diastolic pressure. Systolic pressure measures the force with which the blood is pushing through the arteries. The diastolic blood pressure is the pressure in the arteries between beats, when the heart rests.

Adequate vacation time has long been one of the perks many working adults look forward to when planning for new jobs. While that’s still true today, an increasing number of employers are not taking full advantage of their vacation days. However, after several years of taking limited or no vacation days, many organizations are popping up to take time off and travel more.

One way to see the various parts of the world in one trip is to travel via a luxury cruise ship that sails in and out of multiple ports. Cruise market research in the United States is expected to reach almost $50 billion by 2018. The world’s largest cruise passenger source market is North America, which produced 12.16 million guests in 2014 alone. The advantages of traveling via cruise ship are numerous. When traveling aboard a cruise liner, guests have an array of amenities at their fingertips for one set price. This includes room accommodations, food, entertainment, and even some shore excursions. Those looking for an easy vacation option that requires coordinating air flights with rental cars and hotels often find traveling via cruise an easier experience.

Cruises can be booked through a travel agent, through the cruise line itself or via the Internet. According to AAA’s 2016 Travel Forecast, nearly one-third of the 133 million Americans living with a chronic disease are unaware of the diagnosis. Therefore, annual physical exams can detect serious illnesses before they do much damage.

Carmel tips: Help save time and money

Many people resolve to enjoy life to the fullest, and that may involve indulging in new experiences and traveling to different locales. The United States Travel Association says, "Nearly four out of five domestic trips taken are for leisure, and 1.7 billion person-trips, or travel taken by a person away from home overnight to places 50 miles away or more, were logged in 2015."

Ground transportation remains one of the most popular means of getting around. People who choose not to use their own vehicles for travel often find that a rental vehicle suits their purposes and can be quite affordable. Consumers seeking a rental car can ensure their travel plans go smoothly with these tips:

• **Travel off-season.** Not only might travelers save on airline tickets, hotel accommodations and car rentals, but they also can save on rental cars. For example, according to the Abrams Travel Data Index, consumer spending was 16 percent less in March for a rental car than they would renting the same vehicle in July.

• **Look for car rental deals.** When selecting a rent car, decide which type of vehicle will best fit your needs. If you’re traveling with children, you may need a van or a large sedan, rather than a compact car. If travel includes certain hobbies, such as skiing or bicycle riding, look for a rental with a ski or bike rack — or one that can fit such accessories. Those interested in the environment may want to rent an eco-friendly model.

• **Shop around.** Major car rental agencies are located all over the world. However, depending on where you travel, locally owned companies may offer comparable service and lower rates. Lower operating costs (think no franchise fees or big advertising budgets) mean these rentals typically cost 15 to 30 percent less than rentals from mainstream agencies. Research lesser known local rental agencies and compare prices and read any reviews to see if these businesses are up to the standards of larger, better-known chains.

• **Avoid renting from an airport.** It may be convenient to step off a plane and grab a rental right there. However, rental car agencies operating at airports may pass on airport surcharges to their customers. Try a car rental service away from the airport and take a shuttle or cab to get there.

• **Know mileage caps.** According to Angie’s List, some rental car companies offer unlimited miles for a rental fee. However, some may have mileage caps. Read the fine print of the agreement, especially if you’ll be using the car for long distances.

• **Ask about membership affiliation.** Inquire about discounts for any major national or local organizations, such as AAA, AARP and credit card programs to which you may belong. If you’re employed by a company that reimburses for rental cars, they may have a negotiated rate for employees.

• **Investigate insurance coverage.** You may be able to decline extra insurance coverage when renting a vehicle. Some travel and automotive policies will cover collision damage and personal liability for temporary use of a rental car, according to MileCards.com, a travel rewards card comparison website. What is not covered by your insurance may be covered by secondary insurance offered by the credit card used at booking.

Rental cars are a major component of travel. Consumers can save money and make trips even easier by understanding some of the basics of renting.
Exploring the origins of New Year’s resolutions

For millennia, people around the world have commemorated the arrival of a new calendar year by adhering to various traditions. Once such tradition is making resolutions for the year ahead. Resolutions are promises to oneself geared around personal fulfillment and betterment.

Resolutions are widely practiced, but some people may not understand the origins of New Year’s resolutions and why they have become the norm. Some historians tie the invention of modern-day resolutions to the ancient Babylonians. More than 4,000 years ago, the Babylonians celebrated the New Year on March rather than January. The spring harvest was in March, and a festival called Ishtar was held to celebrate. An important part of the festivity was the crowning of a new king. Special rituals also affirmed a connection to the gods. The Babylonians made promises to the gods, which included vows to return borrowed objects and pay outstanding debts. Resolutions can also be traced to another Roman ritual, known as the Menisco, which was instrumental in creating a more formal calendar, and the start of the new year was moved from March to January (January and February were added to the Roman calendar under the rule of Numa Pompilius). Julius Caesar wanted to honor January’s namesake, Janus, the Roman god of beginnings. Janus’ two faces enabled him to look back into the past and forward into the future. Sacrifices to Janus were made, and worshippers exchanged gifts with one another. A custom of setting resolutions began during this period as well, with Romans promising to be well, with Romans promising to be self-control necessary to help people maintain their resolutions is like a muscle that needs to be exercised. When set in a resolution to perform different activities, it’s easy to realize one particular resolution. For example, in an experiment at the University of Albany, researchers asked 122 smokers to try new things. Of those who were diligent about practicing their self-control, 27 percent of those who were diligent about practicing their self-control exercise success-fully kicked their cigarette habit in the following month, compared with just 12 percent of volunteers who didn’t maxi-

The end of the year tends to be a time of reflection on the previous 12 months. Many people are inspired to find a new career at the dawn of a new year. Some might find it possible to turn hobbies and other interests into ventures that can make money or even serve as new jobs. Earning a living doing something you love is the ultimate goal for many people. However, before a person tries to turn a hobby into a career, he or she first needs to analyze the situation and give such a momentous decision adequate consideration. All hobbies cannot be adapted into lucrative businesses, especially those that are very niche-oriented.

