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Make the most of the season to entertain

Begins on **8**

The end of the year is entertaining season, as family gatherings and holiday parties take center stage in the weeks between Thanksgiving and New Year's Day. Advertising opportunities abound in Metro's November issue, which is loaded with reader-friendly features on dining and entertaining.



Bonus Weekly Features

Begins on **16**

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*.

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Help readers give back to their communities

Begins on **12**

Charitable giving spikes during the holiday season, and Metro's November issue offers ample opportunities for charitable organizations to connect with readers looking to give back during this special time of year.

Coming next month:

Features offering financial advice and articles to ready readers for New Year's resolution season.

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CATEGORIES: SPECIAL EVENTS • HOW TO

Make Election Day go smoothly

Election Day gives voters throughout the United States a chance to participate in their government. The right to vote is something to cherish, as many people across the globe do not get a chance to elect the officials who govern their countries.

While Election Day is an exciting time, voters may find it frustrating if they do not take steps to ensure things go smoothly when they head to the polls. The following tips can help voters prepare for Election Day.

• **Confirm your polling location.** Polling locations may have changed since last year, and voters who have moved in the past 12 months may now have to vote in a new location. Voters can contact their local board of elections or visit www.Vote411.org to confirm the correct polling locations. Voters should also learn the hours when the polls are open so they do not arrive too early or too late to vote.

• **Bring photo identification.** Voter identification laws vary by state, but voters who want to avoid hassles or holdups may be able to do so by bringing current photo identification with them to the polling place. While such identification is not necessarily a requirement, voters who bring along a driver's license or state identification card may get in and out of the polling place more quickly than those who do not.

• **Confirm registration.** Voters can confirm that they have registered to vote by contacting their local board of elections in advance of Election Day. Sometimes voters' names may not appear on the registration list when they arrive to vote, even if they previously registered.



Poll workers can help voters who find themselves in such situations. But voters who want to avoid such hassles on Election Day can confirm their registration beforehand.

• **Be familiar with the candidates and issues on the ballot.** Voting is a privilege and a responsibility, so voters should familiarize themselves with the candidates and issues on the ballot in the weeks leading up to Election Day. In addition to national or statewide candidates and issues, voters should learn about local issues that may have a more direct impact on their daily lives. The more voters learn about the candidates and issues in advance, the more quickly they can cast their votes and get to work or return home.

Voting on Election Day is a privilege that voters should not take lightly. Taking certain steps in the weeks ahead of Election Day can make it easier for voters to cast their ballots.

TF16B577

CATEGORIES: HOLIDAYS-FALL • GENERAL INTEREST

Veterans Day facts and figures

Veterans Day, once known as Armistice Day, was first celebrated on November 11, 1919, the anniversary of the end of World War I. In 1928, the United States Congress passed a resolution for Armistice Day to be an annual observation, and by 1938, the day became a national holiday.

Differing from Memorial Day in May, Armistice Day, which would be renamed Veterans Day in 1954 under President Dwight Eisenhower, pays tribute to veterans who survived various wars. Memorial Day commemorates those veterans who lost their lives.

Americans celebrate Veterans Day, while residents of Great Britain, Canada and Australia celebrate Remembrance Day. Those who want to learn more about Veterans Day can consider the following facts.

• According to the American Community Survey, there were 19.3 million military veterans in the United States in 2014. Of those, 1.6 million were female.

• California, Texas and Florida comprise the states with the largest number of veterans, equalling one million or more.

• Veterans consist of people who served in the military. This includes the Army, Navy, Marine Corps, Air Force, and Coast Guard. Veterans serve in times of war and peace.

• The word "veteran" comes from the Old English language and means "old, experienced soldier." The first use of the word was documented in 1789.

• Although many veterans are working, and the average annual income of male veterans is $37,000, some veterans continue to be unemployed. According to data from the U.S. Bureau of Labor Statistics, the overall unemployment rate for veterans rose to 7.6 percent in January 2013. The unemployment rate of post-9/11 veterans or those who participated in the Gulf War reached 6.2 percent.

• Upon retiring or being discharged, veterans may need help acclimating to life outside the military. The Department of Veterans Affairs says about 30 percent of Vietnam War veterans have been diagnosed with post-traumatic stress disorder, or PTSD.

• Between 1971 and 1977, Veterans Day was celebrated on the fourth Monday in October. It was changed back to its original date, November 11, in 1975 when President Gerald Ford signed bill S.331 into law. The change went into effect beginning in 1978.

• An American soldier was buried at the national cemetery in Arlington on November 11, 1921. His identity was unknown, and the gravesite is known as the "Tomb of the Unknown Soldier." A guard from the Society of the Honor Guard stands watch over the grave each year on Veterans Day, and the president or another high-ranking member of the government places a wreath on the grave.

Veterans Day occurs each year on November 11, marking the end of World War I. The day has evolved into a celebration and remembrance of the heroism of America's brave soldiers. *TF16B576*

CATEGORIES: HEALTH/MEDICAL • GENERAL INTEREST

Understanding seasonal affective disorder

The tail end of Daylight Saving Time in 2016 occurs on November 6, when millions of people will turn their clocks back one hour. Few people enjoy turning the clocks back in autumn as much as they enjoy turning them forward in spring. Turning the clocks forward affords many people, in particular working professionals who spend much of their weekdays working indoors, a chance to enjoy some sunlight when leaving their offices each day. However, once the clocks are turned back, professionals typically find themselves leaving their offices under a cover of darkness.

Some people easily adjust to less daylight, while others experience a condition known as season affective disorder, or SAD. SAD is a disorder related to changes in seasons. According to the Mayo Clinic, the majority of people with SAD begin to experience symptoms in the fall and continue battling those symptoms throughout the winter. The end of Daylight Saving Time occurs in early November, and the onset of SAD symptoms is no doubt related to the decreased exposure to daylight many people experience once clocks have been turned back. Those who suspect they might be susceptible to SAD can get a better grasp of the condition so they are capable of recognizing and responding to it should any symptoms appear.



What is SAD?

Mental Health America, a leading community-based nonprofit dedicated to addressing the needs of those living with mental illness, defines SAD as a mood disorder associated with depression and related to seasonal variations of light. Though many people may be saddened when the clocks are turned back and the sun sets earlier than it does in the warmer months, MHA notes that a diagnosis of SAD can only be made after the symptoms of SAD have appeared for three consecutive winters and have gone into remission once spring and summer have arrived.

What are the symptoms of SAD?

Simply feeling bummed out that winter is on the horizon does not mean a person has SAD. The following are some of the more common symptoms of the disorder:

• Depression marked by feelings of misery, guilt, hopelessness, despair, and apathy. A loss of self-esteem may also occur.

• Feelings of anxiety that include tension and an inability to tolerate stress

• Mood changes that are sometimes extreme; some SAD sufferers experience feelings of mania in spring and summer.

• Changes in sleeping habits, such as a desire to oversleep and difficulty staying awake. Some people may experience disturbed sleep and find themselves waking up in early morning when they are unaccustomed to doing so.

• Feelings of fatigue and an inability to adhere to one's normal routine

Who is most likely to suffer from SAD?

The Mayo Clinic notes that SAD is diagnosed more often in women than in men, and MHA notes that three out of four SAD sufferers are women. Young people are more likely than older people to get winter SAD, with MHA reporting that the main age of onset of SAD is between 18 and 30. Symptoms of SAD may worsen among people who have already been diagnosed with clinical depression or bipolar disorder.

More information about seasonal affective disorder is available at www.mentalhealthamerica.net.

UK CA *TF16B585*

CATEGORIES: TRAVEL • PETS • CONSUMER TIPS

Learn the basics of traveling with pets

Many pet owners now take their companion animals along with them when they visit family, travel for business or go on vacation. TripAdvisor, the premier travel community resource, annually polls travelers about traveling with pets. Fifty-three percent of respondents travel with their animal companions.

Anyone who has traveled with pets understands the impact that dogs, cats, fish, birds, and other animals can have on travel plans. Accommodations for the animals must be made in order to travel with peace of mind, and some people even forgo vacations when they cannot find accommodations for their pets.

Many hotels have pet-friendly rooms on lower floors near walking areas. Even many restaurants — where pet hair and food may seem like an unlikely combination — are open to allowing travelers dine with their pets. Animals may be allowed to sit in patio dining areas, and some restaurants even allow pets indoors.

Those who choose to travel with pets can heed some precautionary tips and plan ahead.

• The American Kennel Club recommends a veterinary visit prior to taking pets on extended trips. Make sure all vaccinations are current and ask for a copy of health certificates/records.

• Invest in a carrier or crate large enough for your pet. The crate should be large enough for the pet to stand, turn and lie down. A crate or carrier can keep pets secure in the car and may be recommended in pet-friendly hotels.

• Airlines may allow small pets to ride in the cabin in a carrier under your seat. Larger pets will have to ride in the cargo hold. Try to book a direct flight, so that the pet will only have to board and disembark the plane once. Notify airline personnel when you are traveling with a pet. Provide food and water for a long flight.

• Confirm the rules at hotels concerning pet stays. Recognize that you may have to pay fees when bringing pets into a hotel. Bring along your pet's food and water, as unfamiliar foods or water from unfamiliar dishes may cause stomach problems. Try to keep your pet quiet and be considerate of others who may not be animal lovers.



Many travelers now bring their pets along on vacations or other trips.

• Keep identification on your pet that includes your mobile phone number should the pet get lost.

• International travel may require a different set of procedures depending on where you are traveling. Some countries do not allow pets to visit, while others may require pets to be quarantined for a predetermined period of time before they're allowed to travel within the country. You also may be able to apply for a pet passport to make international travel go smoothly.

Traveling with pets can be enjoyable, and more and more pet owners are bringing their companion animals along for the ride.

UK CA *TF16B555*

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CATEGORIES: PETS • HEALTH/MEDICAL



Zika and your pets

The Zika virus became a widespread concern for travelers beginning in the spring of 2016. Travelers were warned not to visit certain areas, notably tropical climates, deemed vulnerable to Zika outbreaks.

The Centers for Disease Control and Prevention says that Zika is spread mostly by the bite of an infected Aedes aegypti mosquito. While many people can overcome a Zika infection, it's particularly dangerous to pregnant women and their fetuses and women who hope to become pregnant. Infection during pregnancy can cause certain birth defects that affect the fetus's brain.

Since the Zika virus garnered international attention, certain areas in North America have been affected, including Florida and New York. Zika has understandably raised concern about the impact the virus can have should it spread even further. While the illness is usually mild, with symptoms such as fever, aches and pains lasting as little as one week, pet owners are unsure if the virus poses a threat to their four-legged friends.

As of late summer 2016, the CDC did not think that animals were involved in the spread of Zika virus. There has been no evidence that Zika is spread to people from contact with animals, nor have there been any reports of pets or other types of animals becoming sick with Zika. The only animal ever known to have experienced Zika spontaneously was a monkey with a mild fever in the Zika Forest of Uganda in the 1940s. Primates have the ability to become infected, says the CDC, but only a few experiments have ever presented any symptoms.

The CDC adds that there is also limited evidence from a study conducted in Indonesia in the late 1970s that horses, cows, water buffaloes, goats, ducks, and bats could become infected with Zika. But there is no evidence that the animals developed the disease or posed a risk for Zika virus transmission to humans.

Pets are much more likely to succumb to other mosquito-spread illnesses than the Zika virus. However, pet owners can still take certain precautions to keep their companion animals safe. Mosquito control measures are the best sources of protection. Ensure there are no sources of standing water in and around a home, as standing water serves as a breeding ground for mosquitoes. Natural and chemical pesticides may help in the yard. Also, speak with a veterinarian about repellants labeled for animals if mosquitoes are particularly bad. You also can limit the time pets spend outdoors during peak mosquito season.

Zika outbreaks are extremely unlikely in cold, dry climates where mosquitoes are not prevalent. But pet owners in such climates should still take measures to protect their pets from mosquitoes. Routine vet visits and vaccinations are essential to keeping pets safe. Parasites can cause any number of health ailments, and heartworm is a particularly dangerous condition that can be transmitted through a mosquito bite.

More research and information is needed regarding the impact of Zika on livestock and companion animals. But pet owners should continue to prioritize protecting their animals from potentially harmful mosquitoes.

UK *TF16B535*

CATEGORIES: HOLIDAYS-FALL • DID YOU KNOW

Did you know?

Designed to serve as the unofficial kickoff to the holiday charitable giving season, Giving Tuesday is celebrated on the Tuesday following Thanksgiving in the United States. While events like Black Friday and Cyber Monday have become incredibly popular among holiday shoppers looking for great deals on gifts for their loved ones, Giving Tuesday aims to capitalize on the holiday spirit of giving by celebrating philanthropy and promoting charitable giving. Giving Tuesday began in 2012 and was the brainchild of the team at the Belfer Center for Innovation & Social Impact at New York City's 92nd Street Y, which has brought people together around the values of service and giving since 1874. Nonprofits, civic organizations, for-profit businesses and corporations, individuals, and families have participated in Giving Tuesday since its inception. In 2015, with the cooperation of donors, volunteers and organizations in 71 countries, the Giving Tuesday movement raised nearly $117 million. More information about Giving Tuesday is available at www.GivingTuesday.org. UK *TF16B587*

CATEGORIES: FAMILY/PARENTING • CHILDREN/TEENS • EDUCATION/SCHOOL

Managing diabetes during the holiday season

The holiday season is synonymous with many things, including food. Family gatherings and holiday office parties wouldn't be the same without great food.

Food plays such a significant role during the holiday season that many people are worried about overindulging. Some celebrants can afford to overindulge, while others must resist temptation. Diabetics fall into the latter category, as the festive mood of the season does not mean people with diabetes can throw dietary caution to the wind. With the holiday season upon us, diabetics can heed the following tips from the U.S. Centers for Disease Control and Prevention to help them stay on a healthy track.

• **Stick to your normal routine.** While the holiday season can be unpredictable, the CDC advises diabetics stick to their normal routines as closely as possible. Because holiday guests cannot control food served to them at family gatherings or parties, the CDC recommends diabetics offer to bring a healthy, diabetic-friendly dish along to any parties. In addition, don't skip meals during the day in anticipation of a large holiday meal. Doing so makes it hard to control blood sugar levels.

• **Be extra careful with alcohol.** Alcohol is served or readily available at many holiday gatherings, and many people overindulge because of the festive mood of the season. Overindulging in alcohol is dangerous for anyone, but diabetics must be especially mindful of their alcohol consumption. Alcohol can lower blood sugar and interact with diabetes medicines. Diabetics who want to enjoy a holiday libation should keep their alcohol consumption to a minimum.



The availaibility of sugary treats during the holiday season can tempt diabetics to deviate from their healthy diets.

• **Eat slowly.** Eating slowly can benefit anyone during the holiday season. Eating at a leisurely pace gives diners' brains ample time to signal that their bodies are full. By eating quickly, diners may be eating more calories than they hoped to eat, and that can lead to uncomfortable feelings of fullness after a meal. Diabetics who can slow down their eating are less likely to overindulge in less healthy holiday foods that can affect their blood sugar levels.

• **Remain active.** The holiday season can be hectic, as adults often must juggle extraordinarily busy social schedules with the responsibilities of everyday life. Many people sacrifice time at the gym to ease the burden of hectic holiday schedules, but diabetics must resist that temptation. The National Institute of Diabetes and Digestive and Kidney Diseases notes that routine physical activity helps diabetics keep their blood glucose levels in their target range. Physical activity also helps the hormone insulin absorb glucose into all of the body's cells for energy. That extra energy boost can help diabetics fend off holiday-related fatigue.

Diabetics face a lot of temptation come the holiday season. But with the right plan of action in place, men and women with diabetes can enjoy a healthy holiday season. *TF16B579*

CATEGORIES: PETS • HOW-TO • GENERAL INTEREST

How to trim a dog's toenails

Trimming dog toenails is a routine part of grooming that can promote health and comfort. The task, while on the surface seems relatively simple, sometimes can be a cause for anxiety. That's because if you cut too low, the blood vessel that runs through the dog's nail can be nicked and cause bleeding.

Avoiding the task only compounds the problem. The longer nails are allowed to grow, the longer that blood vessel, or quick, as it is known, can extend. Dogs that do not walk far outdoors, especially not on abrasive surfaces, may not benefit from natural wearing down of their nails and will require clipping more frequently. Also, certain breeds are prone to having longer nails.

Long nails can be painful for dogs. The experts in holistic care at *Dogs Naturally Magazine* say that long nails that will come in contact with hard ground can push back up into the nail bed and cause discomfort. Long nails also may cause the toes to twist. Most dogs require their nails be trimmed every two weeks. This time period may be extended if the dog goes for long walks frequently.

• Start by making the process relaxing for the dog. He or she can sense your anxiety, so do nail trimming when you aren't rushed and can devote time to the process. Reward good behavior with treats so the dog will begin to associate nail trimming with a positive experience.

• Trim any fur away from the toes to make it easier to see the nails.

• Start slowly and trim the nail in small increments. Work in three parts: the top right, top left and top center. Do not merely cut a chunk off of the nail all at once. Working slowly helps you avoid pain for the dog and keeps you away from the quick.

• If the edge of the nail you clipped looks dry and flaky, it's likely safe you can trim off a little more. If you start to see a dark, horseshoe shape at the edge of the nail, the quick is nearby. It helps to keep styptic powder handy just in case. This will help stop the bleeding if the quick does get nicked.

• Although everyone has their own techniques, having the dog in a lying down position may be easiest. This way you can comfortably reach the nails and not have to bend his feet in different positions to access the nails, which can be uncomfortable and cause your pet anxiety. Tackle nail trimming in a well-lit area as well. This will make it easier to see what you are doing.

Taking time and reassuring your pet can make nail trimming a more pleasant experience for all involved. *TF16B529*

CATEGORIES: BUSINESS/CAREER • HEALTH/MEDICAL

Honor veterans on Remembrance Day

On the eleventh hour of the eleventh day of the eleventh month in 1918, World War I fighting ceased. The war, which had raged on throughout Europe for a little more than four years, claimed the lives of more than nine million combatants and seven million civilians. The Allies squared off against the Central Powers of Germany and Austria-Hungary, and the conflict involved nations from all over the world.

World War II was even more devastating. Ultimately, 100,000 Canadian soldiers lost their lives in these two wars combined. It is in their honour — and in the name of all the servicemen and women who continue to risk their lives in service of their country — that Remembrance Day was established.

Remembrance Day, sometimes referred to as Armistice Day or Poppy Day, is celebrated each year on November 11. It is a federal statutory holiday in much of Canada. During the holiday, people pause for two minutes at 11 a.m. to remember the many Canadian soldiers who lost their lives. Many people also wear red poppies, a flower that has become synonymous with the holiday.

In addition to the moments of silence and the wearing of poppies, individuals can commemorate Remembrance Day in the following ways.

• **Treat a veteran.** Take a soldier out for a meal or pay the restaurant bill anonymously. If a family member or friend is presently in the military or retired from the service, learn his or her interests and plan a special, stress-free day.

• **Share a servicemember's story.** Speak with a service person who served in World War II about his or her military service, and chronicle this person's story into a living history. Encourage children to take part in learning about this person's history and experiences.

• **Volunteer at a veteran's association.** Find a department of veteran's affairs and see what you can do to assist veterans. If you have specialized skills, offer your services free of charge to former soldiers.

• **Show your patriotism.** Be proud of your heritage and the rich history of the country. Fly the flag, participate in the voting process and teach children about the country's founding principles and how much the nation has evolved. Read up on current events and take an interest in domestic and foreign affairs.

• **Establish your own traditions.** Create your own way to celebrate Remembrance Day. This may include a day of contemplation, spending time with family, visiting historical sites, or watching documentaries on the life-changing wars that transformed the world.

Remembrance Day is a time to honour the patriotism of selfless soldiers who sacrificed their lives to make Canada — and the world — a safer place. UK *TF16B575*

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CATEGORIES: CONSUMER TIPS • SPECIAL EVENTS

How to get Black Friday deals

As Thanksgiving draws near, retailers begin dropping hints about their Black Friday promotions. Some stores have begun to open their doors on Thanksgiving evening, after many people have filled up on turkey and trimmings.

Smart shoppers recognize that Black Friday is a great time to find deals on holiday gifts, and following these tips can help shoppers save even more.

• **Begin researching early.** Since many retailers begin posting information online or send out advertisements about sale items far in advance of Black Friday, shoppers should pay attention to each retailer's offerings so they can better coordinate their shopping efforts. Cross-reference prices against other stores, including both online retailers and traditional brick-and-mortar stores.

• **Establish a shopping budget.** It's tempting to go out shopping with credit cards blazing, but that may lead to overspending. Determine what you can afford and set a budget for Black Friday shopping. Establishing a budget can help you avoid impulse purchases as well.

• **Look for extra discounts.** The early bird often gets the worm, but late shoppers also may benefit on Black Friday. Determine which times of the day stores are offering their biggest discounts. Doorbuster sales tend to start very early, but such sales might be irrelevant if only items you do not need are being discounted. Determine if there are any additional sales that extend throughout the day.