The following techniques can help people turn their hobbies into careers.

• **Streamline and perfect your skill.** Before trying to turn a hobby into a career, obtain further training or education, if necessary. Just because you’re qualified to do something as an amateur does not mean you can do it as a professional. Research if you need more schooling and pursue that schooling if you find you do.

• **Appeal to other hobbyists.** Hobbyists tend to be quite enthusiastic and passionate about their work. Therefore, your first client base may very well be other hobbyists. Attend street fairs, carnivals and other gatherings that tend to bring hobbyists together. This can help spread the word about your ventures and open up your work to an extended network of like-minded individuals.

• **Listen to all feedback.** Take criticism and other feedback from as many people as you can. This will help you to really fine tune and professionalize your hobby. Try to accommodate points of view from others to see what others have to say about your potential business.

• **Start small and simple.** Getting your feet wet in the business world takes an investment of time and money. It’s easy to follow the mentality “go big or go home.” But with the goal of turning a hobby into a career, you may want to start slowly by contracting with newspapers and magazines. Sharing your expertise can be a lucrative and less costly way to turn a hobby into a new career.

Taking a hobby into a profession may not result in instant success. But with dedication, the dream may come true.

The benefits of family meals

Regular family meals can benefit children in various ways.

Family meals help provide a regular, consistent opportunity to create an environment of inclusion for everyone in the family. Family meals also become a way to carry on family traditions and instill a sense of family unity.

• **Eating together** can help prevent certain poor adolescent behaviors. Adolescents who have family dinners a week up to 3.5 times more likely to abuse prescription drugs and to use illegal drugs other than marijuana; three times more likely to use marijuana; more than 2.5 times more likely to smoke cigarettes; and 1.5 times more likely to try alcohol, according to Court Appointed Special Advocate reports.

Family meals are more than just a chance to enjoy good food together. Such meals may benefit children for years to come.

Did you know?

Each January, people all over the world make resolutions for the new year. Many of the same resolutions pop up on popularity lists each year. According to a study by GoBankingRates, which in December of 2015 asked 5,000 people what their New Year’s Resolutions would be for 2016, the top resolutions included:

• **Enjoy life to the fullest.**

• **Live a healthier lifestyle.**

• **Lose weight.**

• **Learn something new.**

• **Spend more time with family and friends.**

• **Save money.**

A study by Thomas Cook UK, a United Kingdom-based travel company, indicated many people in Britain planned to cut back on social media as a top resolution as well. It should be interesting to see which resolutions play out upon the arrival of 2017.

How to turn a hobby into a career

A love of animals could be turned into a career in pet grooming.

The benefits of family meals

For decades, family meals have been associated with happiness, better health, and well-being. A 2006 article in the Journal of Marriage and Family found that the nine- to 14-year-old children who ate dinner with their families most frequently ate more fruits and vegetables and consumed less soda and fried foods.

• **Conversations around the dinner table** provide an opportunity for children to expand their vocabulary and ask questions. A 2006 article in New Directions for Child and Adolescent Development found dinner conversations to have an influence on children’s vocabulary development, as well as their ability to critically think about issues.

• **Family dinners can help expand palates and get children to try new foods.**

• **Experts in the Department of Child Development and Family Science at North Dakota State University say family meals help provide a regular, consistent opportunity to create an environment of inclusion for everyone in the family. Family meals also become a way to carry on family traditions and instill a sense of family unity.**

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DECEMBER 2016

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Financial tips to survive job loss

Beginner’s guide to real estate investments

Purchasing a house or property is about more than setting up a home. Although quite a number of people buy real es-
tates, without proper awareness, too much abides, many others recognize the potentially lucrative investment that lies within a real estate purchase.

Don’t let the ups and downs of the economy, real estate has become a common investment vehicle — one that has plenty of potential for making big gains for those who are willing to put forth the effort. In a bad economy, real estate investments will usually fare better than stocks. Real estate also continues to appreciate despite the occasional economic slow-down.

Like any other endeavor, there is a right and a wrong way to go about investing in real estate. Novices may not know where to begin their forays into the real estate market as investors, even if they already own their own homes. Buying a property as an investment is an entirely different animal than buying a home to establish a resi-
dence. However, with the right guidance, anyone can dab-
ble in real estate.

• Establish financial goals. Before you even begin looking at properties or put forth the effort of meeting with an agent, you must determine what you expect from the investment. The days of buying real estate and flipping it for a fast profit may be over. It’s more likely you’ll be looking for a property that can provide a steady stream of long-term income. Understand what you hope to achieve by investing. If it’s to become an overnight millionaire, you may be looking at the wrong investment vehicle in real estate.

• Establish a plan. New investors who do not have a plan will often invest without regard for the value of the property. One common mistake is buying a property with more set-
backs than others who have planned accordingly. When investing in real estate, it’s more about the bottom line than the property itself. According to Springboard Acad-
emy, a real estate academy for investors, look for moti-
vated sellers and stick to a set purchase price. Try to make offers on a variety of properties that work in your finan-
cial favor. And know what you want to do with the prop-
erty (i.e., renovate and sell, remove and rebuild, or rehab-
ations) before you buy. Fit the house to the plan, and not vice-versa.

• Start small. If this is your first time out there, stick

How to save money on everyday expenses

Saving money on everyday ex-
penses is a goal for many adults. Cer-
tain expenses, such as loan payments,
may be more difficult to pare down than others who have planned accordingly. When

own lunches to work, working profes-
sionals can save hundreds of dollars per year. In addition to the financial benefits of brown-bagging lunches, adults can reap nutritional rewards by packing healthy meals for themselves. Men and women who choose to brown-bag lunch each day will have to eat whatever the eateries near their offices have to offer, whether those offerings are healthy or not. Individuals also can save money by bringing their own coffee to work each day rather than purchasing coffee from shops to satisfy their morning java fix.

Entertainment

Entertainment is another area where many adults can likely save money. NBC News reported in 2015 that the av-

erage cable bill was $99 per month, and that was before 2016 rate increases were announced by a host of providers, in-
cluding DirecTV, Dish Network and Time Warner Cable. Streaming services such as Netflix ($9.99 per month), Ama-
zon Prime ($9.99 per year) and Hulu Plus ($7.99) combine to cost a fraction of that figure, and such services continue to increase their offerings. Adults inter-
terested in trimming their daily expenses can access all three services for less than $320 per year, or a little more than three adults’ worth of cable bill.

Reducing everyday expenses is a goal for many adults, and doing so is simpler than some may know.
The benefits of umbrella insurance

Insurance policies come in various forms. There is a type of insurance to cover everything from motor vehicles to personal health to apartment dwellings. While the majority of people understand the importance of insuring their homes and cars, many may not explore the benefits of a different type of insurance: umbrella coverage.

Unlike other types of insurance that only offer one specific coverage, umbrella insurance is a single policy that covers various aspects of liability. An umbrella policy can fill in the gaps where liability limits come into play with other insurance policies, keeping a person protected regardless of deductible or other assets.

Accordingly, the financial resource Money Crashers, umbrella insurance is a type of liability insurance. Its main purpose is to protect policy holders in the event of lawsuits. The umbrella policy will provide additional coverage against bodily injury liability claims and property damage liability claims. These policies also provide broader coverage than the standard homeowner’s insurance policy.

Umbrella insurance offers an excess of liability coverage in the event of lawsuits.

Millions of students graduate from colleges and universities each year. Upon earning their degrees, many students must shift their focus from paying tuition to repaying their student loans. Student Loan Hero, a loan consolidation and management company, says Americans owe nearly $1.3 trillion in student loan debt. The average member of the class of 2016 can expect to have $37,172 in student loan debt upon graduation. That’s an increase of 6 percent from 2015.

Student loan debt is not the only financial hurdle college graduates face upon graduation. Graduates need to learn how to make their money go far and start thinking about investing in the future — even though many graduates earn entry-level salaries upon graduating. The following tips can help grads manage their money and take control of their personal finances.

• Save a portion of your paycheck. Newfound freedom may tempt grads to go on spending sprees or indulge in a few too many luxuries. Budgeting, which includes saving a portion of your paycheck for the proverbial rainy day, can keep you on track. Use an “automatic credit card” account and make payments on time, paying the balance in full whenever possible. A strong credit rating will be a significant influence in whether you qualify for anything, including a person’s ability to make big-ticket purchases such as cars and homes.

• Take advantage of employer-sponsored retirement plans. New grads may not be thinking about retirement, but the earlier adults begin saving for retirement, the more money they will have available to them when they do step working. Take advantage of employer-sponsored retirement plans, such as 401(k) accounts.

Power of attorney protects loved ones

Life is full of the unexpected. But just because the future is unpredictable does not mean adults cannot prepare for what lies ahead. Estate planning is important, and establishing power of attorney can be essential for men and women looking to protect their financial resources and other assets.

What is power of attorney?

A power of attorney, or POA, is a document that enables an individual to appoint a person or organization to manage his or her affairs should this individual become unable to do so. According to the National Caregivers Library, POA is granted to an “attorney-in-fact” or “agent” to give the person the legal power to act in the principal’s best interest.

The laws for creating a power of attorney vary depending on where a person lives, but there are some general similarities regardless of geography.

Why is power of attorney needed?

Many people believe their families will be able to step in if an event occurs that leaves them incapacitated and unable to make decisions for themselves. Unfortunately, it is not always true. A person is not named as an agent under a POA until the grantor has executed the POA or granted legal access to financial, medical and other personal information. Those family members’ hands may be tied. In addition, the government may appoint someone to make certain decisions for an individual if no POA is named.

Just about everyone can benefit from establishing an attorney-in-fact. Doing so does not mean men and women cannot live independently, but it will remove the legal barriers involved with serving as a guardian, regardless of one’s age. The power of attorney must be signed, witnessed, and notarized to be valid and considered legally binding.

Power of attorney varies

Power of attorney is a broad term that covers various aspects of decision-making. According to the legal resource Lectric Law Library, the main types of POA include general power of attorney, health care power of attorney, durable power of attorney, and special power of attorney. General power of attorney, also known as a “durable,” means that the document will remain in effect if a person becomes mentally incompetent. Durable power of attorney, for example, relates to all the appointments involved in general, special and health care powers of attorney.

Did you know?