• **Divide and conquer.** Split up the shopping responsibilities so you and your family can get your shopping done quickly. The divide and conquer approach allows you to cover more ground and ensures someone will be there to claim the best deals from various retailers.



Score deep discounts during Black Friday sales.

• **Dress comfortably for shopping.** Malls and department stores may be crowded and can be warm, so dress in layers so you can remove clothing if you get hot. You'll probably do a good deal of walking on Black Friday, so make sure to wear comfortable shoes.

• **Have discount codes at the ready.** Many retailers now use digital apps or emails to keep in touch with customers. These same apps may enable smartphone users to search for discount codes and other coupons. Keep digital coupons handy so they can be presented quickly at checkout.

Black Friday is one of the best days of the year to land steep discounts on a variety of merchandise and services. Make the shopping trip even more successful this time around.

UK TF16B578

CATEGORIES: HOME-MISC • PETS • HOW-TO

Make homes safe for pets

Pets require certain comforts to live long and healthy lives. In addition to adequate nutrition, exercise, medical care, and mental stimulation, pets need a safe place to live.

The average home is filled with various items that can be harmful to pets. Just as parents baby-proof their homes when welcoming new children into their families, pet owners can take inventory of potential hazards to pets and take steps to safeguard their pets from home-related injuries. According to the American Veterinary Medical Association, a few simple adjustments around the house can prevent many pet emergencies.

• **Invest in cabinet locks.** Cats and dogs can be curious animals, gaining access to areas of a home pet owners never would have imagined possible. If you can't store everything beyond pets' reach, then use cabinet and drawer latches to prevent access to areas that are off limits. Lock doors to basements, garages and storage sheds as well.

• **Cover all garbage cans.** Animals have extraordinary senses of smell, and they may be attracted to trash cans around the house. Pets rooting around in the garbage can be messy, but this can also make pets vulnerable to illness. Invest in garbage cans with locks or tight lids to prevent food poisoning or choking.

• **Use medications wisely.** Be mindful of medications, making sure none of your pills fall on the floor where they can be gobbled up by pets.

• **Protect belongings.** Cats can scale many objects in the house, gaining access to areas of the house that dogs cannot reach. Cats also can be attracted to small shiny objects, such as jewelry or glass items, that are choking hazards. Store potential choking hazards out of sight of curious cats.

• **Clean the furnace.** Allergens and poor indoor air quality is not just a concern for humans. Pets also can be affected by allergies and health issues that result from exposure to mold or dirt in a home. Have your HVAC system routinely serviced and routinely change indoor air filters to maintain healthy air quality. When possible, open windows to let fresh air inside.

• **Secure windows and doors.** Cats and dogs may be distracted by something outdoors and feel compelled to chase after it. Dogs and cats can suffer serious injuries if they fall from windows. Make sure window screens are secure and install guards if your pet likes to hang out by the windows. Exercise caution when entering and leaving your home so pets don't scurry outside.

• **Keep cords and electronic outlets secure.** Teething puppies or curious cats may bite or pull on power cords. Use cord keepers to cover up electric lines and outlet locks to keep plugs where they should be.

• **Provide a comfortable indoor climate.** Many pets spend the majority of their days indoors where climate and temperature can be controlled. However, if yours is an outside pet or requires a brief stint in the garage or an uninsulated area, make sure the temperature in such areas is comfortable and safe.

Take precautions around the house to keep pets safe, comfortable and secure.

UK TF16B539

CATEGORIES: SENIORS • FAMILY/PARENTING • MONEY/FINANCE

Options when paying for long-term care

Aging has its side effects, as it's inevitable that individuals' bodies and minds will change as they approach their golden years. Illnesses, disabilities and other conditions may speed up the changes in certain individuals.

While many seniors continue to live independently well into their golden years, some require long-term care. The decision to move an elderly relative into a long-term care facility can be difficult. In addition to the emotional effects of such a decision, families must deal with the financial repercussions.



Long-term care services can be costly, and many general healthcare insurance plans do not cover long-term care. The U.S. Department of Health and Human Services offers that an assisted living facility may cost roughly $3,300 per month for a one-bedroom unit, while a nursing home may cost between $6,200 and $6,900. Seniors or families who have enough income and savings may be able to pay for long-term care services without assistance. But those who cannot afford to do so may need to utilize different programs or resources to pay for long-term care.

• **Long-term care insurance:** According to WebMD, commercial insurers offer private policies referred to as long-term care insurance. These policies may cover services such as care at home, adult day care, assisted living facilities, and nursing homes. However, plans vary widely. In addition, the cost for care and eligibility requirements may change as a person ages, so it's best to purchase this insurance while young and relatively healthy.

• **Government assistance:** Government health programs may pay for a portion of certain care but not all of the services offered by long-term care facilities. For example, the Canadian Life and Health Insurance Association says government health care programs may cover only a small percentage of the costs for nursing homes or other specialized residential care facilities, or perhaps none at all depending on the circumstances. In the United States, Medicare is the Federal health insurance program for people age 65 and older and for some people younger than 65 who are disabled. Medicare generally does not pay for long-term help with daily activities. Medicare pays for very limited skilled nursing home care after a hospital stay, but not for many assisted living facilities.

Medicaid is another option that pays for health services and long-term care for low-income people of any age. First, applicants must determine their eligibility for Medicaid. Medicaid is typically only available after most personal assets have been depleted. Even with Medicaid, a resident of a long-term care facility may need to pay a portion of the care out of pocket. What's more, as part of the application for Medicaid, a "look back" at assets is required to deter gifting assets in order to qualify.

Paying for long-term care requires planning well in advance of when such services may be needed.

UK TF16B588

CATEGORIES: HOLIDAYS-FALL • FOOD/BEVERAGE • DINING/ENTERTAINMENT

Host a turkey-free Thanksgiving

(And other meal ideas inspired by the first Thanksgiving)

Low in fat, high in protein and an inexpensive source of iron, zinc, potassium and B vitamins, turkey makes a healthy addition to a person's diet. Turkey also tends to be the star of the show on Thanksgiving and other holidays. Even though turkey can be a delicious addition to any holiday table, some people prefer to buck Thanksgiving tradition from time to time and divert focus from the golden gobbler.

Even though turkey may be synonymous with Thanksgiving, hosts and hostesses should not shy away from serving something different. In fact, turkey may not even have been on the menu for the first Thanksgiving.

Thanksgiving dates back to New England in November 1621, when newly arrived Pilgrims and the Wampanoag Indians gathered for an autumn harvest celebration. It's reported that pilgrims went on a "fowling" mission in preparation for the three-day feast. Although wild turkey was plentiful in the region, ducks, geese, passenger pigeons, and swans were commonly consumed. Historians at Smithsonian say documents refer to wildfowl and venison as foods appearing at the first Thanksgiving, but turkey was not mentioned.

Home chefs can take a cue from those first pilgrims and choose less traditional offerings this Thanksgiving. The following are some ideas that are reminiscent of the first Thanksgiving.

• If the flavor is more palatable, don't hesitate to select another bird to grace the Thanksgiving table, such as a goose or even a chicken. Some people find turkey meat to be too dry, despite all of the different preparation methods. Chicken or goose may be more well-received and just as versatile.

• Don't overlook the possibility of serving fish and other seafood. Colonists and the Wampanoag probably ate eel, lobster, clams, and mussels. Fish can be dried, smoked and preserved.

• Replace wheat-based recipes with those made from cornmeal, as maize was more likely available during colonial time than wheat.

• Forests provided chestnuts, beechnuts and walnuts, so a platter of nuts paired with cheese or fruit also can make a welcome addition to the table. Nuts also can be ground and used in baked goods or flavoring for Thanksgiving desserts.

• Pumpkin and squash were plentiful in colonial times, and this is why these gourds are often included in Thanksgiving meals and decor. The flesh of a pumpkin or squash can be turned into casseroles or used to make quiche.



Thanksgiving goose? This may have been a more likely option at the first Thanksgiving than the turkey enjoyed today.

• A traditional Thanksgiving meal for the early settlers would not have included potatoes. White potatoes originated in South America and sweet potatoes in the Caribbean. At the time of the first Thanksgiving, these would not yet have been introduced, as white potato patches in North America were not established in the region until 1719, according to the potato resource Potato Goodness.

• Because colonists did not have wheat flour and butter to make flaky tart crusts, pumpkin pie was not on the first Thanksgiving menu. In lieu of pumpkin pie, hosts can experiment with moist loaf breads or muffins made with pumpkin.

The average Thanksgiving dinner table today looks quite different from the one the Wampanoag Indians and Pilgrims gathered around centuries ago. Families can stick closer to history and tailor their meals for a touch of something different this year.

UK TF16B589

You Tell Us

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CATEGORIES: HEALTH/MEDICAL • FAMILY/PARENTING

Health problems that can affect premature babies

The period of time before a child is born is an exciting one for expecting parents. As mothers' due dates draw nearer, that anticipation only grows. But some babies arrive early, quickly turning parents' excitement into anxiety. Thankfully, according to March of Dimes®, an organization dedicated to preventing birth defects and infant mortality, continuing advancements in medical care means even babies born very prematurely are now more likely to survive than ever before. The following health conditions are some problems that parents of premature babies should be on the lookout for, alerting their health care providers about any conditions their babies have.

• **Apnea:** Apnea is a temporary cessation of breathing, and some premature babies may experience pauses in breathing for 20 seconds or more. Apnea may be accompanied by a slow heart rate.

• **Respiratory distress syndrome:** The March of Dimes notes that respiratory distress syndrome, or RDS, is most common in babies born before 34 weeks of pregnancy. RDS occurs in infants whose lungs have not yet fully developed. The U.S. National Library of Medicine cites lack of surfactant, a slippery substance in the lungs, as the main cause of RDS. Surfactant, which is present in fully developed lungs, helps the lungs fill with air and keeps the air sacs from deflating.

• **Intraventricular hemorrhage:** Stanford Children's Health notes that intraventricular hemorrhage, or IVH, is most common in premature babies with very low birthweights, especially those weighing less than 3 pounds, 5 ounces at birth. IVH is bleeding inside or around the ventricles, which are the spaces in the brain containing the cerebral spinal fluid. It is unclear why IVH occurs, but it may be linked to the fragile, immature and easily ruptured blood vessels in premature babies' brains.

• **Patent ductus arteriosus:** Patent ductus arteriosus, or PDA, is a problem related to the baby's heart, namely an unclosed hole in the aorta. According to the American Heart Association, before a child is born, the fetus's blood does not need to go to the lungs to get oxygenated. The ductus arteriosus is a hole in the aorta that allows the blood to skip circulation to the lungs. This hole is supposed to close when the baby is born so the blood can receive oxygen in the lungs. When it does not close, the baby may experience difficulty breathing or even heart failure.

• **Necrotizing enterocolitis:** The Children's Hospital Los Angeles notes that necrotizing enterocolitis, often referred to as NEC, affects the intestines of nearly 1 in 10 infants born prematurely. NEC occurs when the wall of the intestine is invaded by bacteria, resulting in local infection and inflammation that may end up destroying the wall of the intestine. That destruction can cause the intestine to become perforated and lead to the spillage of stool into the infant's abdomen, which can cause infection and possibly even death. The March of Dimes notes that NEC sometimes occurs two to three weeks after a premature birth and may produce symptoms such as problems feeding, a swollen belly and diarrhea.

Learn more about premature babies at www.marchofdimes.org. *TF16B580*

CATEGORIES: HOLIDAYS-FALL • FOOD/BEVERAGE

Doughnuts to delight holiday guests

Holiday hosts often know which foods to prepare for holiday dinners with their families. But what about breakfast? Hosts who want to treat their overnight guests to some decadent delights can try their hand at the following recipe for "Cider-Apple Doughnuts" courtesy of Linda Collister's "Quick Breads" (Ryland, Peters & Small).

Cider-Apple Doughnuts

Makes 12

- **2 medium-tart eating apples**
- **1 teaspoon ground cinnamon**
- **3½ cups unbleached all-purpose flour**
- **¼ teaspoon sea salt**
- **1 tablespoon baking powder**
- **1 cup sugar**
- **3 tablespoons unsalted butter, chilled and cut into cubes**
- **1 cup smooth mashed potatoes (1 large cooked potato or 2 small), at room temperature**
- **2 extra-large eggs, beaten**
- **½ to ¾ cup milk (not fat-free)**

To finish:

- **Saltflower or canola oil for deep-frying**
- **2 tablespoons sugar**
- **1 teaspoon ground cinnamon**

Peel, core and chop the apples into small pieces, about the size of your little fingernail. Sprinkle with the cinnamon and toss until thoroughly mixed. Set aside until needed.

Sift the flour, salt, baking powder, and sugar into a large bowl. Add the butter and rub it in with the tips of your fingers until the mixture looks like fine crumbs. Work in the mashed potatoes, then stir in the apple mixture with a round-bladed knife. Add the eggs and enough milk to make a soft but not sticky scone-like dough.

Turn out the dough onto a lightly floured work surface and pat it out to about ¾-inch thick. Cut into rounds with the doughnut cutter, or use the large pastry cutter and then stamp out the center rounds with the smaller cutter. Gather up the trimmings and pat them out to make more doughnuts.

Heat the oil in a deep-fat fryer or large deep saucepan to 350 F or until a cube of bread turns golden in 40 seconds. Fry the doughnuts in batches for 5 to 6 minutes, turning them frequently, until a good golden brown. Remove with a slotted spoon and drain on paper towels. Toss in the sugar mixed with the cinnamon and let cool before eating. Best eaten the same day. These doughnuts are not suitable for freezing.

UK *TF16B599*

CATEGORIES: PETS • HOW-TO • TRAVEL

How to find a qualified, compassionate pet sitter

More and more pet owners are taking their four-legged friends with them when they travel. But some vacations or business trips are not pet-friendly, and such excursions may require pet owners to enlist the services of professional pet sitters.

Friends and family members may be able to look after pets when their owners are away for a few days. But when no one is close by to check in on or foster a pet, pet sitters and animal boarding facilities may be the only option available to pet owners. Pet sitters also may be able to step in when owners' last-minute plans interfere with their ability to care for their pets.



Finding the right facility or individual pet sitter requires a little work. Here are some ways to weed out the qualified and professional pet sitters from those who might not be the best fit.

• **Ask for recommendations.** Seek advice from friends or family members who have used pet sitters in the past. If that does not prove fruitful, speak with your veterinarian. He or she may have a relationship with an animal boarder or a pet-sitting service. Some veterinarians also have employees on staff who provide this kind of service, and such situations can be especially beneficial for owners of older or special-needs pets. An alternative to personal and professional recommendations is to employ a certified pet sitter from either The National Association of Professional Pet Sitters or Pet Sitters International.

• **Get a feel for the sitter's personality.** It can be beneficial to find a sitter whose energy levels and temperament are a good match with your pet. A young, boisterous puppy may not be a good match for an older sitter. Sitters who understand an animal's specific needs and how to cater to those needs may perform their duties more effectively than less experienced sitters.

• **Compile a questionnaire.** The Humane Society of the United States has a comprehensive list of qualifications you can use to screen potential pet sitters. These should include questions about liability insurance coverage and if companies that employ pet sitters are bonded to protect against theft. Pet sitters also should provide references.

• **Maintain the pet's normal routine.** According to pet expert Cesar Millan, it's best to have the pet watched in his or her natural surroundings so they have a level of familiarity with their surroundings and schedules. When this is not possible, boarders should try to keep the same walking, play and feeding schedules.

• **Spell out all the details.** Before hiring a sitter, make a list of requirements and make sure they are discussed and included in signed contracts.

• **Employ trial and error.** Sometimes you have to take a chance and give a pet sitter an opportunity to prove his or her merit. Afford the pet sitter some time to meet your pet in your presence and watch for how your pet reacts to the sitter. After the sitter's first day on the job, look for indicators that may suggest the experience was not the right fit for your pet. Fearfulness in the pet, signs or smells that accidents occurred, property damage, or injuries to an animal may be evidence of a poor pet sitter.

Pet owners sometimes require the service of pet sitters who can help them feel at ease when they need to leave home for business or pleasure.

UK *TF16B540*

CATEGORIES: FOOD/BEVERAGE • GENERAL INTEREST • DID YOU KNOW

Did you know?

Animals verbalize in many different ways to communicate. One thing cat owners may notice is that cats have a tendency to meow as a form of speaking with humans. However, according to the North Shore Animal League America, cats almost never meow at other cats, as meowing is a sound generally reserved for interacting with humans. Cat owners should talk back to their cats often, as cats enjoy hearing their own names and their owners' voices.

UK *TF16B541*

CATEGORIES: HEALTH/MEDICAL • BUSINESS/CAREER • GENERAL INTEREST

Silicosis a rare but potentially harmful disease

In recent decades, much has been done to improve workplace safety. The Occupational Safety and Health Administration instituted one such effort by requiring protective equipment to be used in the workplace. That resolution aimed to limit silica dust inhalation, which can increase workers' risk for a potentially harmful disease known as silicosis.

A lung disease caused by breathing in tiny bits of silica, silicosis mostly affects workers in the mining and glass manufacturing industries. People who work in foundries may also be vulnerable to silicosis. Understanding silicosis and its potential side effects can help workers protect themselves against this diseases that the American Lung Association notes accounts for more than 100 deaths per year in the United States alone.

What is silica?

Silica is a naturally-occurring crystal that is found in most rock beds. During activities such as mining, quarrying, glass manufacturing, and tunneling, silica dust can form. Exposure to that dust can cause scarring of the lungs that can affect a person's ability to breathe.

What causes silicosis and who is most vulnerable?

Exposure to crystalline silica and silica dust causes silicosis. The ALA notes that such exposure may result from chipping, cutting, drilling or grinding soil, sand, granite or other minerals. As a result, workers who work in certain industries are most vulnerable to silicosis. These industries include but are not limited to:

- mining (coal and hard rock)
- construction
- glass manufacturing



Workers in the construction industry may be vulnerable to a harmful lung disease called silicosis.

- steel
- ceramics
- masonry

Are there different types of silicosis?

There are three types of silicosis, and which type a person has can affect his or her prognosis.

• **Chronic silicosis:** The U.S. National Library of Medicine cites this as the most common form of silicosis. Chronic silicosis results from exposure to low amounts of silica dust for more than 20 years. Trouble breathing may occur in people with chronic silicosis, as silica dust can cause swelling in the lungs and chest lymph nodes. The ALA notes that chronic silicosis appears 10 to 30 years after exposure.

• **Accelerated silicosis:** Accelerated silicosis occurs after exposure to large amounts of silica in a five- to 15-year time period. Swelling in the lungs and associated symptoms of silicosis will occur faster in people with accelerated silicosis than those with chronic silicosis.

• **Acute silicosis:** Short-term exposure to very large amounts of silica can result in acute silicosis. Symptoms of acute silicosis, which can include fever, sharp chest pain and difficulty breathing, may appear suddenly. The lungs of people with acute silicosis may also fill with fluid, resulting in severe shortness of breath and low blood oxygen levels.

Can silicosis be prevented?

Workers who work in industries where exposure to silica and silica dust is a possibility should take every preventive measure possible to limit their exposure. Always wear protective gear and clothing, which the law requires employers in certain industries provide to their employees. Smokers who work in occupations vulnerable to silicosis should quit smoking, as smoking further damages and weakens the lungs. The National Institute for Occupational Safety and Health recommends medical examinations before accepting employment in industries where silica exposure is possible, and examinations at least every three years thereafter.

More information about silicosis is available at www.lung.org. *TF16B595*

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Learn to incorporate pets into a healthy and environmentally friendly lifestyle by making a handful of easy lifestyle changes.

How to be an eco-friendly pet owner

Pets are adored by people all over the world. Closer to home, the American Society for the Prevention of Cruelty to Animals estimates that between 70 and 80 million dogs and 74 and 96 million cats are owned in the United States, while the Canadian Veterinary Medical Association estimates that there are approximately 7.9 million cats and 5.9 million dogs in Canada.

With pets so prevalent, pet owners can benefit the planet, themselves and their pets by taking stock of their approach to pet care to see if there are ways they can make that approach more eco-friendly. Here are a few ideas to get eco-conscious pet owners started.

• **Donate as you upgrade.** When purchasing new items for your pets, think before you dispose of the older items, which may be useful to nearby shelters. Contact the local shelter to see if they need any items. Otherwise, ask friends or family if they can make use of collars, bowls, beds, scratching posts, and other pet gear you intend to discard.

• **Adopt from a shelter.** Animal overpopulation is a global problem. When a person adopts an animal from an animal shelter, he or she is combatting overpopulation while giving an animal a second chance. The Humane Society of the United States estimates that between six and eight million cats and dogs enter shelters each year, 2.7 million of which are ultimately euthanized. Adoption saves lives, reduces the burden on shelters' resources and helps decrease the demand for puppy or kitten breeding.

• **Buy biodegradable litter and pet waste bags.** When picking up after a pet, use eco-friendly waste bags. Biodegradable bags will decompose after roughly one month. Some cat litters are made from all-natural and biodegradable materials, which can reduce the impact on landfills and the environment.

• **Spay or neuter your pet.** One of the simplest ways to end the cycle of pet overpopulation is to spay or neuter young pets before they reproduce. This helps reduce the strain on the local ecosystem and can cut down on waste as well.

• **Look for eco-friendly pet care products.** Just as you would read the ingredient labels for products designed for home or personal use, so, too, should you consider what goes into the products you buy for your pets. From shampoos to cleaning items to the foods pets eat, choose items that are geared around lowering the environmental impact of your pets.

• **Make your own treats.** Purchase pet cookbooks or visit pet recipe websites so you can prepare homemade dog and cat treats. Doing so gives you a measure of control over the ingredients in your pets' foods while also reducing the need for eco-unfriendly packaging.

• **Take more walks.** Walk your pet more often, leaving the car at home when doing so. This provides you and your pet a great opportunity to exercise, gives you more quality time with your pet and reduces your fuel consumption while also cutting down on emissions.

Pets are special members of the family and can be included in eco-friendly practices.

UK TF16B582

Did you know?

Solar energy and harnessing the power of the sun for reasons beyond natural light is not a new concept. British astronomer John Herschel converted solar power by using a solar collector box to cook food while on an expedition in Africa in 1830. And in 1931 Albert Einstein collected a Nobel Prize for his work in solar and photovoltaic experimentation. According to Solar Energy World, a solar energy and green living resource, by using renewable energy sources, such as solar power, one can greatly reduce their greenhouse gas emissions. This includes emitting 20,000 fewer pounds of carbon dioxide each year into the atmosphere; 50 fewer pounds of nitrogen oxide; and 70 fewer pounds of sulfur dioxide.

UK TF16B583

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Easy 'green' Thanksgiving ideas

Thanksgiving is a holiday to give thanks and share special moments with family and friends. While the original Thanksgiving might have taken place during a time when food was sparse, nowadays Thanksgiving often involves excessive amounts of food, with more food ending up in the garbage than in celebrants' bellies.

The United States Department of Agriculture projects that Americans will throw away more than 200 million pounds of edible turkey meat this Thanksgiving holiday. And Thanksgiving typically ushers in a period of wastefulness, as the U.S. Environmental Protection Agency says American households produce roughly 25 percent more trash between Thanksgiving and New Year's Day than during the rest of the year.

Reducing waste is a worthy goal year-round, but especially so during the holiday season. And accomplishing that goal can be done without sacrificing holiday traditions.

• **Use fine china when serving meals.** Thanksgiving provides an opportunity to serve meals on fine china and use the silverware that has gone unused instead of disposable plates and utensils. In addition to adding a touch of elegance to meals, reusable china and silverware is less wasteful than paper plates and plastic utensils. Cloth napkins and other table linens are also more eco-friendly than paper napkins.



• **Decorate using natural items.** Scour the great outdoors for all-natural centerpiece materials or other items that can be turned into wreaths and garlands. Vases filled with pine cones and acorns make for beautiful, inexpensive and festive decorations.

• **Shop locally and organically.** When shopping for Thanksgiving dinner, choose local produce, poultry and grains whenever possible. Resist the urge to buy more than you need as well. Skip some of the less-popular dishes that are used only to make the table seem full. Buy a small turkey or think about only serving turkey breasts, which tend to be the most popular cuts of the bird. Use reusable shopping bags to carry items home and reduce waste even further.

• **Light candles and reduce energy consumption.** During the meal, eat by candlelight and turn off lights in other areas of the home that are not in use. Rather than turning on the television, take the party outdoors and play a game of football on the front lawn.

• **Have a local Thanksgiving.** Start a new tradition and invite nearby friends and family over for the holiday instead of traveling long distances. According to Use Less Stuff, a resource for eco-conscious men and women, if each family reduced gasoline consumption by one gallon (roughly 20 miles), they could reduce greenhouse gas emissions by one million tons.

• **Send home the leftovers.** Send each guest home with some leftovers if you have any. This way the refrigerator isn't left full of items that will end up uneaten. Otherwise, donate uncooked food to a local food bank. Use any scraps of vegetables in a compost pile.

• **Don't let recycling fall by the wayside.** Remember to recycle all applicable items. Just because it's a holiday doesn't mean recycling habits should be forgotten. Encourage guests to pitch in by clearly marking recycling bins.

Thanksgiving can be less wasteful without detracting from the enjoyment and true meaning of the holiday.

UK TF16B581

Endangered species list continues to grow

While few people may give the endangered species list much thought, it's worth noting that many animals are being wiped out at alarming rates. An endangered species is one whose numbers are so small that the species faces extinction.

Extinction is a natural phenomenon, which scientists and conservationists say occurs at a natural background rate of about one to five species per year. However, due in large part to overpopulation, climate change, infringement on animal habitats, and the introduction of foreign diseases and parasites, some scientists, according to the social change network Do Something, now speculate that the world is losing species at 1,000 to 10,000 times the normal background rate — with dozens of different animals going extinct every day. Some species may already be gone, much to the surprise of the general public.

The World Wildlife Federation notes that the following species could disappear if nothing is done.

- Amur Leopard
- Asian Elephant
- Black Rhino
- Bornean Orangutan
- Chimpanzee
- Cross River Gorilla
- Hawksbill Turtle
- Mountain Gorilla

UK TF16B586

How to replace energy-hungry appliances

Home improvement projects often involve remodeling. But homeowners can improve their homes without ever picking up a hammer. Upgrading a home's appliances with products that are more eco-friendly can add value to a home and make the home more attractive to buyers who want their homes to look good and pay dividends for the environment.

The United States Department of Energy says the average American family spends about $2,200 each year for energy costs, and large, inefficient appliances no doubt contribute heavily to those expenditures. Appliances that are several years old, including refrigerators, washing machines, dryers, and even ovens, may no longer meet the stringent energy-saving specifications required of new items. That means such appliances are negatively affecting the environment and their owners' bottom lines.

According to the Energy Star program, a refrigerator that is at least 15 years old may be consuming twice as much energy as a newer Energy Star-rated refrigerator. Even though purchasing new appliances will require a financial commitment, such items may help save money while benefitting the environment at the same time.



Read the label

Familiarize yourself with the "EnergyGuide" label that appears on most appliances. This label gives consumers an idea as to how much it will cost to run the appliance, as well as how much energy the unit uses on average. Use this label to compare the different models you are considering.

Choose appliances that are part of the Energy Star program, which helps consumers find products that reduce greenhouse gas emissions.

Downgrade to a small model

Large appliances tend to consume more energy than small appliances. Scaling down the size of the appliance can reduce energy consumption. Empty nesters may no longer need a refrigerator capable of holding food for a family of four, while those who routinely dine out may find they don't get much use out of their larger refrigerator.

Look for rebate programs

Rebate and recycling programs can help reduce the initial cost of purchasing new appliances. The government may offer tax incentives to those people who purchase a new, energy-efficient models.

Think about future salability

Homeowners who do not intend to stay in their homes much longer may find energy efficient appliances make their homes more attractive to prospective buyers.

Energy efficient appliances can reduce homeowners' carbon footprints while also saving them considerable amounts of money over the life of the products.

UK TF16B584

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Guide to restaurant tipping

Tableside service is one of the benefits to dining out. Dining out can be a welcome change from preparing meals at home, and diners love that, once the meal is finished, someone else is there to clean everything up.

Leaving gratuities for exemplary restaurant service may not be mandatory. However, in many areas of the world, proper dining etiquette suggests diners should tip their servers when paying for the meal. Many restaurant employees count on tips to supplement their salaries, and servers may even be paid below-average wages because tips are factored into their earnings.

Diners routinely struggle when leaving a gratuity. Tipping, because of the money involved, also can cause heated debates. Various experts have weighed in to help customers determine the right way to proceed with tipping. This tipping guide helps clarify when and how to tip.

Etiquette experts at the Emily Post Institute concur that 15 to 20 percent is the standard rule of thumb when tipping at a sit-down dining establishment. If the restaurant is buffet-style, a 10 percent tip may be adequate. Many people leave a 20 percent tip when dining out. That has become the norm for good service. Poor service may not be worthy of such a substantial tip.

When alcoholic beverages are part of the meal, some diners prefer to tip separately. That's because restaurants may implement a heavy markup on wine or cocktail prices. Tipping based on the bill pre-tax can be expensive. The safe recommendation is 10 to 15 percent. Those who sit at the bar before retiring to a table should offer 15 to 20 percent of the tab to the bartender; or, $1 for beer or wine, $2 for mixed drinks. iTipping.com suggests paying your bar tab before leaving for your table.



Although it can be tempting to refrain from tipping when service is poor, this isn't always the wisest idea. That's because some restaurants employ a shift system in which all of given shift's gratuities enter a pool and are divided by a point system. Otherwise, each individual server is responsible for tipping his or her support staff, which includes a busser, a runner, a back waiter, and/or a bartender. Rather than punish the whole lot, reduce the tip and then discuss your misgivings with the restaurant manager.

Diners should know that gratuities are typically included in the bill for larger parties. Restaurants generally add an 18 percent gratuity to the bill. Restaurants put this in place to safeguard their staff. This gratuity should be mentioned on the bill or on the menu. If the service was excellent, diners may want to tip on top of the included gratuity.

Diners who have gone over budget should not compensate by reducing the tip. Diners who cannot afford to tip should not dine out. UK DE16B526

How to stay healthy when dining out

Dining out is wildly popular. The convenience of letting someone else do the cooking and the opportunity to try new types of cuisine is too great to resist for many people.

According to Zagat's 2016 National Dining Trends Survey, people go out to eat (not counting breakfast) an average of 4.5 times per week. While it can be easy to count calories and adhere to other dietary restrictions when eating at home, that's not always the case when dining out. Fortunately, there are ways for people who love to go out to eat to have their gourmet cuisine and eat it, too.

• **Request that items be cooked a certain way.** While diners might not be able to order off-menu dishes, they can try their luck at asking for dishes on the menu to be prepared a certain way. For example, if a menu is loaded with fried foods, try asking for dishes to be grilled instead of fried. Researchers affiliated with the Harvard School of Public Health found that people who ate fried food at least once per week had a greater risk of both type 2 diabetes and heart disease than those who avoid fried foods, and that their risk increased with each additional fried meal they consumed. In addition, researchers also found that eating fried foods away from home posed the greatest risk, as the frying oil used may not be fresh. Reused oil is more easily absorbed by foods than fresh oil that has yet to degrade, and that increased absorption can contribute to high cholesterol, high blood pressure and weight gain. Many restaurants are amenable to diners who want to avoid fried foods, but diners must ask.

• **Eat only half the meal.** Restaurant portions tend to be bigger than portions diners would make for themselves at home. In fact, the National Heart, Lung and Blood Institute notes that food portions at restaurants have doubled or tripled over the last 20 years. Diners who want to dine out but prevent overeating can ask that half of their entrées be boxed before the meal even makes it to the table. In addition, avoid appetizers and choose coffee or tea as dessert instead of high-calorie and sugar-laden baked or frozen desserts.



• **Make sure salads are healthy.** Some diners mistakenly believe that all salads are the same. However, salads loaded with bacon and cheese and smothered in creamy dressings can be just as detrimental to diners' waistlines as large entrées cooked in an unhealthy way. When ordering salads, make sure the salad is loaded with healthy fare like raw vegetables and choose a low-calorie, low-fat dressing.

• **Peruse menus before leaving home.** Perusing menus online before leaving home allows diners to find restaurants that offer the kind of healthy fare they're looking for. Arriving at a restaurant without knowing its menu increases the chances that diners will simply choose something from the menu, regardless of how healthy it may be.

Health-conscious diners can still enjoy nights out on the town without sacrificing their waistlines or putting their long-term health in jeopardy. UK DE16B525

Did you know?

Etiquette regarding gratuities varies across the globe, and tipping may not be required in certain parts of the world. In fact, according to the travel resource ShermansTravel, tipping actually may be deemed offensive in some areas of the world. In various countries, travelers may not be required to tip. Countries in which gratuities are unnecessary include Australia, Belgium, China, France, Italy, Japan, New Zealand, Singapore, and Vietnam. Travelers who want to avoid offending local workers can refer to travel guides before visiting foreign countries to determine whether tipping is de rigueur or unexpected. UK DE16B527

Time food for easy entertaining

Hosts typically offer food when inviting guests into their homes. One thing to consider when selecting foods to serve is recipes that can be timed well and are most suitable for entertaining. Interacting with guests and meeting their needs can be challenging enough without having to make frequent trips to the kitchen to check on meals. Simple meals can reduce the likelihood that hosts will spend all of their time in the kitchen.

Timing can be everything with regard to cooking, and with the following tips, hosts can offer foods that are cooked and served with ease.

Go with what you know

Save experimentation for another time. When entertaining, stick to tried-and-true recipes you have made many times before and can prepare from memory. Sticking with recipes you know removes potential sources of stress and frustration from hosting.

Working with recipes you know also means you understand just how long it takes for foods to cook. This enables you to time courses properly so they come out of the oven hot and can be served at the right temperature.

Cook ahead when possible

It is easier to serve foods promptly when dishes are already prepared. When foods are prepared in advance, serving can be as simple as reheating in the oven or placing uncooked foods in the oven. Keep in mind that food will heat up more quickly in



serving dishes that are shallow. If time is of the essence, prepare foods in pans or other vessels that are not too deep.

Certain meals are good choices for advance preparation. These include casseroles, stews and baked pasta dishes. Fish and roasts are best served the day of cooking.

Learn guests' tendencies

It's helpful to know guests' personalities and their propensity to arrive on time before assigning foods to bring. For example, the early bird of your group can be trusted to bring appetizers or mixers for early cocktails. Someone who usually arrives fashionably late should be tasked with bringing dessert or something else to be enjoyed after the meal. UK DE16B601

Tips for a successful family night out

Dining out is incredibly popular. According to the National Restaurant Association, restaurant industry sales in 2016 were expected to exceed $782 billion in the United States alone. But dining out is not exclusive to the United States. Restaurants Canada reports that the Canadian restaurant industry accounts for nearly 4 percent of the country's economic activity while directly employing just under 7 percent of the country's entire workforce.

Dining out would seemingly appeal to diners from all walks of life, but parents of young children may find it difficult to enjoy dining out with tots in tow. The following tips can help parents of young children make the most of their nights out as a family.

• **Do your homework.** Parents should take some time before choosing a restaurant to examine the menus and policies of any establishments they are considering. Many restaurants make their menus available online, so parents can compare menus of various establishments to determine which have the most kid-friendly fare. Some restaurants have children's menus, while others do not. Examine menus ahead of time so you don't arrive at the restaurant only to sit down and discover it does not have anything your children are likely to eat. In addition, determine if restaurants have any specific rules regarding children. Some might not allow youngsters after a certain hour, while others might go above and beyond to accommodate families.

• **Dine during off-peak hours.** Parents concerned about how their children will behave in a restaurant setting can get kids used to the dining out experience by dining during off-peak hours, such as late afternoon or very early in the evening. Restaurants are less crowded during these times, and that can lessen concerns parents might have about upsetting other customers.

• **Bring something to keep kids occupied.** Parents may want to bring something along to keep kids distracted in case the restaurant is busy or meals take longer to prepare than expected. While tablets with video games or movies might keep



kids occupied on road trips, it's best to avoid bringing something noisy into a restaurant setting. Coloring books, word search puzzles or traditional books won't distract or upset fellow diners and can help keep kids occupied until dinner is served.

• **Ask to be seated at a kid-friendly table.** When being seated, ask the hostess to seat your party in an area where kids won't be distracted or grow antsy. A corner booth can make for a cozy family meal, and kids won't be distracted by fellow diners or even other youngsters in the restaurant.

• **Explain restaurant etiquette to youngsters before going out.** If the family dinner table at home is short on etiquette but long on fun, explain to youngsters that the same rule does not apply at the restaurant. Parents can explain that it's still okay to have fun when dining out, but that the volume needs to be turned down and everyone must remain in their seats unless they need to use the restroom.

Parents can calm their nerves about dining out with youngsters by employing a few strategies that can make family nights out on the town enjoyable for all involved. UK DE16B536

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Make the most of gameday entertaining

Few things are more exciting and festive for sports fans than gathering with close friends to cheer on a favorite team. Although a large part of the fun involves watching the game, food and other festivities often round out the day — especially when fans gather in the comforts of private homes rather than big stadiums.

Having good food nearby is essential when hosting sports fans for a big game, and there are many additional ways to make gameday that much more fun and memorable.



Establish the atmosphere

Make the party area more festive by incorporating team colors. Feature these colors on serving bowls, plates, pennants, balloons, and more. Remember to ask guests to wear the apparel of their favorite team, hang photos of key players and keep a ball on hand so guests can toss or kick it around between plays.

Choose fan-favorite foods

Game day menu options can include anything from finger foods to more elaborate appetizers to main courses. Games can take several hours from start to finish, so make sure you have enough food to cover the duration of the event. Consider favorites like chicken wings, sliders, mozzarella sticks, and deli sandwiches. Use a slow cooker to prepare chili or stew. A slow cooker also can be used to cook ribs or hot dogs in bulk. It's also a handy tool to prepare pork loin for pulled pork sandwiches.

Don't forget desserts

Desserts are an item you can delegate to guests. If you want to prepare your own desserts, small and portable items are easier to manage and cut down on the mess while fans are cheering. In addition to the requisite potato chips and pretzels, cookies, brownies/blondies, cupcakes, and fruit tarts are all small desserts to consider adding to the menu. Many items can be purchased ready-made if you want to avoid spending hours baking.

Create a viewing location

Guests will want an unobscured view of the game, and this may require moving around some furniture. The television should be located high enough so that all guests have a clear view. Think about moving a sofa to the perimeter of the room and bringing in folding chairs, which will allow a greater number of guests to sit. Tune several televisions to the same channel so guests moving around for food or to use the restroom won't miss any big plays.

Game day beverages

Beer and soft drinks are staples of sports-related entertaining and may be all you need to have on hand. You can create a game-themed cocktail for guests who are not fans of beer. In addition, have water and other nonalcoholic options at the ready.

An easy way to ensure drinks are cold is to plug the kitchen sink and fill it with water and ice. Place beverages inside and keep cups nearby. This eliminates the need to drag a cooler inside. When the party ends, simply pull the plug and let the water drain out.

Gameday entertaining is very popular. Sports fans can't wait to gather, root for their teams and socialize with friends.

UK *DE16B523*

Did you know?

According to the National Restaurant Association, seven in 10 consumers say their favorite restaurant foods provide flavors they cannot easily duplicate at home. Perhaps that's one reason why nine in 10 consumers say they enjoy going out to restaurants. While few would likely be shocked to learn that so many people enjoy dining, the types of restaurants consumers prefer reflects a trend that might not have been so important as recently as a decade ago. The National Restaurant Association notes that 68 percent of consumers surveyed for the organization's 2016 Pocket Factbook are more likely to visit a restaurant that offers locally produced food items. Locally produced foods not only support the local economy, but also tend to be more eco-friendly, as fewer natural resources must be used up to get them from the farm to the dinner table. That preference for eco-friendly food might also explain why 60 percent of consumers are more likely to choose restaurants that offer eco-friendly foods than establishments that provide no such offerings.

UK *DE16B537*

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Safety first when serving alcohol

Hosting a party at home can be a great way to get friends and family together. Whether hosting guests for the big game, a holiday dinner or just a weekend gathering for friends, hosts who plan to serve alcohol must realize the responsibility that comes with that decision.

Guests' safety should be a top priority for party hosts. But hosts also must take steps to protect themselves when serving alcohol. Host laws can leave hosts who overserve guests vulnerable to criminal prosecution or civil liability, so it's important that hosts take steps to ensure guests who consume alcohol do not drink to excess and make it home safely.

• **Encourage guests to take cabs or ridesharing services to and from the party.** Hosts who plan to serve alcohol can encourage guests to use local taxi companies or ridesharing services such as Lyft™ or Uber to get them to and from the party. Include contact information for local taxi companies on the party invitations, and ask guests to include their transportation plans with their RSVP. Doing so will get guests thinking about transportation well in advance of the festivities, and that may reduce the likelihood that they will drive themselves.

• **Enlist designated drivers.** Some guests may plan to abstain from alcohol, and hosts can ask such guests to serve as designated drivers. In addition, hosts should abstain from alcohol so they can drive guests home if any guests have had too much to drink.

• **Plan activities that do not involve drinking.** Hosts can plan games or activities that do not involve alcohol so guests do not feel pressured to drink too much. Such games can make parties more fun and memorable and give guests something to do besides mingle and drink alcohol. In addition, games and activities that do not revolve around alcohol can keep sober guests engaged in the festivities.

• **Get creative with nonalcoholic beverages.** Hosts should make sure they have ample amounts of water and soft drinks on hand for underage guests and guests who will not be drinking.