Those looking to rein in their spending may want to take inventory of their dining habits. The budgeting resource The Simple Dollar says the average American eats roughly 4.2 commercially prepared meals per week. This equates to around 18 meals eaten outside of the home in a given month. That can cost diners roughly $232 dollars per month or more. Budget-conscious diners looking to curtail their spending can be pickier about when they choose to dine out. Simply eating at home a few more times per month can add up to considerable savings. MM16C603

Money management tips for recent grads

Recent graduates must take money management seriously to secure their financial futures.

• Protect against identity theft. Grads should keep careful track of their money and spending so they will know if they have been victimized by a security breach. Many people, and especially young people, live much of their lives online, making them highly susceptible to identity theft if they are not careful. Grads should always be aware of money coming in and going out of their accounts while also making sure to never share sensitive information online.

• Pay off debt. Pay off high-interest debt first. Explore consolidation when repaying student loans and examine options regarding income-based repayment, which ties monthly payment amounts to income levels rather than total debt.

The future is just beginning for new graduates, and making smart financial choices is a large part of the years ahead.
Traditional IRAs vs. Roth IRAs

Adequate retirement planning can set men and women up to enjoy their golden years however they see fit. Getting to retire with enough money takes discipline and commitment and may require some sacrifices along the way.

“Retirement planning” is an umbrella term that covers various types of financial products and investments. One of the products prospective investors are likely to hear about when making their retirement investment options is an Individual Retirement Account, or IRA. An IRA is a personal retirement savings plan that can provide tax benefits to those who qualify. When speaking with a financial planner or exploring options on their own, prospective investors will hear about Traditional IRAs and Roth IRAs and wonder what distinguishes one from the other. The following breakdown can help investors understand those differences with the hopes of finding the best option for them.

Contributions
Contributions to Traditional IRAs are pre-tax, and they may be tax deductible depending on the account holder’s income and other factors. Contributions to Roth IRAs are made with post-tax income and are not eligible for tax deductions.

Taxes on distributions
While men and women about to open an IRA likely will be making investments with the expectation distributions for quite some time, it’s important that prospective account holders know that, according to Prudential, Traditional IRA account holders will pay federal taxes on any income earned in the investment account and on pre-tax contributions when money is withdrawn. Roth IRA account holders will not be subject to federal taxes on withdrawals, including their investment earnings, if they meet certain contribution eligibility requirements. Investment advisors should continue to advise their clients that Traditional or Roth IRAs before they reach age 59 1/2. Exceptions to that rule should be discussed with a tax or accounting professional.

Income requirements
In order to open an IRA, whether it’s a Traditional or Roth IRA, prospective account holders must have earned income, such as wages, salaries or income from self-employment. A Traditional IRA account holder cannot work and still open an IRA, but only if their spouse is employed and the couple jointly files their tax return. There also may be income limits depending on which type of IRA an investor chooses. There are no income limits attached to Traditional IRAs, but account holders’ ability to deduct contributions from their tax return may be limited if their spouse is eligible to participate in an employer-sponsored retirement plan. There are income limits associated with Roth IRAs. Account holders’ adjusted gross income must be below certain limits depending on their tax filing status (i.e., filing single or filing jointly with a spouse).

Distributions and age
The Internal Revenue Service notes that Traditional IRA account holders must begin taking distributions by April 1 the following year in which they turned 70 1/2 years of age and by December 31 in future years. No minimum distributions are required for Roth IRA account holders.

Understanding the various types of IRAs can be difficult. Prospective investors who need help navigating their retirement planning should not hesitate to contact financial planning professionals.

How to save enough for a down payment on a house

A home is the most costly thing many people purchase. The process of buying a home can be both exciting and nerve-wracking. One way to make the process of buying a home go more smoothly is to save enough money to put down a substantial down payment.

Saving for a down payment on a home is similar to saving for other large purchases. Men and women need to plan so there will be money available to put down a down payment. Many financial planners and real estate professionals advise prospective home buyers put down no less than 20 percent of the total cost of the home, or they’re buying a home. Payments short of 20 percent will require private mortgage insurance, or PMI. The cost of PMI depends on a host of variables, but is generally between 0.3 and 1.5 percent of the original loan amount. Homeowners pay PMI, buyers who can afford to put down 20 percent can save themselves a considerable amount of money by doing so.

Down payments on a home tend to be substantial, but the following are a few strategies prospective home buyers can employ to grow their savings with an eye toward saving a down payment on their next home.

- **Decide when you want to buy.** The best strategy that many experts agree on is that buyers should start saving early, and limit debt. When buyers plan to buy, they not only create a savings strategy. If buyers decide they want to buy in five years, they should begin putting money into their savings. If buyers want to buy within a year, they will need to save more each month, and those whose existing savings fall far short of the 20 percent threshold may have to accept paying PMI.
- **Prequalify for a mortgage.** Before buyers even look for their new homes, they should first sit down with a mortgage lender to determine how much a mortgage they will qualify for. Prequalifying for a mortgage can make the home buying process much easier, and it also can give first-time buyers an idea of how much they can spend. Once lenders prequalify prospective buyers, the buyers can then do the simple math to determine how much they will need to put down. For example, if buyers want to put down a $300,000 loan means buyers will have to put down $60,000 to meet the 20 percent down payment threshold. If, for example, buyers can put down less than $60,000, but they will then have to pay PMI. It’s important for buyers to understand that a down payment is not the only costs they will have to come up with when buying a home. Closing costs and other fees will also need to be paid by the buyer.
- **Examine monthly expenses.** Once buyers learn how much mortgage they will qualify for, they will then see how close they are to buying a home. But prospective buyers of all means can save more each month by examining their monthly expenses and looking for ways to save. Buyers can begin by looking over their recent spending habits and then seeing where they can spend less. Cutting back on luxuries and other unnecessary spending can help buyers get closer to buying their next home.
- **Avoid risky investments.** Some times it’s great to take risks when investing, but risk should be avoided when saving for a down payment on a home. Traditional vehicles like certificates of deposit, or CDs, and savings accounts are considered safe for savings for their homes are protected and not subject to market fluctuations.

How to save enough for a down payment on a house can be accomplished if buyers stay disciplined with regard to saving and make some changes in spending habits.

Did you know?
Preparing meals at home remains the least expensive way to eat. The budgeting resource Cheapism.com compared the costs of a classic chicken dinner — accounting for variables such as tip, food waste and family size — made at home and at a restaurant. The comparison determined that a home-cooked meal costs as much as 60 percent less than a dinner out. A simple chicken dinner for one costs between $6 and $8 at home, takeout costs more than $13 and dining out costs more than $15. The rates of savings are similar when accounting for paying for a family of four.

Strategies to repay student loans as quickly as possible

Millions of people fund their college educations with student loans. Such loans can make it possible for students to attend some of the very best universities in the world, but they also can be burdensome when students graduate and face the unenviable task of repayment.

- **Establish short-term financial goals.** Short-term financial goals can motivate borrowers to maintain their financial discipline, especially in those initial years after college when many new graduates may not have settled into specific goals, making sure to pick a target date to repay student loans in full. Grads who want to become homeowners can work to achieve that goal before age 30. Once that goal has been set, grads can research average home costs in their desired areas. Such information motivates people to stay on track with their student loans as quickly as possible so they can be on track to achieve their larger goal of buying a home in accordance to their preest. Grads may want to consider as they look for ways to pay off their debts.
- **Live with a roommate or roommates.** Recent graduates who landed their first professional job may feel living alone is the ultimate illustration of their financial independence. But living with a roommate or roommates can free up more money for borrowers to put toward repaying their student loans. Roommates share utility and cable/internet bills, and room shares are often less much expensive than studio or one-bedroom apartments. Many young professionals, especially those moving to a new city for their first job, find living with roommates after college is also a great way to develop or expand a social network.

Repaying student loans takes discipline, but that discipline is rewarded when loans are repaid long before reaching their maturity date.
When renting can be a smart decision

Conventional wisdom suggests buying a home is the safest way to grow your wealth. In many cases, this is true. However, renting is sometimes a smarter approach.

As with any financial decision, all of the options and circumstances need to be weighed before jumping in. Making a major purchase requires doing your homework. The following are some reasons why renting can be more beneficial than buying.

• You are young. The National Association of Realtors estimates that the first-time home buyer is 31 years old. People who are younger than that and uncertain about their futures should not feel pressured to buy simply because it is presumed to be the “adult” thing to do. Knowing your financial situation and making good decisions now will help you make your future financial plans go as smoothly as possible.

• Merging finances after getting married

Couples can spend months or even years planning their weddings. While planning a wedding requires lots of hard work, couples may also want to give some thought to life beyond their wedding day. One of the more important matters couples must consider is how to manage their finances once they tie the knot. Discussing money can be a tricky issue, particularly when one or both of you have been accustomed to handling their own accounts and being responsible for their own income and expenditures. Bringing another party into the equation can complicate matters, particularly when one spouse may not have all the full picture of the other’s spending and saving habits. In fact, the financial resource Bankrate.com says that 15 percent of newly married couples are in debt from their engagement expenses—newly married couples encounter over spending and managing debt.

When deciding how to merge their finances, couples can experiment to see what works best for them. It may take some trial and error before couples find a solution that works for them, but it’s important that couples keep the lines of communication open and express a willingness to compromise with regard to their future finances. The following are some additional tips for couples who want to make the transition to sharing finances go as smoothly as possible.

Did you know?

When shopping for auto loans, prospective car buyers should limit their loan shopping to a two-week period. Many auto buyers now shop for auto loans separately from shopping for cars, first arranging financing via a bank, credit union or other lender, and then beginning their search for their next car or truck. While that can help buyers secure low interest rates and borrower-friendly loan terms, buyers should know that each time they apply for loans their credit scores dip. The lower a prospective borrower’s credit score, the harder it becomes for that person to secure the best loan rate. However, according to the online financial resource Bankrate.com, applicants who call all of their loan applications within a two-week period will only have those applications count as one credit inquiry. That means applicants’ credit scores will only fall once as opposed to several times for prospective buyers who apply for loans sporadically over the course of several weeks or months. Potential borrowers also should know that when they apply for an auto loan and find a car or truck they want to buy, they can then present their loans terms to the dealership and ask if the dealer can beat the terms, potentially saving them more money over the life of the loan.

Start the conversation early

According to a recent poll by the National Foundation for Credit Counseling, more than two-thirds of engaged couples had negative attitudes about discussing money with their soon-to-be spouses, with 5 percent saying even having the conversation would cause them to call off the wedding. If money is causing this type of issue before the wedding, delaying the conversation until after tying the knot can be a big mistake. It’s better for couples to begin financial discussions and start brainstorming long-term goals and plans as soon as they get engaged. Don’t hide negative financial information from a prospective spouse. Being open and honest — even if it can be challenging — is the best way to proceed.