But hosts can also have some fun by serving some "mocktails," which mimic alcoholic beverages without the alcohol. Kids might like a "Shirley Temple" instead of another glass of water, and adult guests might feel a virgin martini helps them fit in more.

• **Serve ample amounts of food.** Even guests who do not plan to drink much can become inebriated if they're drinking on empty stomachs. Make plenty of food available to your guests, but try to avoid serving salty foods like pretzels and potato chips. Salt makes people thirsty, and that might compel some guests to drink more alcohol than they intended.

• **Have some guest rooms ready.** Guests coming from far away who drove themselves may not want to pay for cabs or ridesharing services home, so make sure you have guest rooms ready for anyone who overdoes it with alcohol. Stock up on toothbrushes, bed linens and contact solution and cases so guests who wear contact lenses can remove them before going to bed.

Hosting can be fun, but hosts must prioritize the safety of their guests when serving alcohol.

UK *DE16B530*

Host a successful event with the help of a catering hall

Special occasions often call for special venues. Catering halls are capable of hosting big and small parties, making them worthy of consideration for hosts looking to impress.

While catering halls are most often associated with weddings, such venues can host everything from birthdays to religious rites of passage to anniversary parties and more. Catering hall staff can guide clients through the booking, preparation and hosting of their events.

Many party hosts prefer to leave much of the hosting work to the professionals, feeling it reduces the stress associated with hosting while ensuring hosts they will have the time to mingle with guests and enjoy the festivities.

Working with a reputable and reliable caterer is the first step toward ensuring a party will be successful and enjoyable. The following tips can help anyone develop a good relationship with a caterer en route to hosting a fun and memorable party.

• **Think about the size of the venue.** Catering halls can cater to parties of various sizes. When choosing a venue for the party, hosts should keep the comfort of their guests in mind. Guests should be able to move around and not



feel as though they are sitting on top of one another at the tables. Halls can be too big as well. Rooms that are too large for the guest list can feel uncomfortable and make guests feel isolated.

• **Develop a budget.** Budget should factor into hosts' decisions regarding a catering hall. Speak with the catering manager prior to booking and be sure that there is a package that will fit into your budget. When examining catering packages, hosts can discuss if certain substitutions or amendments can be made to packages to meet their needs and the needs of their guests.

• **Consider the banquet hall location.** Proximity to public transportation, highways and hotels is an important consideration. Guests should be able to get to and from the venue with ease. Try to find a catering hall that is not too far from home. This way you can communicate with the banquet manager and be able to pop in to drop off centerpieces and favors easily or handle any other last-minute issues that pop up.

• **Explore the amenities.** Amenities, such as outdoor gardens or gazebos for photo opportunities, can add to the experience of throwing a party at a catering hall. Hosts should compare amenities at the catering halls they're considering, and factor in the benefits of having those amenities versus the disadvantages of choosing a venue with no such offerings.

• **Don't forget the food.** Food should not be overlooked when choosing a catering hall. Be sure to taste test the menu to determine if the food is up to par. Catering halls can be beautiful, but the food should meet hosts' expectations as well.

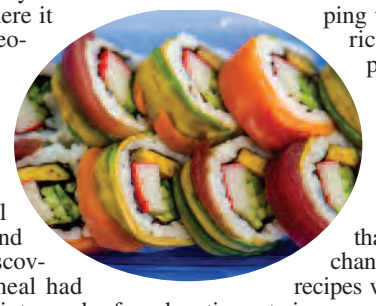
Finding the right catering hall requires hosts to consider the venue, their budgets and a host of additional factors.

UK *DE16B532*

Love for sushi continues to grow

With origins in China and Japan, sushi is an Eastern delicacy. However, there is no denying the popularity of sushi elsewhere in the world, particularly in North America.

As with many ancient foods, sushi's origins have an element of mystery to them. The original type of sushi is believed to have first been developed in southeast Asia before spreading to southern China. Sushi was eventually introduced to Japan around the 8th century, where it would evolve into the type of sushi many people enjoy today.



According to The History Kitchen, a division of PBS Food, one origin story for sushi involves an ancient Japanese wives' tale. According to that tale, an elderly woman began hiding her pots of rice in osprey nests, fearing that thieves would steal them. When she collected her pots, she found the rice had begun to ferment. She also discovered that fish scraps from the osprey's meal had mixed into the rice. Upon sampling the mixture, she found the rice helped to preserve the fish. She also found that the resulting meal was tasty.

Early Chinese sushi involved fermenting fish on rice to preserve it. The rice was thrown away and the fish was eaten when desired. The Japanese took their own approach to sushi, deciding to eat the rice with the fish. Sushi innovator Matsumoto Yoshiichi began seasoning the sushi rice with rice wine vinegar. This made it possible to eat the sushi immediately, instead of waiting months for it to ferment.

Through the years, enterprising individuals began selling sushi to others. In the 19th century, rather than wrapping the fish in rice, sellers placed it on beds of rice and sometimes other ingredients. This presentation of sushi, credited to a man named Hanaya Yohei, became very popular. This type of sushi is called "nigiri sushi" (finger sushi). After World War II, the sushi style of presenting fish was adopted by western cultures.

Sushi preparation and dining is an art form that continues to evolve. New influences have changed sushi even more by marrying traditional recipes with "fusion" styles. Demand for sushi continues to increase. According to Statistic Brain's sushi industry statistics, there are 16,000 sushi restaurants outside of Japan, with close to 4,000 in the United States alone. What began as a method of preserving food has transformed into a billion-dollar industry.

UK *DE16B522*

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Simple ways to cut back on sodium

Salt is widely relied on to give foods some added flavor. Many people may feel that unsalted foods are not as tasty as their salty counterparts, but it's important that people of all ages understand the threat that excessive sodium consumption poses.

According to the Harvard School of Public Health, kidney problems may result from excessive sodium consumption. In addition, the American Heart Association notes that excess sodium and salt in the body puts a person at risk for a host of ailments, including stroke, heart failure, stomach cancer, and osteoporosis.

Cutting back on sodium should be a goal for anyone who hasn't already done so. But the HSPH notes that people over age 50, people who have high or slightly elevated blood pressure, diabetics, and African Americans are at high risk of developing the health problems related to excessive sodium consumption. Because sodium is so prevalent, some people may think that cutting back on its consumption must be nearly impossible. However, there are some simple ways to cut back on sodium.



• **Ask for low-sodium recommendations when dining out.** The AHA notes that the average person consumes 25 percent of his or her overall sodium at restaurants. Some places now require restaurants to list total sodium content alongside offerings on their menus, and diners living in such areas should choose only those meals that are low in sodium. Diners who live in areas where sodium levels are not listed on the menu can ask for low-sodium recommendations or if existing menu items can be prepared without sodium or with lower amounts of sodium.

• **Read labels.** According to the AHA, 75 percent of the sodium in the average American diet comes from salt added to processed foods. Diners who have resolved to push away the salt shaker at the dinner table might still be exceeding their daily recommended sodium limits if they are eating prepackaged foods with high sodium levels. Food manufacturers use salt to give prepackaged foods longer shelf lives, so concerned diners should read labels before taking items home from the grocery store. The AHA recommends that adults consume no more than 1,500 milligrams of sodium per day, and shoppers should keep that in mind when reading labels and planning meals.

• **Opt for low-sodium condiments.** Salt is not the only condiment on restaurant or kitchen tables that can add flavor to a meal, but it's one of the few that can have a devastating effect on long-term health. Forgo table salt when sitting down at the dinner table and opt for low-sodium condiments instead. Balsamic vinegar, horseradish and the juice of a lemon each pack a flavorful, low-sodium punch.

• **Read vegetable packages as well.** Shoppers who do not buy fresh vegetables from the produce aisle or farmer's market should read the packaging on canned or frozen vegetables to ensure their veggies are not being doused in salt. Some manufacturers may use salt to preserve canned and frozen veggies. Diners who do not have access to fresh vegetables or the time to buy fresh veggies each week should compare packaging on canned and frozen vegetables and choose the product with the lowest amount of sodium.

Sodium can make meals more flavorful, but cutting back on sodium intake can improve long-term health.

UK CA *DE16B531*

Facts about your favorite foods

Food is more than just a way to sustain life. Food can make a person feel good, provide avenues to engage with family and friends and serve as a way to experience other cultures.

Certain foods are universally enjoyed, while others may appeal to only a few people. Many people have favorite foods, even if they know little about these foods. Check out these fun facts about some popular foods.

• **Pasta sauce:** If enjoying a plate full of pasta topped in rich, red marinara sauce can cure what ails you, then you will be happy to learn that cooked tomatoes are very good for personal health. Tomatoes are naturally high in vitamin C, and the process of making tomato sauce increases the antioxidant activity in tomatoes, which can make the body less susceptible to illness. Tomato sauce contains lycopene, which might reduce your risk of heart disease, cancer and macular degeneration.

• **Red meat:** Steak or a juicy burger is a favorite for many people. But through the years there have been mixed reviews on the benefits and disadvantages of eating red meat. Iron in red meat is easily absorbed by the body, and beef also supplies vitamin B12, which helps maintain healthy nerve and red blood cells. Red meat has a bad reputation because it can be high in fat and cholesterol. However, choosing the right cuts, such as lean eye round roast and sirloin, can offset the negative aspects of red meat. There's also evidence that grass-fed beef contains two to five times more omega-3 fatty acids than grain-fed beef.

• **Macaroni and cheese:** Macaroni and cheese is the No. 1 cheese recipe in the United States and has remained on the list of America's top 10 comfort foods for decades. While it is beloved in the United States, macaroni and cheese is believed to trace its origins to Italy. The first known recipe for this dish is from the thirteenth century in southern Italy.



Is a meal of steak and potatoes your favorite dish? Red meat actually can be good for the body.

That recipe called for lasagna sheets and fermented cheese. Boxed versions of the food arrived in the 19th century. Today, there are many different mac and cheese recipes, from classic to gourmet.

• **Pizza:** Most people eat pizza regularly, with some enjoying a slice or more each week. Pizza accounts for more than 10 percent of all food service sales in the United States. The word "pizza" dates back more than 1,000 years and was first mentioned in a Latin text in 997 CE. It likely described what we now call *focaccia*, or a leavened round crust of cooked dough, as tomatoes were not yet available. Pizza now comes in many varieties, ranging from flatbread to thin crust to deep dish.

UK CA *DE16B524*

Did you know?

According to the Food Network, thawing a frozen turkey takes several days. The popular food-based television channel says it can take roughly four to five days for a frozen 20-pound turkey to fully defrost. Thanksgiving hosts who plan to cook turkeys that weight more than 20 lbs. should afford their turkeys even more time to fully defrost. The Food Network also recommends that cooks who want their turkeys to have crisp skin leave the bird uncovered in the refrigerator overnight. The time it takes to cook a turkey depends on whether or not the bird was purchased fresh. The Food Network advises cooking fresh turkeys for 10 to 15 minutes per pound in a 350 F oven, while frozen turkeys need roughly 20 minutes per pound at 350 F. And while stuffing is a Thanksgiving Day staple, the Food Network recommends going easy with the stuffing. Turkeys that are not densely stuffed will cook more evenly than turkeys whose cavities are overflowing with stuffing.

UK CA *DE16B600*

Cold weather outdoor entertaining

Outdoor entertaining has never been more popular. As more and more homeowners turn their homes into their own personal oases, extending the party outdoors has become a bigger priority.

According to the American Home Furnishings Alliance's 2015 Outdoor Furniture Trend Report, out-of-doors areas on a property are the favored venues for celebrations with family and friends. While outdoor entertaining was once relegated to the warm weather seasons, advancements in technology have now made it more comfortable and enjoyable to entertain outdoors for much of the year. But hosts who want to extend the outdoor party after summer has come and gone should consider a few important entertaining tips.



Fire pits can keep hosts and their guests warm during outdoor parties in late fall and early winter.

• **Start the party early.** Summertime backyard barbecues and pool parties benefit from late-evening sunsets that illuminate patios and pool areas well into the evening. In addition, many hosts prefer to start such parties later in the day to avoid the sun during the early afternoon when it is at its most blazing. However, start the party earlier in the day when hosting in fall or early winter. Temperatures can drop considerably once the sun begins to set, so starting early can save hosts and their guests from cold air.

• **Heat things up.** Summertime hosts might employ canopies to protect themselves and their guests from the heat, and it's important for hosts to take similar steps when the weather is chillier. The AHFA report found that 38 percent of homeowners intended to purchase fire pits for their outdoor entertaining areas, and such fire pits can keep guests warm as the sun goes down and the night air gets chilly. Fire pits have become must-have items for outdoor entertaining areas, and hosts can surely find one that suits their needs.

• **Change the menu.** Grilling hot dogs and hamburgers might still work when entertaining outdoors in fall and winter, but hosts may want to stray from other summertime fare like watermelon or pasta salad. Embrace the cold weather by roasting some nuts and making s'mores over an open fire. In lieu of summertime beverages like lemonade and beer, serve hot chocolate or wine to keep guests warm.

• **Ensure there is adequate lighting.** Mother Nature won't offer much lighting when you host a party outdoors in late fall and early winter, so make sure your patios and sidewalks are well lit. Guests will want to see one another and what they're eating, and well-lit walkways will reduce the risk that guests take a tumble or turn their ankles when walking to and from the house.

Outdoor entertaining need not end because summer has come and gone. But hosts must take a different approach to hosting when throwing outdoor gatherings in late fall and early winter. *DE16B533*

The history of table settings and dining etiquette

Dining etiquette stretches back centuries. To many people, formal table settings are an art form, and table manners are not to be taken lightly.

The earliest Western dining traditions were documented by the Ancient Greeks. Table-setting scenes are found in the Old Testament and in the writings of Homer. European table manners and other examples of chivalry date back as far as the eleventh century.

Today, many of the behaviors that take place at the dinner table are deeply rooted in history. Here's a look at some of the traditions and their origins.

• **Standing to greet a guest:** Men once stood to show respect when a woman, elderly person or dignitary entered the room or approached the dining table. This was a gesture of humility. Standing shows a person is attentive and caring. It's also long been customary to remain standing until a guest has taken a seat. An excerpt from 1860's "The Gentleman's Book of Etiquette, and Manual of Politeness" indicates, "… and at the table wait until she is seated, indeed wait until every lady is seated, before taking your own place."

• **Fine china:** Fine china and dinnerware are two different types of accoutrements individuals can use when setting a table. China is typically used for special occasions. That's because fine china is rare and the cost to replace items if they are broken is considerable. Fine china is made of porcelain and is named for the country where it originated. Through the years, Europeans followed suit and created their own derivatives of Chinese porcelain. China production once incorporated artisan expertise, and collecting and using china became popular. Tea service sets are some of the more coveted pieces of china to own and collect.

• **Seating arrangements:** Hosts and hostesses may set the table and seat guests in certain arrangements. Etiquette may dictate where guests will sit. For example, husbands and wives will sit near or next to their spouse. But hosts may also sit guests with comfort and ease of mobility in mind. For example, elderly guests might be best seated in a place where it is easy for them to get up and leave the table. Being seated next to the party host is often a place of honor. Before formal place settings and table services were established, the saltcellar was used to designate the importance of guests around the dining table. A saltcellar is a small container that held salt for seasoning the meal. Seats "above the salt" were considered places of honor.



• **Origins of cutlery:** Cutlery refers to the forks, spoons and knives of a typical table setting. Archaeological evidence suggests that spoons with handles were used for ancient Egyptian religious purposes as early as 1,000 B.C. Knives have long been used as both weapons and utensils. Many people injured themselves by puncturing their mouths while using knives to eat their food, as knives were not dulled and domesticated for table use until the 16th century in France. Around the same time, forks grew in popularity thanks to global trendsetter Catherine de Medici. By the 18th century, curved forks with tines were increasingly used.

Dining at a meal seems simple enough, but the process is rife with tradition and rules of etiquette.

UK CA *DE16B591*

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Add music to your event

Streaming music providers have revolutionized the way consumers listen to and enjoy music. Gone are the days of huddling around a boom box, switching mix tapes or queuing up a multidisc player on the stereo.

It's now possible to make playlists that combine music from various genres in a matter of seconds. Apps from services such as Amazon, Spotify, Pandora, and iTunes enable customers to select among premade music playlists or compile their own. These same services also make it easier than ever before for hosts to set musical moods for their parties.



As you prepare playlists for your next party, keep these tips in mind.

• **Gear the songs toward your key demographic.** Even if your party features an eclectic guest list with invitees of various age groups, cater to the masses. Select songs from an era during which the majority of your guests grew up. For corporate events, a selection of instrumental numbers will set the background score.

• **Go with popular tunes.** Scour the Billboard® charts to find today's most popular music. This may also be helpful when choosing among different genres.

• **Slow it down for dinner.** Regardless of the guest list, when a meal is being served or you want to encourage guests to mingle, the tempo of the music should slow and the volume should be adjusted so guests can engage in conversation without feeling a need to scream.

• **Rely on the expertise of professionals.** Disc jockeys and bands have experience playing for crowds at weddings and other occasions. They've grown accustomed to getting requests for certain songs time and again. Use song lists distributed by DJ Intelligence to help shape song selections. For example, their Top 200 Most Requested may be fitting for many parties. That list includes favorites like "Don't Stop Believin'," "Cupid Shuffle" and "I Gotta Feeling" in their top five.

• **Use a predetermined playlist.** Establish a playlist in advance of the party so you have time to mingle and enjoy yourself. Planning ahead also ensures nothing offensive will begin playing once the party begins.

• **Solicit input from guests.** Involve guests in the process of planning your playlist. Guests like having a say in the music they sing along to, and they're more likely to get out of their seats and cut a rug if the songs are among their favorites. Spartify and Festify work with the Spotify app and allow guests to choose which songs to play next. Spartify will fill in the playlist gaps if guests are indecisive, while Festify works by creating a new party and an exclusive code. Guests then enter the code in their mobile browsers before voting to decide which tracks to play.

Music can set a festive tone for any party, ensuring a memorable event for hosts and guests alike. *DE16B593*



Outdoor entertaining made easy

Taking the party outdoors is an easy way to expand a guest list and create space for guests. Outdoor events also may be less taxing on home decor, and hosts may find there's less cleanup after outdoor parties than indoor affairs. The following are a handful of ways to make outdoor entertaining even easier.

• **Create a space that can handle the elements.** Keep in mind that Mother Nature can be fickle, and you will have to prepare for different scenarios if you will be hosting outdoors. Much of the stress involving outdoor events revolves around the weather ruining the festivities. This stress can be removed by having a contingency plan. Give guests a spot where they can escape the elements. Renting a tent or a canopy is an easy solution. A tent or canopy will offer shade in bright sunlight and keep guests dry if clouds roll in. When the weather is cold, a tent with side flaps can serve as a buffer against the chill.

• **Ensure there's enough seating.** Keep guests comfortable with adequate seating. This may involve a little creativity. Takes seats from inside the house out to the patio, or use stools or benches. You can even lay blankets picnic-style for added seating. Another idea is to rent chairs from a party supply retailer. Some chair rentals can be as low as $2 per chair.

• **Do not leave food sitting out.** Inform guests when the food and other refreshments will be served so they can plan accordingly. This maximizes efficiency and prevents food from spoiling. Have nonperishable snacks available for late arrivals.

• **Make foods and beverages self-service.** Running in and out of the house to cater to each individual guest can be tiring. Set up a drink and food station outdoors so guests can help themselves to whatever they like. If you'd like to offer some more specialized attention, use a rolling cart to push around a signature drink service and let guests grab a spritzer or another cocktail.

• **Bring the music outdoors.** Wireless Bluetooth speakers have made it easier to listen to music outdoors. Simply create a playlist and relax.

• **Keep guests comfortable.** Make bug spray, light blankets, wraps, sunglasses, and other courtesy items easily accessible to guests. UK *DE16B596*

Store and use leftovers safely

Few meals are created and then eaten in their entirety. That's especially true of holiday meals or other special events. Leftovers are to be expected, and in many cases, leftovers are eagerly anticipated. Sometimes leftovers can be even more delicious than when the meal was originally served.

Storing leftovers may not be so simple, as poorly stored foods may end up causing illness when eaten later. Learn the basics of leftovers and how to prolong the shelf life of foods left behind.

Foodborne illness, also known as food poisoning, is caused by harmful bacteria growing in food. Few people can detect changes in the taste or texture of contaminated food, so it can be difficult to know if an item is dangerous to eat, says The Mayo Clinic. Bacteria grow well in what is termed "the danger zone." This is between 40 F and 140 F.

Many instances of foodborne illness can be prevented through proper food handling, which begins when food is purchased and continues during the cooking process, culminating in the safe storage of leftovers. The U.S. Department of Agriculture's Food Safety and Inspection Service recommends refrigerating leftovers within two hours of cooking food or holding it hot. All food that has been left out for more than two hours should be discarded if it is perishable.