Deal with debt

Hiding debt is a big mistake. Discuss debt early on and come up with a way to pay it off together. The experts say, like it or not, once you’re married, your spouse’s debts become your problem. However, your credit score can impact your ability to get credit as a couple. It’s best to handle debt efficiently regardless of who is responsible for the debt.

Decide who is the money manager

One person may be better or more organized when it comes to paying bills. Whether you keep separate accounts or combine them, it is easier for one person to take the lead and manage the finances from month to month. Money can funnel into a joint account specifically established to pay bills.

Develop a joint budget

Not only do finances need to be merged, but so, too, do lifestyles. Couples must be on the same page regarding their spending habits and keep luxury or personal expenditure in check. Work out a budget and savings plan together.

Managing finances is a conversation that newlyweds need to have as soon as possible.

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Easy entertainment savings save money

Adopting a frugal lifestyle does not mean a person needs to forgo every luxury and live like a pauper. Becoming more frugal may mean making some compromise in the way you invest your money, but not sacrificing entertainment and recreation. The following are a handful of ways to cut entertainment expenses without making any major sacrifices.

Revisit television needs

Leichtman Research Group annual survey of TV households found that cable costs increase considerably each year. Cable bills rose 30 percent from 2011 to 2015. That’s nearly eight times the rate of inflation. Fortune magazine says the average monthly cable bill surpassed $100 in 2016. One way to reduce television bills is to scale back on your cable package. Cut premium channels and look for a basic package of channels. Some people are cutting the pay TV by replacing the pay TV service with Netflix and other streaming services. Some people choose to forgo every luxury and live like a pauper. Becoming more frugal may mean making some compromise in the way you invest your money, but not sacrificing entertainment and recreation.

Weekly meal plans may save money

Meal plans provide a clever way to save money on food. Knowing the meals that will be made and which ingredients need to be purchased for these recipes eliminates floundering and impulse purchases at the supermarket.

Knowing exactly what to buy and when also can eliminate food waste and spoilage. According to the University of Pennsylvania, people who can avoid impulse spending can save up to 25 percent on their food bills. Planning meals in advance can also provide a host of health benefits. When meals are planned in advance, couples have more control over the ingredients they choose and can tailor them to specific dietary needs or healthy eating plans.

Fortunately, time-conscious individuals have a multitude of resources to help them plan and shop for meals. A quick online search for weekly meal plans offers a wealth of information including recipes and complementary shopping lists. People also can download apps that help with meal planning. Some apps include: Yummly, Pepperplate and MealBoard, among others.

Another way for individuals to plan meals more effectively is to take a shopping trip more efficient and can help to conserve fuel. When planning meals, try to use the most perishable items first. For example, prepare to use seafood, some dairy items and fresh vegetables early in the week, and more durable foods, such as frozen, boxed or canned goods, later in the week.

When buying fruits at the store, buy proteins in bulk and subdivide them into smaller quantities. They can be properly repackaged foods so they will not spoil or become freezer burned, leading to waste. Other budget-conscious shopping tips include trying store brands, building meal plans around items that are on sale and using coupon taking advantage of coupons or coupon apps.

Post a weekly meal plan on or near the refrigerator. This will help reduce waste and ingredients prepared as needed. Building meals around slow cooker recipes can also cut costs. Many cooks yield wonderful meals in the morning and then come home to completely cooked meals. On busy nights, many cooks may not want to spend the evening in the kitchen. Choosing meals that can be prepared during the weekend ahead. Compare the necessary ingredients against those you may already have in your pantry. The rest can be purchased and saved for subsequent meals. Buying a week’s worth of groceries in one shopping trip is more efficient and can help to conserve fuel. When planning meals, try to use the most perishable items first. For example, prepare to use seafood, some dairy items and fresh vegetables early in the week, and more durable foods, such as frozen, boxed or canned goods, later in the week.

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Post a weekly meal plan on or near the refrigerator. This will help reduce waste and ingredients prepared as needed. Building meals around slow cooker recipes can also cut costs. Many cooks yield wonderful meals in the morning and then come home to completely cooked meals. On busy nights, many cooks may not want to spend the evening in the kitchen. Choosing meals that can be prepared during the weekend ahead. Compare the necessary ingredients against those you may already have in your pantry. The rest can be purchased and saved for subsequent meals. Buying a week’s worth of groceries in one shopping trip is more efficient and can help to conserve fuel. When planning meals, try to use the most perishable items first. For example, prepare to use seafood, some dairy items and fresh vegetables early in the week, and more durable foods, such as frozen, boxed or canned goods, later in the week.

When buying fruits at the store, buy proteins in bulk and subdivide them into smaller quantities. They can be properly repackaged foods so they will not spoil or become freezer burned, leading to waste. Other budget-conscious shopping tips include trying store brands, building meal plans around items that are on sale and using coupon taking advantage of coupons or coupon apps.
Use these bonus Kids’ Corner as weekly items in regular editions or combine them to compose sections to reach the youth market. All items are also available individually, in color and black & white.

(MCC Editorial Library /BONUS FEATURES & PUZZLES MENU: “kids corner”)
Use these bonus crossword puzzles and horoscopes as weekly items in regular editions with sponsorship or combine them to compose sections or extend existing sections. (MCC Editorial Library / BONUS FEATURES MENU: “crosswords” or “horoscopes”)

Crossword Puzzles are provided as pictured and as separate puzzle, solution and text files.

Horoscopes are provided as weekly ASCII text files. For your convenience, a “Horoscopes” heading is also included.
Use these bonus weekly puzzles with sponsorship to entertain readers of all ages. (MCC Editorial Library / BONUS FEATURES MENU: “crypto fun,” “word scramble,” “guess who” or “word search”)

**CRYPTO FUN**

Determine the code to reveal the answer!

- A. 16 22 24
- B. 3 19 16 6 12 9
- C. 4 19 15 25 6 14
- D. 11 19 2 12 6 14 8 19

**WORD SCRAMBLE**

Rearrange the letters to spell something pertaining to food safety.

- ECNLSA

**GUESS WHO?**

I am an actor born on December 8, 1978 in Louisiana. As a youth, I began a career in modeling. My acting work took off when I was cast in the show “Vampire Diaries.” My wife starred in another vampire-based entertainment venture.

**FOOD SAFETY WORD SEARCH**

**AIR FLIGHT WORD SEARCH**

**DECEMBER HOLIDAYS WORD SEARCH**

**DISNEY FILM WORD SEARCH**
Try something new in the kitchen

Try new recipes is part of the joy of cooking for many amateur and even professional cooks and chefs. Oftentimes, fun can be had when trying foreign cuisine that’s not easily found at grocery stores or nearby restaurants. Those who want to try a taste of Vietnamese from the comfort of home can indulge in the following recipe for “Fried Glass Noodles with Fish or Eel (Mien Xao Luon)” from “Vietnamese Home Cooking” (Periplus) by Robert Carmack, Didier Corlou and Nguyen Thanh Van.

Fried Glass Noodles with Fish or Eel (Mien Xao Luon)

Serves 4

1 pound skinless fish or eel fillets (see note), finely diced
2 tablespoons fish sauce
1 teaspoon ground pepper
12 dried black mushrooms
Leaves from 2 large sprigs Vietnamese mint (rua rau) or spearmint
1 bunch Chinese (flat/garlic) chives
1 6-ounce packet cellophane (bean thread) noodles
About 1 cup vegetable oil for frying
2 onions, thinly sliced
6 cloves garlic, crushed
2 cups bean sprouts, rinsed and drained
2 fresh long red chilies, seeded and cut into thin strips
2 lemons, cut into wedges
Asian chili sauce for serving (optional)
Extra virgin olive oil

In a medium bowl, combine fish or eel, fish sauce and pepper. Stir well and refrigerate until ready to use, at least 20 minutes.

Soak mushrooms in hot water for 20 minutes, then drain, squeezing to remove all liquid. Use scissors or a small knife to cut to rough pieces; discard. Cut mushroom caps into small discs and set aside.

Stack a few Vietnamese mint leaves together and roll tightly into a cylinder. Use a sharp knife to cut crosswise into thin strips. Repeat with remaining leaves. Cut chives into 1-inch pieces.

Prepare noodles (see below). Using scissors, cut noodles to manageable lengths for serving.

Transfer fish to a plate, reserving marinade in a bowl, and pat fish dry with paper towels. Heat oil in a wok or large fry pan over medium-high heat until shimmers. Add one-third of the fish and stir-fry until almost crisp, 3 to 5 minutes. Transfer to paper towels to drain.

Reduce heat to medium, drizzling all but ½ cup of the oil. Add remaining fish plus marinade and mushrooms, and stir-fry for 3 minutes. Then add noodles and stir-fry for 2 minutes. Finally, add chives, onion, garlic, bean sprouts, reserved fried fish, and remaining marinade. Stir-fry for 1 minute and sprinkle with Vietnamese mint. Transfer to a serving plate and garnish with the reserved crispy-fried fish and chilies. Serve with lemon wedges, and chili sauce, if desired.

Note: This is a very old Hanoi recipe, and popular restaurants there specialize in eel dishes. Steargon is preferred in texture to eel, although tender catfish fillets, as well as oily garfish and smelt, can also be substituted. Spanish mackerel is another option.

To prepare cellophane noodles:
1. Immerse in very hot, but not boiling, water for exactly 1 minute and drain. A subsequent cold-water bath stops the cooking process.
2. Use scissors to cut to the desired length.
3. Cellophane noodles used directly from the packet can also be deep-fried until crisp and used as a garnish.

Freshly ground black pepper
Bring a large pot of water to a boil. Add the Farrellte and cook until al dente, following the manufacturer’s suggested cooking time. About 2 minutes before the pasta is done, add the asparagus.

Meanwhile, in a mixing bowl, beat the eggs with a fork or whisk until slightly frothy. Set aside.

When the pasta and asparagus are done, drain and set aside. Immediately melt the butter in a large skillet over medium heat. Add the garlic and sauté until fragrant, about 1 minute. Add the pasta and asparagus and toss briefly before the pasta is done, about 2 minutes.

Serve immediately, passing freshly grated Parmesan and black pepper for guests to add to taste.

Farfalle with Crabmeat, Asparagus, Scrambled Eggs, Garlic, and Herbs

Makes 4 to 6 servings

1 pound farfalle
3/4 pound asparagus, trimmed and sliced diagonally, 1/4-inch thick
10 extra-large eggs
1/4 cup finely chopped fresh Italian parsley
1/2 cup freshly grated Parmesan cheese, plus more for serving
2 tablespoons heavy cream

Bring a large pot of water to a boil. Place all the ingredients except the parsley into a heavy 3-quart saucepan. Bring to a boil, skimming frequently during the first few minutes of cooking.

Reduce heat and cook just until the mixture coats the spoon then flows off slowly, about 15 minutes. The sauce should have the appearance of a very thin syrup.