Safely store leftovers in the refrigerator for up to four days.

The Mayo Clinic advises that most leftovers can be kept between three to four days in the refrigerator. If they will not be eaten in that time frame, it's best to freeze the food for a later time. When frozen, some foods can last between three and four months.

To cool food rapidly and deter the growth of bacteria, separate food into small, shallow containers. Cut large items of food into smaller portions to cool. Do not allow foods to cool on the counter before storing them in the refrigerator.

Thawing out leftovers presents another possible safety issue. Use a cold water bath, the refrigerator or the microwave to defrost frozen leftovers. Refrigerated foods can simply be reheated.

When reheating leftovers, make sure they reach 165 F. Gravies, soups and sauces should be brought to a rolling boil. The USDA also recommends covering leftovers to reheat them. This retains moisture and ensures that food will heat all the way through. When cooking foods in the microwave, check for cold spots in the food, and reheat accordingly.

Safe handling of leftovers can help prevent illness and ensure that leftover food does not go to waste.

UK *DE16B592*

Cocktail glossary for amateur mixologists

When entertaining, hosts are sometimes called on to make and serve mixed drinks for guests. Making drinks may seems as simple as throwing a few ingredients into a shaker and pouring the resulting mix into a fancy glass, but authentic cocktail creation requires a little more effort than that. A cursory knowledge of common words and phrases can help you become a master mixologist in no time.

• **Bitters:** Made from herbs and berries, bitters can add a diverse flavor profile to your cocktails and balance out sweeter drinks.

• **Boston shaker:** Device used to make shaken drinks and chill them thoroughly.

• **Flute:** A long, narrow glass used to serve champagne and sparkling wines. The shape of the flute ensures bubbles fizz for as long as possible.

• **Collins glass:** A tall glass with a heavy base, quite similar to and often interchangeable with a highball glass.

• **Dirty:** A word typically associated with martinis. Dirty refers to serving the drink with an olive and some vinegar-based brine.

• **Dry:** Like wine, cocktails can be sweet or dry. Cocktails that are dry tend to include dry vermouth.

• **Frosted glasses:** Glasses that are kept in the freezer so cocktails can be served very cold. This technique works well for martinis and drinks that include gin, vodka and/or vermouth.

• **Highball:** A highball is a spirit served on ice with carbonated soda as a mixer.

• **Infusion:** Spirits that have a special flavoring or ingredient added to them are known as infusions.

• **Mixers:** Mixers are liquids added to hard drinks. They include fruit juices, sodas and tonic water.

• **Neat:** In the world of cocktails, "neat" refers to a single spirit or liqueur served on its own without ice, water or any other ingredients. UK *DE16B598*

Create a delicious one-pot meal for a crowd

Warm, hearty meals, including stews, casseroles, soups, and chilis, make for great comfort foods when temperatures drop. Another advantage to these types of meals is they can easily be expanded to serve extended family. Also, when prepared using a slow cooker, these meals can be easily transported to a friends' potluck or relative's home.

Beloved for their turn-it-on-and-forget-it convenience, slow cookers allow cooks to start meals in the morning and then return home at night and have dinner ready and waiting. Busy working families may find that the convenience of slow cookers is unparalleled.

This recipe for "Creamy Ham 'n' Broccoli" from "Taste of Home Casseroles, Slow Cooker & Soups" (Taste of Home Books) is ideal for a cool fall or winter evening. It's a delicious meal to come home to after a busy day and also a great way to make use of leftover ham from a previous meal, such as a family gathering during the holiday season.



Take out the slow cooker and whip up "Creamy Ham 'n' Broccoli."

Creamy Ham 'n' Broccoli

Serves 6 to 8

- **3 cups cubed fully cooked ham**
- **1 package (10 ounces) frozen chopped broccoli, thawed**
- **1 can (10¾ ounces) condensed cream of mushroom soup, undiluted**
- **1 jar (8 ounces) cheese sauce**
- **1 can (8 ounces) sliced water chestnuts, drained**
- **1¼ cups uncooked instant rice**
- **1 cup milk**
- **1 celery rib, chopped**
- **1 medium onion, chopped**
- **⅛ to ¼ teaspoon pepper**
- **½ teaspoon paprika**

In a 3-quart slow cooker, combine all of the ingredients except the paprika. Cover and cook on high for 2 to 3 hours, or until the rice is tender. Let stand for 10 minutes before serving. Sprinkle with paprika.

UK *DE16B597*

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How to teach kids to be philanthropic

Introducing children to charity early in their lives can lay a foundation of philanthropy that lasts a lifetime. The more kids witness charitable giving, the more likely they are to embrace charity as they grow up.

Teaching children that it is better to give than to receive can be challenging, but it's never too early to instill philanthropic feelings in a child. In order to help young children understand what it means to be charitable, try these ideas.

Open a dialogue

A study from the United Nations Foundation and the Women's Philanthropy Institute at Indiana University-Purdue University Indianapolis found simply talking to children about giving increased the likelihood that children would give by 20 percent. Being specific makes a difference in getting the message out there. For example, rather than mentioning we have to give because it makes the world a better place, explain how donating food will help feed the less fortunate who cannot afford to feed themselves.

Lead by example

Call the children over when you are doing something that pertains to philanthropy. Show them checks being written to help various nonprofits, or include them in outings that involve volunteer work.

Look for easy ways to give

Charity doesn't require a large amount of money or substantial effort, and starting with something simple can make for a great introduction to charity. Begin with small projects kids can embrace and understand. Spend time going through clothes that no longer fit and



make a trip to a charitable clothing drive or collection bin.

Bring your child to a clothing store or toy store and pick out an item that can be donated to a less fortunate child. This way he or she can participate firsthand.

Help out neighbors

Being charitable doesn't have to mean spending tons of money or even putting together material things. It can involve donating time to others who may need assistance. Service-oriented projects, such as raking leaves, baking cookies or taking in elderly neighbors' garbage pails, are all types of charity. Children can become friendly and play with other children who may have a parent serving in the military or support someone who has special needs.

Get involved with pets

Animals and children seem a perfect match, and one charitable effort kids may embrace is helping animals. Bring food or pet supplies to a shelter or the local humane society. Allow children to interact with the animals they are helping.

There are many ways to acclimate children to charitable living, and doing so may lay the foundation for a rewarding life. UK CA *GB16B556*

Disaster relief: Guidelines for giving

Disasters are defined as accidents or natural catastrophes that cause widespread damage or great loss of life. Disasters are often unpredictable and can occur anywhere around the world. When disasters happen, survivors are often in need of assistance.

Disaster relief support is charitable giving at its finest. But helping after a disaster requires both forethought and strategy so donors can rest easy knowing their donations are going to the right place.

Work with reputable organizations

If your first inclination is to provide financial support, do so by working with a reputable charitable organization that has a proven track record with disaster relief. Charities like Oxfam, the Red Cross and Direct Relief International organize relief efforts and are first on the scene when disaster strikes. These groups may be more trustworthy than groups without a track record of success regarding disaster relief. According to the Center for International Disaster Information, financial contributions allow professional relief organizations to purchase what is most needed by disaster survivors, when it is needed. Also, cash donations allow relief supplies to be purchased near the disaster site, avoiding delays and steep transportation and logistical costs that can quickly eat up relief fund budgets.



Confirm the need before sending materials

Many people feel a desire to send material donations in addition to cash. Sometimes there are opportunities to do so, but do your homework before sending supplies, as some organizations ask that supplies not be sent.

If there is no need, unsolicited materials can cause supply delays, take up storage space and/or require additional funds to remove unnecessary items. Furthermore, the cost to ship material supplies (that may not be useful) can be expensive. Disaster relief organizations typically can secure the necessary supplies, which is why many organizations request only financial donations.

Get clearance before visiting disaster zones

Images of disaster zones can incite strong feelings that compel people to travel and help out in person. While that's a noble gesture, receive clearance before purchasing a plane ticket. The website HelpInDisaster.org can help people with specialized skills learn if there is a need for skilled workers or experts in a particular disaster zone. This ensures efforts can be sustained for as long as is necessary, and there will be no duplication of efforts. Working individually also may not be cost-effective, and you may compound the problem by causing more drain on an already jeopardized infrastructure.

Wait until media coverage has subsided

Many people rush to give in the first days following a disaster, only to have efforts trickle away as time passes and the limelight has stopped. Instead, wait out volunteering opportunities. You may find you are more effective afterward as rebuilding efforts begin anew.

Helping out after a disaster can be a fulfilling venture if timed correctly and done in the correct manner. *GB16B546*

Ways to give back to local schools

Schools frequently serve as a home away from home for millions of students. Although children regularly spend six or more hours per day inside the classroom and schools are instrumental in shaping the lives of students, many schools are making due with very few resources.

The Center of Budget and Policy Priorities says that, in the United States, education budgets are providing less per-pupil funding for kindergarten through 12th grade than they did just a few years ago. What's more, local school districts typically have little recourse to replace lost state aid on their own.

Similar scenarios are playing out in Canada. Canadian education budgets are being slashed. Many provinces have been forced to re-examine their education budgets and make serious cuts to keep schools operational. Declining enrollment in Ontario could lead to school closures, while in 2014 in Québec, nine of 69 school boards made cuts to specialized staff. These staff members included guidance counselors, speech therapists, psychologists and social workers.

Schools have various needs that must be addressed. Financial donations and/or volunteer work is one way to address those needs. The following is a look at how people can support neighborhood schools and ensure they deliver the best education for local students.

• **Shop smartly.** A simple way to give back to school is to buy supplies from brands that give a portion of their profits to schools or those that match purchases with donated items. Some of these brands and retailers include Office Max, Target and Levi Strauss. When shopping, purchase extra materials for schools, which are often short on supplies. Many teachers regularly tap into their own money to buy supplies or to help students who are in need.

• **Volunteer to help in the classroom.** Large classroom sizes can pull teachers in many directions. Volunteering in the classroom a few hours per week can make it easier for teachers to devote their energy to those who need it most and to provide one-on-one attention more frequently.

• **Give when you can.** Financial donations can help schools offset budget cuts. Donations can be made via one-time contributions or by participating in school-organized fundraisers.

• **Volunteer in other ways.** Volunteer to lead a committee or to work in the school library. Funding may be cut for specialized programs, so investigate any opportunities to organize activities during school or after school when many kids have nothing to do.

• **Make other donations.** Check your home for old musical instruments, books, sports equipment, and other items that schools can put to good use.

With some ingenuity, people can give back to schools throughout the year. UK CA *GB16B594*

Being charitable when money is tight

The term "charitable giving" is often associated with financial donations. But charity is not exclusive to donating dollars, and those who want to give back but can't fit donations into their budgets can explore various ways to make an impact without writing a check.

Volunteering

According to the United States Bureau of Labor Statistics, roughly 63 million people volunteered through or for an organization at least once between September 2014 and September 2015. Up north, the General Social Survey on Giving, Volunteering and Participating from Statistics Canada found that more than four in 10 Canadians ages 15 and older volunteered to some degree in 2013.

Volunteering is a popular and rewarding way to give back to one's community. Nonprofits and charitable organizations may fall short of meeting their missions if not for the valuable services provided by volunteers, so pitching in can be just as valuable as writing a check. Discuss your personal and professional experience with an organization to find a volunteering opportunity that suits you and your skill set. In addition to charitable organizations, schools, hospitals, libraries, and religious institutions may have volunteering opportunities for those who want to give back.

Item donations

Donating time and money may be among the most popular ways to give back, but those are not the only ways to donate to organizations and people in need. Go through your closet and donate clothes you no longer wear. Instead of selling furniture you plan to replace, contact local charitable organizations to see if they would like your furniture, or donate pieces that they can then sell to finance their operations. Some donated items, such as vehicles, may earn donors tax deductions.

Medical donations

Donating money or dropping off canned goods at food banks may be the first things many people think of when



mulling charitable donations, but medical donations also present a great way to give back. The American Red Cross notes that blood donations help millions of people and a single blood donation can end up helping more than one person. The Red Cross also notes that roughly 36,000 units of red blood cells are needed in the United States alone each day, while nearly 7,000 units of platelets and 10,000 units of plasma are needed daily. Donating blood, plasma or platelets can help save lives, and making such donations does not require substantial commitments of time.

Organ donations also present a great way to give back. The U.S. Department of Health and Human Services notes that an average of 22 people die each day waiting for transplants that cannot take place because of the shortage of organ donors. Many of those deaths may not happen if more people signed up to be organ donors, an act that may be as simple as checking a box on the back of your driver's license.

Charitable men and women without much room in their budgets to make donations can still make a difference by giving back in other ways. UK CA *GB16B544*

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How to start a charity

People give to charity for various reasons. Some may donate in honor of a deceased loved one, while others do so to support a cause that resonates with them.

According to the National Center for Charitable Statistics, more than 1.5 million nonprofit organizations are registered in the United States. That includes public charities, private foundations and other types of nonprofit organizations, including chambers of commerce, fraternal organizations and civic leagues. Canada is home to more than 170,000 charitable and nonprofit organizations. Of those, 85,000 are registered charities recognized by the Canada Revenue Agency.

In spite of the existence of so many charitable entities, sometimes people or groups feel compelled to start their own nonprofit endeavors. Creating a charitable organization can be a rewarding experience, but one that requires a lot of work and dedication. The tools necessary and the legal requirements to starting a nonprofit will vary depending on where the charity will be located. The following tips offer some general guidance with regard to starting a nonprofit organization, but it's recommended that those interested in founding a charitable organization consult with financial and legal professionals prior to beginning the process.



After starting a charitable organization and establishing a mission, founders can begin to solicit funding.

• **Decide on the type of charity.** In the United States, a nonprofit is known as a 501(c)(3) organization. A nonprofit may be a public charity or a private foundation. The first step to starting a charitable group is determining which type of nonprofit you'd like to start.

Public charities have a diverse board of directors. According to the Foundation Group, a nonprofit resource, more than 50 percent of the board must be unrelated by blood, marriage or outside business co-ownership. Private foundations are largely funded and operated by a relatively small group and can be familial in nature.

• **Start researching the market.** Figure out if the nonprofit you hope to start already exists or if there is a group nearby doing similar work. It can be challenging to solicit support if your mission mirrors that of a nearby group. In addition, research the demographics of people in your area to see if there is a need for the services of the nonprofit you hope to start.

• **Decide if a nonprofit is right for you.** Nonprofit organizations are not moneymakers. Founders can apply for grants to pay their salaries. However, many startup nonprofits may not be eligible to apply for grants until they have established themselves.

• **Write a mission statement and business plan.** If you decide a nonprofit is right for you, then you'll have to spell out your plan. This will be the foundation of the organization and will communicate its purpose. The business plan also can be used to solicit support, including investments.

• **Incorporate the charity.** By incorporating, you can reduce the liability of the nonprofit, especially as it pertains to protecting it against litigation.

• **Establish a board of directors.** This board is a group of volunteers who will help make decisions concerning the nonprofit. A board of directors will also help guide the charity and make decisions.

• **Establish a fundraising plan.** Raising funds will be key to keeping the nonprofit in operation. Establish a fundraising plan and map out who will help advertise and request funds. Expect setbacks, but forge ahead to establish a core donor base. UK CA *GB16B572*

Factors for prospective volunteers to consider

Volunteering is a wonderful way for people of all ages to give back to their communities. While volunteers generally offer their time and skills in an attempt to help others, volunteering also helps the volunteers in various ways.

According to Child Trends, a nonprofit research organization focused on improving the lives and prospects of children and their families, studies have shown that adolescents who volunteer are less likely to become pregnant or use drugs than teens who do not volunteer. In addition, Child Trends notes that kids who are involved in community service or volunteer in political activities are more likely than non-volunteers to have a strong work ethic as adults.

And the benefits of volunteering are not exclusive to youngsters. A 2013 study from researchers at Carnegie Mellon University found that adults over 50 who volunteered on a regular basis were less likely than non-volunteers to develop high blood pressure. That's a significant finding, as high blood pressure has been linked to both heart disease and stroke.

Finding the right volunteering opportunity can make the experience of volunteering even more enjoyable. When examining potential volunteering opportunities, prospective volunteers can consider a host of factors to find the right fit for them.



Personal interests

Would-be volunteers who can find a way to align their personal interests or hobbies with a volunteering opportunity may enjoy their efforts more than if no such connection exists. For example, current or former athletes may enjoy coaching a local youth sports league, while amateur or professional cooks and chefs may enjoy the chance to prepare meals at local food banks or convalescent homes.

Professional experience

Prospective volunteers may find volunteering more rewarding if they can combine their professional experience with their philanthropic efforts. Many charitable organizations are in need of operational help that helps them manage their day-to-day efforts smoothly. Experienced professionals may be able to fill these valuable roles. Accountants can offer to help organizations balance their books, while professional fundraisers may be able to help organize events for charities looking to raise money to meet their missions.

Time

Time is another important factor for prospective volunteers to consider. Some volunteering opportunities require greater time commitments than others, and would-be volunteers must be honest with themselves when assessing how much time they have to offer. Volunteers without much time to offer should look for more flexible opportunities that require smaller time commitments, while those who have plenty of time on their hands can explore more extensive volunteering gigs.

Goals

Prospective volunteers should consider their reasons for volunteering and what they hope to gain from their experience before choosing an opportunity. Men and women who recently overcame an illness may find it most rewarding to work with an organization that raises awareness about that condition or disease. Parents who want to get their kids involved in volunteering should seek opportunities that allow youngsters to gain hands-on experience.

Volunteering is a great way to give back to a community. The experience of volunteering can be that much more fulfilling when volunteers find an engaging activity. *GB16B568*

Did you know?

The Federal Trade Commission warns against donating to charities and organizations that spring up suddenly in response to current events and natural disasters. While such organizations are not necessarily fraudulent, the FTC notes that they are unlikely to have the infrastructure in place to get donations to the area or people most in need in the wake of a disaster or other unforeseen event. The period immediately following a natural disaster can make donors especially vulnerable to con artists who commit charitable fraud. As a result, it's important that prospective donors fully vet a charity before donating, and only make donations via personal check or a secure website. Cash donations and wire transfers should never be made, as such donations are difficult to trace should donors discover they have been victimized by charitable fraud. Learn more about safe donation practices and charitable fraud at www.consumer.ftc.gov. UK CA *GB16B566*

Donate smart and avoid charity scams

Nonprofit organizations and charities do extensive work to help people and fulfill their missions.

When commercials, emails or direct mail pamphlets tug at the heartstrings, it's understandable to want to help as quickly as possible. But just as there are scores of legitimate organizations banking on the generosity of willing donors, so, too, are there scam artists hoping to exploit that generosity. These crooks not only prey on innocent donors, they indirectly steal from people affected by disasters poaching donations meant for relief organizations.

The American Grandparents Organization says Americans donate upwards of $300 billion to charities each year. These include well-known and well-established charitable groups and crowdfunding sites like GoFundMe. Statistics Canada says Canadians make roughly $11 billion in charitable donations each year.

While the majority of donations end up in the right hands, charity scammers still manage to victimize unsuspecting individuals. Follow these tips to make sure hard-earned money is going to reputable groups and not to criminals preying on your generosity.

• **Start by doing research.** Charity Watch and Charity Navigator, each of which is recommended by the Federal Trade Commission, have carefully researched many different charities. This can be the first stop in verifying the legitimacy of a particular charity. Check for a charity's registration number and see if it's registered on the Better Business Bureau website at www.bbb.org/us/charity.

• **Don't give to cold calls or emails.** It's best to take your time with charitable requests and confirm their authenticity. This may require visiting the website of a particular group or contacting them directly to see how you can help. You never know who is on the end of a phone call or who sent an email soliciting donations. What's more, according to Charity Navigator, cold calls are usually conducted by for-profit telemarketers that have contracted with charities. These contracts are not favorable to the charities — with up to 95 cents of every donated dollar going to the telemarketers.

• **Don't give cash donations.** Cash is difficult to trace, making it a preferred method of donation collection among scam artists. If a charity is insisting on cash or wants you to make a decision immediately, this should raise red flags.

• **Protect your privacy.** Only work with charities that respect your privacy and will not sell your name or information to other groups.

• **Request information.** Reputable charities will tell you how they will spend your money and if your gift is tax-deductible.

• **Be aware of sound-alike groups.** Some scam artists create sound-alike organizations to trick donors. In such instances, donors believe they are donating to legitimate charities but are really giving to another organization. In 2016, the Federal Trade Commission brought charges against four sound-alike cancer groups, highlighting just how prevalent such faulty organizations are.

Charity scams are prevalent. But by being diligent about researching and gaining information, donors can avoid parting with their money unnecessarily. *GB16B547*

How to help kids in your community

People give back to their communities in various ways. Some support local charities by volunteering or making financial donations, while others may deliver meals to convalescents who cannot leave their homes.

Helping kids is a popular way to give back to your community. And helping kids is not just for parents, as young adults and older adults with no children of their own or those whose children are fully grown can give back to kids in their communities in various ways.

Coaching

Youth sports leagues rely on volunteers to run smoothly. Youth sports league coaches are not paid, so each coach is a volunteer. Inquire with your local government office about how to become a youth sports coach in your community. In many instances, no coaching experience is necessary to coach youth sports. However, prospective coaches will likely have to undergo training before they can patrol the sidelines. Such training may include everything from coaching pointers to emergency medical training and more.

Teaching

Teaching school is a full-time job, but not all teaching gigs are paid. Adults with knowledge to pass along to the next generation may want to explore volunteer teaching opportunities. Successful professionals can share their professional expertise with high school or college students through community-sponsored programs. Amateur or professional musicians can offer lessons to youngsters interested in learning an instrument, while writers can teach kids about writing. Volunteer teaching opportunities may be easiest to find by speaking to local boys and girls clubs or schools that offer weekend or after school programs.

Fitness

Kids who are not involved in organized athletics may still enjoy exercise, which provides even more opportunities for adults to give back to the youth in their communities. For example, cycling enthusiasts can work with local youth organizations to sponsor cycling groups for kids. If hiking or kayaking is your passion, look into organizing trips to nearby state parks where kids can hike and/or kayak and learn to love the great outdoors.



Coaching youth sports teams is one way for adults to give back to the kids in their communities.

Mentoring

Many young people benefit from the guidance of mentors. Mentoring can be done through an organization such as Big Brothers Big Sisters (www.bbbs.org) or through local school systems that connect professionals from certain fields with students interested in pursuing careers in those fields. Mentoring.org is a great resource for adults interested in mentoring who may not know how to get involved with helping kids in their communities.

Adults who want to give back to the youth in their communities can do so in various ways. UK CA *GB16B561*

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Recognize the signs of charitable fraud

It's now easier than ever to donate to charity. Prospective donors can now make donations using traditional telephones, computers, tablets and mobile devices, not to mention donating money in person. But if charities can solicit donations via such avenues, it's fair to assume criminals posing as charities can do so as well. To safeguard themselves and their money from perpetuators of charitable fraud, prospective donors should be on the lookout for the following signs.

• **Uncooperative solicitor:** Representatives of legitimate charities will be forthcoming with detailed information about their organizations, readily answering questions about the charity's name, mission, organizational structure and cost, and donation allocation. Criminals posing as charities may be less forthcoming with such information because their organizations are not real. When solicited by someone who claims to represent a charitable organization, insist they answer all of your questions thoroughly, ending the conversation politely if the solicitor seems unwilling or unprepared to share information.

• **Suspect tax information:** Legitimate charities routinely inform donors and prospective donors about the tax benefits of donating to their organizations, so solicitors should be able to instantly share information about tax deductions. The Federal Trade Commission warns against donating to an organization that won't provide proof that donations are tax-deductible.

• **Pressure from the solicitor:** Reputable charities and nonprofit organizations do not pressure prospective donors into making contributions. Criminals committing charitable fraud may try to pressure their victims into making immediate donations, asking for credit card numbers and other personal details without sharing information about the charity or giving donors time to research the organization.

• **Cash or wire requests:** Solicitors who insist on cash donations or wire transfers are another indicator of charitable fraud. Reputable organizations allow donors to contribute money via personal check or secure websites, and would never insist that donors make only cash or wire transfer contributions.

• **Promise of prizes:** Some criminals perpetuating charitable fraud will try to entice victims to part with their money by promising them prizes or sweepstakes winnings. But the FTC notes that the law dictates that donations are not required to make a person eligible to win a sweepstakes.

• **Donation pickup offer:** Reputable organizations will not require immediate donations to keep the lights on in their offices, so donors should avoid solicitors who offer to send couriers to their homes to collect donations immediately. This is another pressure tactic used by criminals. Legitimate organizations will allow prospective donors the time they need to vet the charity so they can make informed donation decisions. UK CA *GB16B564*

Religious tithing is a charitable option

People all over the world donate to charity. The National Center for Charitable Statistics indicates that individual giving in the United States amounted to $258.51 billion in 2014, an increase of 7.1 percent from the previous year. In fact, donations by individuals comprises the vast majority of donations received by nonprofit organizations — making up a whopping 72 percent.

Individuals give to many worthy causes, but religious groups and charities are among the organizations that benefit the most from donors' generosity. According to data from the Philanthropy Roundtable, an organization that aims to foster excellence in philanthropy, protect philanthropic freedom and assist donors in achieving their philanthropic intent, 39 percent of individual giving goes to religious needs.

Religious causes are, and long have been, favorite charitable targets. Religious giving, or tithing, was once a compulsory effort. The word "tithe" is derivative of an Olde English word meaning "tenth." Tithes are one-tenth of something made payable to a religious organization or a tax to a government.

Tithing has long been connected to religions such as Judaism and Christianity. Traditional Jewish law and practice has incorporated forms of tithing since ancient times. The tithing system was designed to meet the needs of the economic and political system of ancient Israel. Ten percent of a person's income was given to a religious organization.

The Old Testament states that each of the twelve tribes of Israel, excluding the tribe of Levi, initially received an allotment of land in the promised land of Canaan. The Levites were assistants to Israel's priests and were supported by tithing from the other eleven tribes. All families were expected to give one-tenth of all produce, flocks and cattle to the Levites. In turn, the Levites gave one-tenth of that to support the priests. According to Leviticus 27:30-33,

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. Whoever would redeem any of their tithe must add a fifth of the value to it. Every tithe of the herd and flock — every tenth animal that passes under the shepherd's rod — will be holy to the Lord. No one may pick out the good from the bad or make any substitution. If anyone does make a substitution, both the animal and its substitute become holy and cannot be redeemed.

The concept of tithing is largely an Old Testament system, though it is mentioned in the New Testament in Luke 18:22, when Jesus Christ says, "I fast twice a week; I give a tenth of all my income."

Members of the Church of Jesus Christ of Latter-day Saints also participate in tithing. Gordon B. Hinckley, a former president of the church, said, "Our major source of revenue is the ancient law of the tithe. Our people are expected to pay 10 percent of their income to move forward the work of the Church."

Tithing continues in modern times, but many religious followers do not offer 10 percent of their incomes to their respective religious organizations. UK CA *GB16B571*

6 steps to hosting a successful fundraiser

Fundraisers help schools, political groups and charitable organizations stay afloat. Groups that do not offer products or services for sale must find other means to fund their operations, and fundraisers often fill that role.

Charities Aid Foundation says that the number of people worldwide donating money to nongovernmental organizations, or NGOs, increased from 1.2 billion in 2011 to 1.4 billion in 2014.

Fundraising involves more than putting a hand out and asking for money. Successful fundraisers have various things in common, regardless of the cause they're promoting.

1. Decide on a clearly expressed purpose. Individuals do not typically donate money without first being given a good reason to do so. Therefore, when beginning a fundraiser, organizers have to decide on the purpose of the event and spell out that purpose clearly. When sharing information about the fundraiser, include how the money will be allocated. Some charitable events have more than one objective, with a primary goal of raising money and additional desires to raise awareness and connect with new donors. When establishing a financial goal, organizers must come up with a final donations figure they hope to reach.



2. Know your audience. Understanding your goal is one factor, and knowing who you are reaching out to is another. If it's school fundraising, understand that these may be cash-strapped families without much money to donate. In such instances, consider incentivizing donations by entering donors into raffles for family-friendly outings or coupons to area businesses. Identifying your target audience can help you plan effective strategies that reach that audience.

3. Advertise extensively and early. Donors may not take immediate action upon learning about a fundraiser, so plan to advertise extensively. Make sure the message gets heard and that potential donors have time to fit their donations into their budgets. Reach prospective donors through all the avenues at your disposal, including social media platforms like Twitter and Facebook. Don't overlook more traditional methods of advertising, including flyers and newspaper advertisements that may resonate with older donors. A combination of various types of advertising can cover all of the bases, offers the charitable giving organization GiveForward.

4. Consider getting a sponsor. Individual donations can fuel fundraisers, but a widely recognizable sponsor can help propel prospective donors to action. Many corporations include charitable donations into their quarterly budgets, and such organizations often offer donate incentives such as event tickets and goodie bags that can compel private donors to make donations. Restaurants can offer gift cards and other stores may be able to donate products to hand out. A local celebrity can bring in the foot traffic needed to make the fundraiser successful.

5. Give out prizes. People may look forward to giving to a good cause, but walking away with something tangible in return also can elicit some good feelings. Budget for prizes and other takeaways. Make the fundraiser a fun atmosphere and give participants a chance to win items through contests or other small feats that will generate good will and enjoyment.

6. Enlist volunteers. A fundraiser is not a one-person job. Volunteers are the backbone of successful fundraising efforts, so make sure you have enough volunteers to plan and execute the fundraiser. Try to find volunteers from various walks of life so each person can bring their own unique and valuable experience to the table. UK CA *GB16B534*

Did you know?

Catholic charitable groups are among the biggest providers of social-service charity in the United States. Catholic Charities USA is the largest charitable organization run by the Catholic Church. In addition to these larger charitable groups, soup kitchens, food pantries, social justice committees, and St. Vincent De Paul societies comprise Catholic giving. According to PolitiFact, the journalism fact-checking resource, between 17 and 34 percent of all nonprofit social-service charity can be connected to the Catholic Church. UK CA *GB16B562*

Explore the most charitable nations in the world

Philanthropic efforts are meant to help the less fortunate, but the benefits of being charitable also extend to those doing the giving. The National Institutes of Health found research participants who chose to donate a portion of the $100 they were provided enjoyed activated pleasure centers in the brain. Being charitable also can motivate others to give, including children who realize the benefits of philanthropy.

Another benefit of being generous is that it can recharge a person's life for the better. Donating time or money can create opportunities to meet new people who support the same causes. This may be the driving force behind countries around the world that have established themselves as the most giving per capita.



The CAF World Giving Index routinely ranks the most charitable nations. The rankings are based on data from Gallup and Charities Aid Foundation. Individuals may find it interesting that philanthropy is not directly related to material wealth. Only five of the countries in the index are members of the G20, a forum of the world's largest economies. In fact, many less affluent places hold top positions in the rankings. The WGI ranks the nations on their propensity to help a stranger, donate money and volunteer time. These percentages are factored together to provide a WGI score and ranking. Here's how the nations measured up for the most recent year of reporting.

20. Germany
19. Thailand
18. Kyrgyzstan
17. Bhutan
16. Guatemala
15. Norway
14. United Arab Emirates
13. Bahrain
12. Malta
11. Kenya
10. Malaysia
9. Ireland
8. Sri Lanka
7. Netherlands
6. United Kingdom
5. Australia
4. Canada
3. New Zealand
2. United States
1. Myanmar

The United States falls to second place this year thanks to a 5 percent decrease in financial donations (the United States is 12th in the world for charitable donations). However, a very high proportion of the American population (76 percent) helps strangers. For the third year in a row, Myanmar topped the WGI. Most people in the country are devout Theravada Buddhists, and charitable giving is integral to their religion. While donations tend to be small, many give daily, with 92 percent of the population making charitable donations in 2014.

Many people around the world engage in charitable giving. UK CA *GB16B560*

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metrocreativeconnection.com

How to help socially isolated seniors

The elderly population is on the rise in many countries. Advancements in healthcare and a growing emphasis on healthy lifestyles means people are living longer than ever before.

Age is often accompanied by wisdom, but men and women may also find that feelings of isolation, loneliness and depression may also settle in as they grow older. *The Journal of Primary Prevention* published "A Review of Social Isolation," which observed how social isolation has been linked to numerous detrimental health effects in older adults. Some of these ailments may include increased risk for mortality, rehospitalization, falls, and dementia.

Individuals looking to give back to their communities may want to consider helping seniors in their area. Although it can be difficult to see seniors with diminished physical or mental capabilities, the rewards of interacting and helping seniors can be immeasurable. There are plenty of ways to help seniors avoid isolation and continue to live fulfilling lives.

• **Provide transportation.** A Place for Mom, a senior housing placement resource, notes that lack of adequate transportation is a main cause of social isolation among seniors. Voluntary or necessary cessation of driving makes getting to and from appointments or even recreational outings more difficult. Where public transportation is unavailable or challenging to come by, volunteers can help shuttle seniors to and from grocery stores, doctor's offices and any other places they need to go. Getting out regularly and seeing new faces can help seniors overcome feelings of loneliness.



• **Participate in hobbies together.** Give seniors a sense of purpose by encouraging them to participate in hobbies or activities. Book clubs are one activity that can interest people of different age groups.

• **Encourage exercise.** Physical exercise keeps the body fit and improves mental health. Seniors can benefit from physical activity because it promotes strong bones and a healthy cardiovascular system. In addition, seniors who enroll in exercise classes at gyms or local senior centers can meet like-minded adults, helping them overcome their feelings of isolation even further.

• **Provide meals and companionship.** Older adults may not be getting all they need to maintain healthy weights and bodily functions. Cooking and shopping for healthy foods may be difficult. Provide seniors with healthy meals when possible, and take the time to share those meals. This can foster conversations that keep seniors' minds sharp and also may help prevent social isolation.

Seniors can benefit from many different forms of support, and helping older adults is a worthy volunteer initiative. UK *GB16B559*

Dos and don'ts of donating items to charity

Donating gently used household items, toys, furniture, and clothing to charity has many benefits. Such donations can help the less fortunate, while donors can take advantage of tax benefits while decluttering their homes.

There is also an environmental advantage to donating items rather than putting them in the trash. Goodwill Industries International, Inc. says that, over the last few years, generous people have helped to keep billions of pounds of clothing and household items out of landfills.

Organizations that collect donations put them to use in many different ways. A portion of donated items may be sold in charity shops and other retail centers. This provides an avenue for less fortunate individuals to purchase items that are steeply discounted from regular retail prices. Some clothing donations are sold to recycling manufacturers who turn them into rags or industrial cleaning materials. Donated clothing and other items may even end up in the hands of private enterprises, who then sell it in developing nations at costs lower than regularly imported clothing, providing an affordable way for people living in poverty overseas to purchase items for themselves and their families. The organizations then put the money made from such sales toward their operational expenses and to develop programs to continue to help the less fortunate. Charities like Goodwill and The Salvation Army indicate on their websites that proceeds from charity and thrift shops go directly to support education, work and drug rehab programs.

Individuals who choose to donate goods to charity can follow a few tips to ensure their donations go as smoothly as possible.

DO walk around the house and gather items that are no longer being used. Look in basements, closets, garages, sheds, attics, and anywhere you are inclined to stash items to get them out of the way. Pay special attention to materials that you haven't used in months or years.

DON'T donate just anything. Ensure that items are in working condition and are in good repair. Don't give away things with rips or stains. Make sure electronics you plan



to donate are operational.

DO call first to find out any rules or restrictions regarding donations. Some groups won't accept items that have been recalled or do not meet current safety standards (think some baby gear). Specialty items like computers, vehicles or mattresses may have specific requirements for donations.

DON'T overlook the idea of selling items privately at a garage or yard sale and then donating the funds to the charity. This way the organizations save time sorting and refurbishing donations, and they still benefit from the financial donations.

DO see if the charity will pick up large items. Many organizations have their own fleet of vans and trucks and will have specific pickup windows during certain months. This helps make the donation process more efficient, and can reduce the hassle on donors.

DON'T forget to receive a market value of the used items donated to the charity and a receipt. This will help you when it comes time to claim charitable donations during tax season. UK *GB16B563*

Charity spotlight:
St. Jude Children's Research Hospital

Deciding to donate to charity involves careful consideration of causes that prospective donors feel connected to. For example, when families deal with an illness, very often the focus of their charitable efforts are raising awareness of a disease or helping to find a cure for that particular affliction. That is why some of the best known and most widespread charitable groups available deal with prolific diseases, such as cancer.

One philanthropic organization that has been quite influential and very well-known for more than 50 years is St. Jude Children's Research Hospital®. Founded in 1962, St. Jude's is located in Memphis, Tenn., and focuses on pediatric treatment and research into children's catastrophic illnesses.

St. Jude would not be in existence if not for Danny Thomas. Thomas, whose real name was Amos Muzyad Yakhoob Kairouz, was an entertainer who was having trouble finding steady and profitable work. At the end of his rope and in great despair at not being able to provide for his family, Thomas, a Maronite Catholic, turned to prayer one night in a Detroit church. He prayed to St. Jude Thaddeus, the patron saint of hopeless causes, that he would be able to earn enough income to take care of his family. In turn, Thomas put his last few dollars in the church donation bin. He vowed to St. Jude that if he became successful, he would build a shrine to the saint. The power of prayer worked, and Thomas soon began to find employment, eventually becoming one of the biggest stars of television, film and radio in his day.

Thomas used his fame to fulfill his vow to St. Jude Thaddeus and to change the lives of thousands of children and families. In the mid-1950s, he began investigating the possibilities of building a children's hospital in the southern United States under the premise that "no child should die in the dawn of life." Thomas chose Memphis because it was the hometown of Roman Catholic Cardinal Samuel Stritch, who had been a spiritual advisor to Thomas and



presided over his confirmation.

Thomas worked diligently and with a group of Memphis business leaders. Worldwide fundraising initiatives also were implemented, with Thomas and his wife, Rose Marie, personally asking for support. Thomas also solicited other Americans of Arabic-speaking descent to help support the St. Jude effort. In turn, he and others formed the American Lebanese Syrian Associated Charities (ALSAC®), which would be instrumental in raising funds to fuel the St. Jude dream. Today, ALSAC® is the nation's second largest health care charity and is supported by the generosity of nine million donors and the efforts of more than one million volunteers nationwide. Those volunteers come from all ethnic, religious and racial backgrounds, according to the 2014 Philanthropy 400 ranking from the Chronicle of Philanthropy.

St. Jude Children's Research Hospital opened its doors on February 4, 1962. Since then, the hospital has recruited the world's top doctors and has studied and introduced new and improved treatments for a variety of illnesses, including childhood cancers. The hospital helped improve the rate of survival of childhood cancer from 20 percent when Thomas first came up with the idea for the hospital to 80 percent today. In addition, children with acute lymphoblastic leukemia, or ALL, which was once a veritable death sentence, now have a 94 percent survival rate.

Patients of St. Jude's Children's Research Hospital never receive a bill for treatment, with all of the funding coming from donations. Learn more about St. Jude by visiting www.stjude.org. *GB16B567*

Advantages to securing a career in philanthropy

Charitable work is commonly viewed as something a person does out of the goodness of his or her heart. Volunteering time and/or donating money can foster good feelings and brighten the lives of both the person doing the giving and the individuals or organizations on the receiving end of that generosity.

Those who embrace the experience of charitable giving or volunteering may want to replicate it over and over, and a career in philanthropy may be the ideal way to do just that. Getting paid to do charitable work does not negate the spirit of the philanthropic effort. People who work in the nonprofit sector can bring about change that has a far-reaching impact.

According to a report by the Center for Civil Society Studies at Johns Hopkins University, nonprofit employment represented 10.1 percent of total employment in the United States in 2010. Philanthropic careers continue to grow, and the nonprofit workforce is the third largest of all U.S. industries behind retail trade and manufacturing. In addition, the business skills gained working in the nonprofit sector are transferable for those who want to leave room for a potential career change later on.

Working in the nonprofit sector has several advantages. Some may be surprised to learn that nonprofit salaries can be on par with other industries, particularly in entry-level positions when career experience is limited. Working for a charitable organization does not mean working for nothing. And even when salaries are lower than corporate salaries, there are still benefits that can make the job well worth it.

Many people who work in the nonprofit sector find that the working environment is more intimate. Some also feel they gain more hands-on experience in the nonprofit sector than they might elsewhere.

According to *Stanford Social Innovation Review*, a social change journal, many nonprofit workers are given the opportunity to do work that falls outside of their job description. Nonprofit employment is multifaceted, and workers often wear many hats. This can provide considerable experience in a short period of time.

Finding a job in philanthropy is not much different than finding a job in the private sector. Begin by networking and expanding your list of contacts. Prospective employees can research nonprofit groups that have particular significance to them and scour their job listings or contact them about opportunities.

Online job databases can make it easier to find job postings in the nonprofit sector. DotOrgJobs.com is one such site that allows job seekers to search for full- or part-time jobs in the nonprofit sector.

There are many jobs in the nonprofit sector that may appeal to people of various skill sets. These include engineering, healthcare, administration, business, finance, and much more. Working in a nonprofit can be a rewarding experience in many different ways. UK *GB16B569*

Put the 'fun' into your next fundraiser

Fundraisers aim to raise awareness of a certain cause and generate income to foster charitable efforts. Fundraising can be hard work and often requires an investment of both time and energy, but the end result makes those efforts well worth it — especially when the event is successful.

One way to make sure fundraisers are well-attended and effective is to focus the event on something entertaining. Fundraising parties can take many shapes and forms, but those that guests find fun might ultimately prove more effective and successful.

When planning a fundraiser, gear the party around the likes and interests of your expected guests. Here are some additional suggestions for hosts hoping to throw a fun and successful fundraiser.