Add the crystallized ginger. Cook for about 15 minutes, stirring frequently. This mixture will not appear thick when hot, but does set some when cool. It is not designed to be as firm as commercial-made jams.

Note: If using canned peaches, drain well; if using frozen peaches, defrost thoroughly and drain well.

Use these bonus recipes as weekly features, to create seasonal recipe books, or to sell sponsorship to businesses that carry the recipe’s ingredients.

MCC Editorial Library /BONUS FEATURES & PUZZLES MENU: *recipes*
RESOLUTIONS

Tips for realizing goals in the year ahead

The dawn of a new year represents a chance to start anew and set goals for the months ahead. New Year’s resolutions are often made to provide the motivation people need to improve their lives and make a new year as productive and happy as possible.

While people who make New Year’s resolutions fully intend to realize those goals, few actually stick to the game plan. According to researchers at the University of Scranton, just 8 percent of people who make their New Year’s resolutions actually achieve those resolutions. While that might make it seem like the odds are against men and women who have resolved to improve their lives in the year ahead, the following tips can help adults realize their goals for the new year and beyond.

Emphasize time management. Hectic schedules can quickly derail resolutions. Many people want to eat healthier and exercise more but find their time is stretched pretty thin, which can make it difficult to get to the gym or prepare healthy meals at home. Finding ways to manage time more effectively can make it easier to stay committed to New Year’s resolutions. Right down your daily schedule and look for ways to free up time. If you routinely take an hour for lunch each day, use that time to exercise and eat at your desk when you return from your walk, workout or job. Try to wake up 30 to 60 minutes earlier each morning to exercise, and make use of time before bed by preparing a healthy lunch for the following day.

Make your goals public. By publicly declaring your intention to improve your life, you’re putting some positive pressure on yourself to fully commit to your goal. Friends and loved ones can be great sources of support, and once they’re aware of your efforts, you likely won’t want to let them down. Once you have decided on a resolution, post your short-term and long-term goals to your Facebook page or let your immediate family and closest friends know of your goals in person. Their encouragement can help you stay on track, and they may even offer to help you realize your goals.

Keep track of your progress. Keep a resolutions journal or start a blog that allows you to write about your efforts. If your goal is to pay down debt, make a spreadsheet that tracks your progress. That spreadsheet might be more motivational than simply seeing a loan or credit card balance gradually reduce on your monthly statement. Writing about your trials and errors can help others and also provide a great way for you to explore your approach and tweak it to ensure your ultimate success.

Expect setbacks. If realizing resolutions was easy, the success rate would be greater than 8 percent. Setbacks are inevitable, so don’t allow them to derail your efforts. Even if setbacks occur when you’re well on your way to success, regroup and get back on track without getting down on yourself.

Reward yourself. Don’t hesitate to reward yourself as you realize your short-term goals and draw closer to making your long-term goal a reality. For example, if weight loss is your goal and you’ve adhered to your diet and lost some weight, reward yourself with a favorite meal eaten in moderation. New Year’s resolutions may be difficult to realize, but a few simple strategies can help you achieve your goals and enjoy the fruits of your hard work.
Give these ready-to-sell layouts to your sales team for an immediate revenue opportunity.
Each month you can substitute copy to sell them as campaigns for multiple runs.

(MCC Creative Library /AD TYPE: “MultipleAdvertiser”)

Financial Planning
How to save money on everyday expenses

Saving money on everyday expenses is a goal for many adults. Certain expenses, such as loan payments, may be more difficult to pare down than others. But there are ways adults can save on everyday expenses without drastically overhauling their daily routines.

Transportation
Transportation is a significant expense for many adults. The Federal Highway Administration notes that the average American family devotes 19 percent of its monthly budget to transportation costs, while Statistics Canada points out that Canadian families spent slightly less than $10,000 on average on transportation in 2014. A 2011 report from the American Public Transportation Association found individuals who ride public transportation can save more than $10,000 annually. That figure is closely tied to fuel costs, but even when fuel costs are low, adults can still save substantial amounts of money by utilizing public transportation instead of driving themselves to work every day. Even adults who live in auto dependent exurbs, where families devote 25 percent of their monthly budgets to transportation costs, can save by carpooling to work, which allows commuters to split fuel and toll costs while also reducing wear and tear on their vehicles. That reduced wear and tear will add years to a vehicle’s life, saving auto owners money as a result.

Food
Food is another daily expense where many adults can likely save some money. A 2013 survey from Visa found that the average person goes out for lunch twice per week, spending $10 each time. That adds up to more than $1,000 annually. By bringing their own lunches to work, working professionals can save hundreds of dollars per year. In addition to the financial benefits of brown-bagging lunches, adults can reap nutritional rewards by packing healthy meals for themselves. Men and women who eat out for lunch each day will have to eat whatever the eateries near their offices have to offer, whether those offerings are healthy or not. Individuals also can save more money by bringing their own coffee to work each day rather than relying on coffee shops to satisfy their morning java fix.

Entertainment
Entertainment is another area where many adults can likely save money. NBC News reported in 2015 that the average cable bill was $99 per month, and that was before 2016 rate increases were announced by a host of providers, including DirectTV, Dish Network and Time Warner Cable. Streaming services such as Netflix ($9.99 per month), Amazon Prime ($9.99 per year) and Hulu Plus ($7.99) combine to cost a fraction of that figure, and such services continue to increase their offerings. Adults interested in trimming their daily expenses can access all three services for less than $320 per year, or a little more than three months' worth of cable bills.

Reducing everyday expenses is a goal for many adults, and doing so is simpler than men and women may know.