• **Form a committee.** Fundraising should be a group effort; the more help you receive the more smoothly it will run. Association Works, a Dallas-based fundraising consulting company, advises that fundraiser committees be formed as early as possible, ideally several months before the party is scheduled to take place. This affords ample to spitball ideas and plan the event once a theme has been chosen.

• **Decide on the type of event.** Look



around in your local community and within the organization to learn which types of events have already proven successful. Figure out if you can utilize materials you already have or receive assistance from people you know. One way to keep overhead low is to find out if certain items can be donated to the party. For example, a caterer may donate food in exchange for free advertising.

• **Find the right venue.** The United Kingdom-based National Council for Voluntary Organisations advises hosts plan fundraisers before choosing a venue, rather than vice-versa. Determine whether you will have exclusive access to the location or if the venue will be hosting another event concurrently. Look for amenities such as adequate parking or proximity to transportation and major roadways.

• **Decide on a fun theme.** Themes can help sell an event and enhance the fun factor. Explore the following themes as a way to jump-start your own creative ideas.

- Old-fashioned garden party: Serve finger foods, tea, scones, and punch, and arrange for live music from a string quartet.
- Pool/beach party: Invite guests to cool off in the waves or in the controlled environment of a pool or waterpark.
- Game night: Use a carnival theme to excite potential donors. Proceeds from games will go to charity, but include some take-home prizes for the winners as well.
- Concert: Contract with a local band or musician to provide entertainment.
- Costume party: A masquerade ball or another themed costume event can up the entertainment factor for guests.
- Dance party: Relive the days of school dances by hosting your own dance. Attendees can dance the night away while remembering the joys of their youth.

Make fundraisers more fun by hosting entertaining events that raise money for good causes. UK *GB16B565*

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Aviation Word Find

Find the hidden words in the puzzle.

AERIAL
ALTITUDE
CABIN
EMBARK
ENGINE
FLIGHT
PLANE
SEAT
TAKEOFF
TICKET
TRAVEL
WINGS

H P T Z A E O I G N K W
Z L E W L I N U M R S Z
O A K T T Z B I A X D K
L N C A I X F B G T O G
Z E I E T O M V A N T T
T Q T S U E Q K G O E L
X R Q N D V E N I B A C
S W A Y E O F L I G H T
H G V V F L A I R E A E
L T N F E W C I B C C T
Y I A I G L S I I Z C W
A A U L W I C W X I I U

Get Scrambled

Unscramble the words to determine the phrase.

NI IGTHLF

Answer: In Flight



AROUND 1490, THIS INVENTOR AND ARTIST DREW PLANS FOR A FLYING MACHINE.

ANSWER: LEONARDO DA VINCI

THIS DAY IN... HISTORY

NOV 4

- **1501:** CATHERINE OF ARAGON MEETS ARTHUR TUDOR, OLDER BROTHER OF HENRY VIII. THE TWO WOULD LATER MARRY.
- **1922:** BRITISH ARCHAEOLOGIST HOWARD CARTER FINDS THE ENTRANCE TO TUTANKHAMUN'S TOMB.
- **2008:** BARACK OBAMA WINS THE PRESIDENTIAL ELECTION, BECOMING THE FIRST AFRICAN AMERICAN U.S. PRESIDENT.

New word

DESCENT

an action of moving downwards

How they SAY that in...

ENGLISH: Sky

SPANISH: Cielo

ITALIAN: Cielo

FRENCH: Ciel

GERMAN: Himmel

Did You Know?

THE LONG, THIN BODY OF AN AIRCRAFT IS TYPICALLY CALLED THE FUSELAGE.

GET THE PICTURE?



Can you guess what the bigger picture is?

ANSWER: SEAPLANE





THIS LIFESTYLE INVOLVES NOT EATING MEAT OR ANY ANIMAL PRODUCTS.

ANSWER: VEGAN

Creative Coloring

Celebrate the vegan lifestyle.
Color in this picture to create your own masterpiece.



THIS DAY IN... HISTORY

NOV 10

- **1865:** MAJOR HENRY WIRZ IS HANGED FOR WAR CRIMES. WIRZ IS ONE OF ONLY THREE AMERICAN CIVIL WAR SOLDIERS EXECUTED FOR WAR CRIMES.
- **1951:** THE FIRST LONG DISTANCE TELEPHONE CALL THAT DOES NOT REQUIRE OPERATOR ASSISTANCE IS MADE.
- **1983:** BILL GATES INTRODUCES WINDOWS 1.0.

New word

TOFU

curd made from mashed soybeans

How they SAY that in...

ENGLISH: Spinach

SPANISH: Espinaca

ITALIAN: Spinaci

FRENCH: Épinards

GERMAN: Spinat

Did You Know?

IT IS RECOMMENDED THAT THE AVERAGE PERSON EAT FIVE SERVINGS OF FRUIT OR VEGETABLES PER DAY.

GET THE PICTURE?



Can you guess what the bigger picture is?

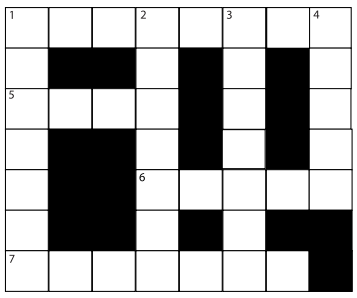
ANSWER: RED POTATOES

KC16B100 (whole layout)

KC16B200 (whole layout)

PLEASE NOTE: In months that contain five weeks, locate the fifth week online with a "500" filename ending.

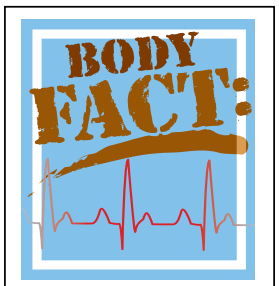
Crossword Puzzle



ACROSS
1. Metabolism disorder
5. Burn crisply
6. Opposite of "outer"
7. Type of sugar

DOWN
1. Healthcare providers
2. Prevents movement
3. Occupants
4. Sweet substance

Answers:
Across
1. Diabetes 5. Char 6. Inner 7. Sucrose
Down
1. Doctors 2. Barrier 3. Tenants 4. Sugar



THE HORMONE INSULIN HELPS MAINTAIN STEADY SUGAR LEVELS IN THE BLOOD. INSULIN IS PRODUCED IN WHICH PART OF THE BODY?

ANSWER: PANCREAS

THIS DAY IN... HISTORY

NOV 15

- **1533:** FRANCISCO PIZARRO ARRIVES IN THE CAPITAL OF THE INCAN EMPIRE.
- **1806:** EXPLORER ZEBULON PIKE SPOTS THE MOUNTAINTOP THAT IS NOW CALLED PIKES PEAK.
- **1939:** PRESIDENT FRANKLIN D. ROOSEVELT LAYS THE CORNERSTONE OF THE JEFFERSON MEMORIAL.

New word

MONITOR

device used to check something

How they SAY that in...

ENGLISH: Blood

SPANISH: Sangre

ITALIAN: Sangue

FRENCH: Sang

GERMAN: Blut

Did You Know?



A NORMAL BLOOD SUGAR LEVEL AFTER FASTING IS BETWEEN 70 AND 99 MG/DL. TWO HOURS AFTER EATING IT SHOULD BE LESS THAN 140 MG/DL.

GET THE PICTURE?



Can you guess what the bigger picture is?

ANSWER: INSULIN VIAL





AMERICANS CELEBRATE THIS HOLIDAY IN NOVEMBER, WHILE CANADIANS CELEBRATE IT IN OCTOBER.

ANSWER: THANKSGIVING

What's the Difference?

There are four things different between Picture A and Picture B. Can you find them all?

A



B



Answers: 1. Stem on pumpkin shorter 2. Honey in pot is darker 3. Bite in apple 4. Extra walnut

THIS DAY IN... HISTORY

NOV 21

- **1789:** NORTH CAROLINA BECOMES THE 12TH U.S. STATE.
- **1922:** REBECCA LATIMER FELTON IS SWORN INTO THE U.S. SENATE, BECOMING THE FIRST FEMALE SENATOR.
- **1964:** THE VERRAZANO-NARROWS BRIDGE OPENS TO TRAFFIC.

New word

WADDLE

walk with short steps and a clumsy swaying motion

How they SAY that in...

ENGLISH: Table

SPANISH: Mesa

ITALIAN: Tavola

FRENCH: Table

GERMAN: Tabelle

Did You Know?



WILD TURKEYS PREFER TO SLEEP PERCHED ON TREE BRANCHES, WHERE THEY ARE SAFE FROM PREDATORS.

GET THE PICTURE?



Can you guess what the bigger picture is?

ANSWER: PUMPKIN PIE

KC16B300 (whole layout)

KC16B400 (whole layout)

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CROSSWORD PUZZLES & HOROSCOPES

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"**)



CW16B110

CLUES ACROSS

1. Famed Spanish General's nickname
5. Drink alcohol
11. Savings for soggy days
14. Kleenex, Puffs are some
15. Moved in a circular way
18. Pile of stones
19. Drenched
21. Talk to you (abbr.)
23. World's longest river
24. Thoughts
28. Stake
29. Lawrence Taylor's nickname
30. Coat or smear
32. Comedian Josh
33. Coat, insurance, freight (abbr.)
35. Royal Bank of Canada
36. Polyvinyl chloride
39. Lifeless
41. Doctor of Medicine
42. Former Saudi Arabian king
44. River along border of India and Nepal
46. German widow
47. Administrative review board
49. Small tower
52. Central American fruit
56. Cigar
58. Bring to life
60. Linked together in a chain
62. Marinara, BBQ are two
63. Mail

CLUES DOWN

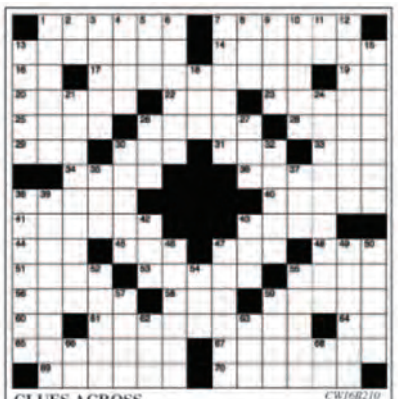
1. Expression of creative skill
2. Nonclerical
3. Credit card company
4. Ancient Chinese city
5. Personas
6. More (Spanish)
7. Close to
8. Nigerian City
9. Pals
10. Internal
12. Type of tent
13. Beloved Princess
16. Supplementing with difficulty
17. Region in Mississippi
20. Brave act
22. 36 inches
25. -__- denotes past
26. Swiss river
27. Submersibles
29. Portable computer screen material
31. Binary-coded decimal
34. Supervises flying
36. Represents dull, abrupt sound
37. Deformity involving a limb
38. Map
40. Dominican Republic
43. Breed of hogs
45. District attorney
48. Light Russian pancake
50. Selfs
51. Rock songstress Turner
53. American Music Awards
54. Partner
55. Egyptian Sun god
57. European money
58. Consumed
59. Doctor of Education
61. Actinium

CW16B11A

PUZZLE SOLUTION

A	L	V	A		I	M	B	I	B	E				
R	A	I	N	Y	D	A	Y	F	U	N	D			
T	I	S	S	U	E	S		E	D	D	I	E	D	
	C	A	I	R	N			S	O	A	K	E	D	
			T	T	Y			N	I	L	E			
			I	D	E	A	S		A	N	T	E		
			L	T		D	A	U	B		G	A	D	
			C	I	F		R	B	C					
P	V	C		D	E	A	D		M	D				
F	A	H	D		S	A	R	D	A					
F	R	A	U				A	R	B					
T	U	R	R	E	T			I	L	A	M	A		
	S	T	O	G	I	E		A	N	I	M	A	T	E
		C	O	N	C	A	T	E	N	A	T	E	D	
			S	A	U	C	E	S		S	E	N	D	

CW16B100



CW16B210

CLUES ACROSS

1. State confidently
7. Replaced
13. Day of remembrance
14. Molecular process
16. Indicates position
17. Paper-and-pencil game
19. Military policeman
20. Nests of pheasants
22. Corpuscle count (abbr.)
23. Seat
25. Functions
26. Sheets of glass
28. Minute arachnid
29. Separately managed account
30. A bachelor's place
31. Dodge truck
33. __ Farrow, actress
34. Discussion
36. Delayed
38. Liaison
40. Sediment deposit
41. Leased
43. Without
44. Woman (French)
45. Folk-pop artist Williams
47. Congressman (abbr.)
48. Resembles a pouch
51. Superior
53. Stalin's police chief
55. Razorbill is of this genus
56. Criminal act of setting fire
58. Department of Labor
59. William Jennings __, The Great Commoner
60. Nickel
61. Ordered by canon law
64. Where Denver is (abbr.)
65. Has 10 straight sides and angles
67. Small group with shared interests
69. A famous street for kids
70. Underlying intentions

CLUES DOWN

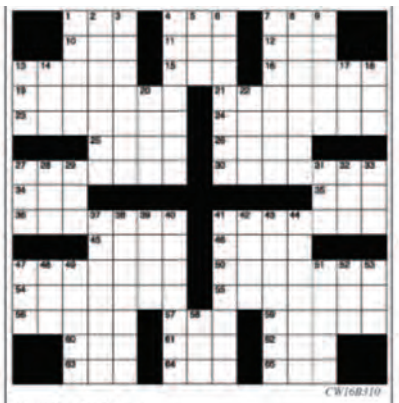
1. Mental condition
2. Senate Bill
3. Where constructions take place
4. Ancient Olympic Site
5. Not just "play"
6. Set of four
7. "The beautiful game"
8. American time
9. Big man on campus
10. Syndrome of the eye
11. Spanish be
12. Cotton cloths
13. Roman guardian of gates
15. Displays of food
18. Anti-Bolshevik Bloc of Nations
21. Female deacon
24. Adrift
26. Hit lightly
27. Test for high schoolers
30. Whittled
32. River in western India
35. Small crude dwelling
37. One-time AC/DC singer Scott
38. Holds up a shirtsleeve
39. Mental faculties
42. Blot
43. A very large body of water
46. Redecorated
47. Mineral
49. Tree that bears spikes
50. Type of boat
52. Calypso music
54. Director Howard
55. Longtime U.S. Senator Specter
57. Buddhist serpent deities
59. Attempt to fly in falconry
62. __ de plume
63. Wheel
66. Cerium
68. Rural delivery

CW16B21A

PUZZLE SOLUTION

	A	S	S	E	R	T		S	U	B	B	E	D	
J	U	B	I	L	E	E		O	S	M	O	S	I	S
A	T		T	I	C	T	A	C	T	O	E		M	P
N	I	D	E	S		R	B	C		C	H	A	I	R
U	S	E	S		P	A	N	E	S		M	I	T	E
S	M	A		P	A	D		R	A	M		M	I	A
		C	H	A	T				T	A	B	L	E	D
A	M	O	U	R					L	O	E	S	S	
R	E	N	T	E	D				S	A	N	S		
M	M	E		D	A	R		S	E	N		S	A	C
B	O	S	S		S	E	R	I	A		A	L	C	A
A	R	S	O	N		D	O	L		B	R	Y	A	N
N	I		C	A	N	O	N	I	C	A	L		C	O
D	E	C	A	G	O	N		C	O	T	E	R	I	E
	S	E	S	A	M	E		A	G	E	N	D	A	

CW16B200



CW16B310

CLUES ACROSS

1. Adenosine triphosphate
4. Plane
7. Plant cultivated for its tubers
10. Wreath
11. Equal, prefix
12. Type of fish
13. Measuring instrument
15. High-pitched crying noise
16. Chilean seaport
19. Make in advance
21. Where planes land and take off
23. Nicaraguan capital
24. Reprint
25. Evergreen genus
26. Vale
27. Not the most dry
30. There are four of them
34. Pie _ _ mode
35. At or near the stern
36. Attached to the side of a motorcycle
41. Soft-bodied beetle
45. "Rule, Britannia" composer
46. __ of March: rough day for Julius Caesar
47. A way of changing taste
50. Bubbled up
54. Remedy
55. Barnacles
56. Henry Clay __, industrialist
57. A citizen of Thailand
59. Cove
60. One and only
61. '__ death do us part
62. Zero
63. Thus far
64. Brew
65. Crunches federal numbers

CLUES DOWN

1. John __, Pilgrim settler
2. Drink table on wheels
3. A canoe
4. Baseball player nicknamed "Kitty"
5. Midway between east and southeast
6. Direction of attention
7. Egg-shaped wind instrument
8. Cadavers
9. Farewell
13. Revolutions per minute
14. Small constellation
17. Vineyard
18. Consumed
20. Pitchers need to get them
22. Educational assn. (abbr.)
27. No longer is
28. Peyton's little brother
29. Small amount
31. An awkward stupid person
32. Popular pro sports league
33. Pigpen
37. Type of head pain
38. "Jiminy" is one
39. Diarist Frank
40. Boat race
41. Can be split
42. Thought
43. Staggering
44. Baltic country
47. Sunscreen rating
48. Paddle
49. Togetherness
51. Beat-influenced poet Anselm
52. Midway between northeast and east
53. Fall back, spring forward
58. Afflict

CW16B31A

PUZZLE SOLUTION

		A	T	P		J	E	T		O	C	A		
		L	E	I		I	S	O		C	O	D		
R	A	D	A	R		M	E	W		A	R	I	C	A
P	R	E	C	O	O	K		A	I	R	P	O	R	T
M	A	N	A	G	U	A		R	E	I	S	S	U	E
			R	U	T	A		D	E	N	E			
W	E	T	T	E	S	T		S	E	A	S	O	N	S
A	L	A									A	F	T	
S	I	D	E	C	A	R		F	I	R	E	F	L	Y
			A	R	N	E		I	D	E	S			
S	O	U	R	I	N	G		S	E	E	T	H	E	D
P	A	N	A	C	E	A		S	A	L	O	O	N	S
F	R	I	C	K		T	A	I		I	N	L	E	T
		T	H	E		T	I	L		N	I	L		
		Y	E	T		A	L	E		G	A	O		

CW16B300



CW16B410

CLUES ACROSS

1. Sensitivity
5. Greek island
10. Up to the time of
14. Wife
15. Composer Ned
16. Edging to street path (Brit.)
17. Lose energy
18. Biblical parable
19. Celery (Spanish)
20. Arm bones
22. Japanese family emblem
23. Customary practice
24. Acceptance
27. Very fast aircraft (abbr.)
30. Cool
31. Indian state
32. Young boy or girl
35. Astronomy unit
37. Confederate soldier
38. Famed German composer
39. Alternate name
40. Used to pave driveways
41. Artery
42. Type of powder
43. Inquire too closely
44. Northern Ireland
45. Connects two points at right angles
46. Hot drink
47. A newt
48. Engine additive
49. Wealthy Connecticut town
52. Not invited or requested
55. Embrace
56. Spiritual leader
60. Wild or sweet cherry
61. __ Day, actress
63. Daughter of Ion
64. Recline
65. Type of acid
66. City in Utah
67. Lazily
68. Music term
69. Divulge a secret

CLUES DOWN

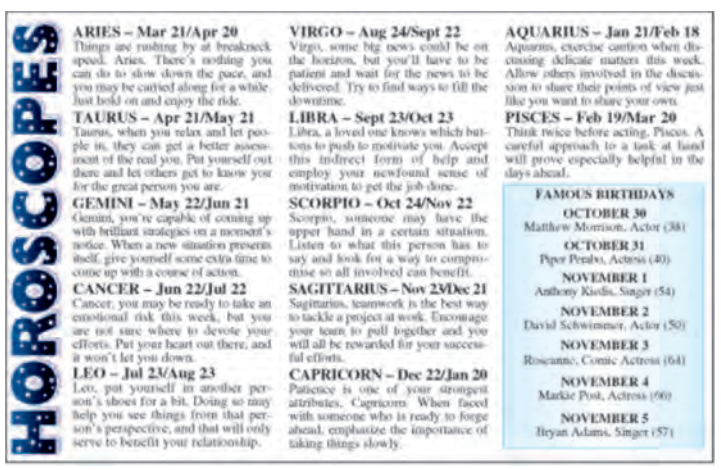
1. Very short skirt worn by ballerinas
2. Angle between leaf stalk and stem
3. Popular in Nebraska
4. Dessert
5. Cognitive retention therapy
6. Wandered
7. Mistake
8. Adolescent
9. Medical term
10. Russian tsar's edict
11. Type genus of the Nepidae
12. High school math class
13. Double-reed instrument
21. Painful places on the body
23. Fiddler crabs
25. Resinous substance
26. Person of wealth (Brit.)
27. Series
28. North American plant
29. Warble
32. Pastries
33. Group of eight
34. Twyla __, dancer
36. Pouch
37. Singer Charles
38. Cattle genus
40. Eye infection
41. Where couples go to marry
43. Long bench with backs
44. Unrestricted free agent
46. __ Talks
47. Causal agent
49. Nincompoop
50. Relating to the aura
51. Person of conspicuous wealth
52. Type of mottled fruit
53. Essential
54. Fertility god
57. Folk singer Ives
58. La __ Tar Pits, Hollywood
59. Foot
61. Digital audiotape
62. Drunk

CW16B41A

PUZZLE SOLUTION

T	A	C	T		C	R	E	T	E		U	N	T	O
U	X	O	R		R	O	R	E	M		K	E	R	B
T	I	R	E		T	A	R	E	S		A	P	I	O
U	L	N	A	S		M	O	N		U	S	A	G	E
		T	O	L	E	R	A	N	C	E				
S	S	T		R	A	D		G	O	A		T	O	T
P	A	R	S	E	C		R	E	B		B	A	C	H
A	L	I	A	S		T	A	R		A	O	R	T	A
T	A	L	C		P	R	Y		U	L	S	T	E	R
E	L	L		T	E	A		E	F	T		S	T	P
			N	E	W	C	A	N	A	A	N			
U	N	B	I	D		H	U	G		R	A	B	B	I
G	E	A	N		D	O	R	I	S		B	U	R	A
L	E	A	N		A	M	I	N	O		O	R	E	M
I	D	L	Y		T	A	C	E	T		B	L	A	B

CW16B400



HOROSCOPES

ARIES – Mar 21/Apr 20
Things are rushing by at breakneck speed, Aries. There's nothing you can do to slow down the pace, and you may be carried along for a while. Just hold on and enjoy the ride.

TAURUS – Apr 21/May 21
Taurus, when you relax and let people in, they can get a better assessment of the real you. Put yourself out there and let others get to know you for the great person you are.

GEMINI – May 22/Jun 21
Gemini, you're capable of coming up with brilliant strategies on a moment's notice. When a new situation presents itself, give yourself some extra time to come up with a course of action.

CANCER – Jun 22/Jul 22
Cancer, you may be ready to take an emotional risk this week, but you are not sure where to devote your efforts. Put your heart out there, and it won't let you down.

LEO – Jul 23/Aug 23
Leo, put yourself in another person's shoes for a bit. Doing so may help you see things from that person's perspective, and that will only serve to benefit your relationship.

VIRGO – Aug 24/Sept 22
Virgo, some big news could be on the horizon, but you'll have to be patient and wait for the news to be delivered. Try to find ways to fill the downtime.

LIBRA – Sept 23/Oct 23
Libra, a loved one knows which buttons to push to motivate you. Accept this indirect form of help and employ your newfound sense of motivation to get the job done.

SCORPIO – Oct 24/Nov 22
Scorpio, someone may have the upper hand in a certain situation. Listen to what this person has to say and look for a way to compromise so all involved can benefit.

SAGITTARIUS – Nov 23/Dec 21
Sagittarius, teamwork is the best way to tackle a project at work. Encourage your team to pull together and you will all be rewarded for your successful efforts.

CAPRICORN – Dec 22/Jan 20
Patience is one of your strongest attributes, Capricorn. When faced with someone who is ready to forge ahead, emphasize the importance of taking things slowly.

AQUARIUS – Jan 21/Feb 18
Aquarius, exercise caution when discussing delicate matters this week. Allow others involved in the discussion to share their points of view just like you want to share your own.

PISCES – Feb 19/Mar 20
Think twice before acting, Pisces. A careful approach to a task at hand will prove especially helpful in the days ahead.

FAMOUS BIRTHDAYS

OCTOBER 30
Matthew Morrison, Actor (38)

OCTOBER 31
Piper Perabo, Actress (40)

NOVEMBER 1
Anthony Kiedis, Singer (54)

NOVEMBER 2
David Schwimmer, Actor (50)

NOVEMBER 3
Roseanne, Comic Actress (64)

NOVEMBER 4
Markie Post, Actress (60)

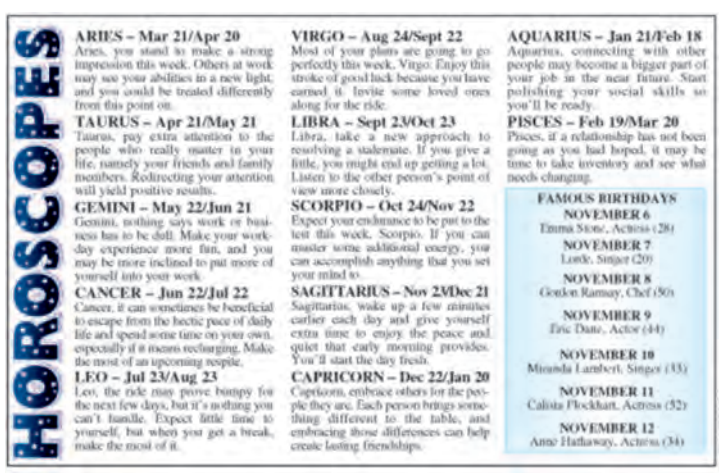
NOVEMBER 5
Bryan Adams, Singer (57)

HS16B100

PLEASE NOTE:
In months that contain five weeks, locate the fifth week online with a "500" filename ending.

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.



HOROSCOPES

ARIES – Mar 21/Apr 20
Aries, you stand to make a strong impression this week. Others at work may see your abilities in a new light, and you could be treated differently from this point on.

TAURUS – Apr 21/May 21
Taurus, pay extra attention to the people who really matter in your life, namely your friends and family members. Redirecting your attention will yield positive results.

GEMINI – May 22/Jun 21
Gemini, nothing says work or business has to be dull. Make your workday experience more fun, and you may be more inclined to put more of yourself into your work.

CANCER – Jun 22/Jul 22
Cancer, it can sometimes be beneficial to escape from the hectic pace of daily life and spend some time on your own, especially if it means recharging. Make the most of an upcoming respite.

LEO – Jul 23/Aug 23
Leo, the ride may prove bumpy for the next few days, but it's nothing you can't handle. Expect little time to yourself, but when you get a break, make the most of it.

VIRGO – Aug 24/Sept 22
Most of your plans are going to go perfectly this week, Virgo. Enjoy this stroke of good luck because you have earned it. Invite some loved ones along for the ride.

LIBRA – Sept 23/Oct 23
Libra, take a new approach to resolving a stalemate. If you give a little, you might end up getting a lot. Listen to the other person's point of view more closely.

SCORPIO – Oct 24/Nov 22
Expect your endurance to be put to the test this week, Scorpio. If you can muster some additional energy, you can accomplish anything that you set your mind to.

SAGITTARIUS – Nov 23/Dec 21
Sagittarius, wake up a few minutes earlier each day and give yourself extra time to enjoy the peace and quiet that early morning provides. You'll start the day fresh.

CAPRICORN – Dec 22/Jan 20
Capricorn, embrace others for the people they are. Each person brings something different to the table, and embracing those differences can help create lasting friendships.

AQUARIUS – Jan 21/Feb 18
Aquarius, connecting with other people may become a bigger part of your job in the near future. Start polishing your social skills so you'll be ready.

PISCES – Feb 19/Mar 20
Pisces, if a relationship has not been going as you had hoped, it may be time to take inventory and see what needs changing.

FAMOUS BIRTHDAYS

NOVEMBER 6
Emma Stone, Actress (28)

NOVEMBER 7
Lorde, Singer (20)

NOVEMBER 8
Gordon Ramsay, Chef (50)

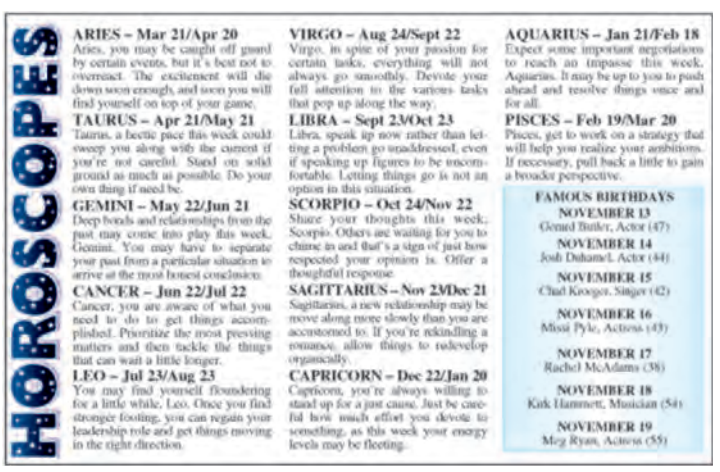
NOVEMBER 9
Eric Dane, Actor (44)

NOVEMBER 10
Miranda Lambert, Singer (33)

NOVEMBER 11
Calista Flockhart, Actress (52)

NOVEMBER 12
Anne Hathaway, Actress (34)

HS16B200



HOROSCOPES

ARIES – Mar 21/Apr 20
Aries, you may be caught off guard by certain events, but it's best not to overreact. The excitement will die down soon enough, and soon you will find yourself on top of your game.

TAURUS – Apr 21/May 21
Taurus, a hectic pace this week could sweep you along with the current if you're not careful. Stand on solid ground as much as possible. Do your own thing if need be.

GEMINI – May 22/Jun 21
Deep bonds and relationships from the past may come into play this week, Gemini. You may have to separate your past from a particular situation to arrive at the most honest conclusion.

CANCER – Jun 22/Jul 22
Cancer, you are aware of what you need to do to get things accomplished. Prioritize the most pressing matters and then tackle the things that can wait a little longer.

LEO – Jul 23/Aug 23
You may find yourself floundering for a little while, Leo. Once you find stronger footing, you can regain your leadership role and get things moving in the right direction.

VIRGO – Aug 24/Sept 22
Virgo, in spite of your passion for certain tasks, everything will not always go smoothly. Devote your full attention to the various tasks that pop up along the way.

LIBRA – Sept 23/Oct 23
Libra, speak up now rather than letting a problem go unaddressed, even if speaking up figures to be uncomfortable. Letting things go is not an option in this situation.

SCORPIO – Oct 24/Nov 22
Share your thoughts this week, Scorpio. Others are waiting for you to chime in and that's a sign of just how respected your opinion is. Offer a thoughtful response.

SAGITTARIUS – Nov 23/Dec 21
Sagittarius, a new relationship may be move along more slowly than you are accustomed to. If you're rekindling a romance, allow things to redevelop organically.

CAPRICORN – Dec 22/Jan 20
Capricorn, you're always willing to stand up for a just cause. Just be careful how much effort you devote to something, as this week your energy levels may be fleeting.

AQUARIUS – Jan 21/Feb 18
Expect some important negotiations to reach an impasse this week, Aquarius. It may be up to you to push ahead and resolve things once and for all.

PISCES – Feb 19/Mar 20
Pisces, get to work on a strategy that will help you realize your ambitions. If necessary, pull back a little to gain a broader perspective.

FAMOUS BIRTHDAYS

NOVEMBER 13
Gerard Butler, Actor (47)

NOVEMBER 14
Josh Duhamel, Actor (44)

NOVEMBER 15
Chad Kroeger, Singer (42)

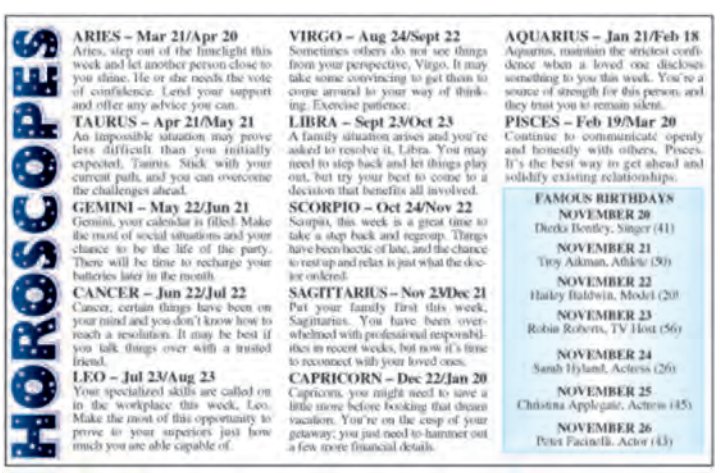
NOVEMBER 16
Missi Pyle, Actress (43)

NOVEMBER 17
Rachel McAdams (38)

NOVEMBER 18
Kirk Hammett, Musician (54)

NOVEMBER 19
Meg Ryan, Actress (55)

HS16B300



HOROSCOPES

ARIES – Mar 21/Apr 20
Aries, step out of the limelight this week and let another person close to you shine. He or she needs the vote of confidence. Lend your support and offer any advice you can.

TAURUS – Apr 21/May 21
An impossible situation may prove less difficult than you initially expected, Taurus. Stick with your current path, and you can overcome the challenges ahead.

GEMINI – May 22/Jun 21
Gemini, your calendar is filled. Make the most of social situations and your chance to be the life of the party. There will be time to recharge your batteries later in the month.

CANCER – Jun 22/Jul 22
Cancer, certain things have been on your mind and you don't know how to reach a resolution. It may be best if you talk things over with a trusted friend.

LEO – Jul 23/Aug 23
Your specialized skills are called on in the workplace this week, Leo. Make the most of this opportunity to prove to your superiors just how much you are able capable of.

VIRGO – Aug 24/Sept 22
Sometimes others do not see things from your perspective, Virgo. It may take some convincing to get them to come around to your way of thinking. Exercise patience.

LIBRA – Sept 23/Oct 23
A family situation arises and you're asked to resolve it, Libra. You may need to step back and let things play out, but try your best to come to a decision that benefits all involved.

SCORPIO – Oct 24/Nov 22
Scorpio, this week is a great time to take a step back and regroup. Things have been hectic of late, and the chance to rest up and relax is just what the doctor ordered.

SAGITTARIUS – Nov 23/Dec 21
Put your family first this week, Sagittarius. You have been overwhelmed with professional responsibilities in recent weeks, but now it's time to reconnect with your loved ones.

CAPRICORN – Dec 22/Jan 20
Capricorn, you might need to save a little more before booking that dream vacation. You're on the cusp of your getaway; you just need to hammer out a few more financial details.

AQUARIUS – Jan 21/Feb 18
Aquarius, maintain the strictest confidence when a loved one discloses something to you this week. You're a source of strength for this person, and they trust you to remain silent.

PISCES – Feb 19/Mar 20
Continue to communicate openly and honestly with others, Pisces. It's the best way to get ahead and solidify existing relationships.

FAMOUS BIRTHDAYS

NOVEMBER 20
Dierks Bentley, Singer (41)

NOVEMBER 21
Troy Aikman, Athlete (50)

NOVEMBER 22
Hailey Baldwin, Model (20)

NOVEMBER 23
Robin Roberts, TV Host (56)

NOVEMBER 24
Sarah Hyland, Actress (26)

NOVEMBER 25
Christina Applegate, Actress (45)

NOVEMBER 26
Peter Facinelli, Actor (43)

HS16B400

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CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to Alzheimer's disease.
Each number corresponds to a letter.
(Hint: **23 = e**)

A. 4 9 12 21 1
Clue: Part of nervous system

B. 8 23 8 19 9 6
Clue: Remembering information

C. 17 21 25 23 12 25 23
Clue: Illness

D. 13 10 9 23
Clue: Fix

Answers: A. brain B. memory C. disease D. cure

CQ16B100

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to adoption.
Each number corresponds to a letter.
(Hint: **22 = d**)

A. 5 13 21 1 22
Clue: Young person

B. 21 12 18 24 12 7
Clue: Baby

C. 24 22 17 14 7
Clue: Make yours

D. 13 17 10 3
Clue: Place to live

Answers: A. child B. infant C. adopt D. home

CQ16B200

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to long-term care.
Each number corresponds to a letter.
(Hint: 22 = **i**)

A. 26 18 20 22 15 22 23 9
Clue: Space for doing something

B. 20 18 4 22 25 14
Clue: Displaying kindness

C. 16 24 12 5 4 13 22 16 5
Clue: Watch over

D. 2 5 7 22 20 18 15
Clue: Relating to medicine

Answers: A. facility B. caring C. supervise D. medical

CQ16B300

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to Thanksgiving.
Each number corresponds to a letter.
(Hint: **10 = e**)

A. 21 11 23 14 10 12
Clue: Poultry

B. 6 10 4 2 21
Clue: Large meal

C. 19 10 26 10 8 23 4 21 10
Clue: Have fun

D. 6 4 18 20 26 12
Clue: Relatives

Answers: A. turkey B. feast C. celebrate D. family

CQ16B400

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to the brain.

RVNSEE

Answer: Nerves

WD16B100

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to adoption.

TPRNAE

Answer: Parent

WD16B200

WORD SCRAMBLE

Rearrange the letters to discover something pertaining to long-term care.

ISATDESS

Answer: Assisted

WD16B300

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to Thanksgiving.

TOPAOT

Answer: Potato

WD16B400

Guess Who?

I'm a model born on November 3, 1995 in California. I come from a family who has been in the spotlight for a number of years, and have starred on a reality TV show with my siblings. I began working as a runway model in 2009.

Answer: Kendall Jenner

GW16B100

Guess Who?

I'm an actor born in Canada on November 12, 1980. I performed in an Elvis Presley tribute band as a child, and appeared on the Mickey Mouse Club. I'm known for films such as "Blue Valentine" and "Half Nelson."

Answer: Ryan Gosling

GW16B200

Guess Who?

I'm an actor born in Texas on November 18, 1968. I have two brothers who also are in the acting biz. I'm known for my comedic roles in films like "Zoolander" and "Night at the Museum." I also voiced a animated character for Pixar.

Answer: Owen Wilson

GW16B300

Guess Who?

I am an actress and singer born on November 23, 1992 in Tennessee. Many do not know I was born with the name Destiny, and my real name is a variation of a nickname. In 2009 I had the best-selling pop single.

Answer: Miley Cyrus

GW16B400

ALZHEIMER'S WORD SEARCH

E	N	I	L	O	H	C	D	G	N	I	L	E	S	N	U	O	C	E	R
A	K	M	I	L	D	R	X	P	G	P	D	G	B	Z	H	E	D	V	E
L	G	Y	L	I	A	D	E	C	A	I	R	R	F	X	S	S	I	I	E
E	D	G	P	Y	H	G	A	V	S	B	A	X	E	K	E	B	R	T	Q
C	G	V	R	I	G	L	X	A	I	I	P	T	I	A	S	Q	E	I	B
E	L	X	P	E	C	O	I	B	L	N	G	R	X	S	E	L	H	C	I
Y	A	B	H	I	S	I	L	O	I	O	E	S	Y	U	U	T	G	O	O
T	V	T	U	E	L	S	I	O	C	M	E	R	B	X	P	A	I	C	M
S	E	M	R	I	T	S	I	L	C	S	A	A	B	A	K	M	I	V	C
I	V	G	T	O	U	A	A	O	S	A	P	G	B	C	I	T	E	N	R
G	R	Y	S	L	P	R	H	R	M	N	A	M	B	I	D	F	N	S	K
O	E	Y	E	H	B	H	E	E	T	B	T	R	S	N	V	E	N	L	E
L	N	D	F	E	D	N	Y	H	D	K	O	O	A	R	G	M	D	A	R
O	S	E	R	Z	T	E	Y	M	Q	O	X	A	B	H	M	E	Q	Q	X
R	X	E	Q	H	I	P	P	O	C	A	M	P	U	S	P	D	U	U	R
U	C	Y	A	S	S	A	H	A	L	Z	H	E	I	M	E	R	S	X	E
E	E	C	I	P	S	O	H	M	Y	R	A	I	C	I	F	E	N	E	L
N	Y	O	A	C	E	T	L	C	H	O	L	I	N	E	L	E	L	L	A
Y	M	E	O	A	C	T	I	V	I	T	I	E	S	M	E	M	O	R	Y
I	Z	F	A	M	I	L	I	A	L	L	A	B	I	L	I	T	I	E	S

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

ABILITIES
ACTIVITIES
AGGRESSION
ALLELE
ALZHEIMERS
APATHY
ASSAY
ASSESSMENT
ATROPHY
BENEFICIARY
BIOMARKER
BRAIN
CALCIUM
CAREGIVER
CEREBRAL CORTEX
CHOLINE
COGNITIVE
COUNSELING
DAILY
DELUSION
DEMENTIA
DIRECTIVES
DISABILITY
FAMILIAL
HIPPOCAMPUS
HOSPICE
IMAGING
IMPULSES
MEMORY
MILD
MODERATE
NERVE
NEUROLOGIST
PHARMACOLOGY
PLAQUE

WS16B100

CHILD ADOPTION WORD SEARCH

M	H	G	N	I	D	N	O	B	S	T	I	F	E	N	E	B	U	M	J
U	H	T	R	I	B	N	P	E	L	I	S	J	S	B	J	A	J	N	C
D	O	N	J	D	L	O	B	L	P	A	T	M	U	M	T	H	F	R	E
B	C	O	E	O	H	I	D	V	I	S	I	T	A	T	I	O	N	Y	R
Y	S	S	E	S	M	T	O	U	O	G	N	A	R	S	J	N	G	U	S
D	T	I	T	S	Y	P	C	A	S	E	D	C	A	M	G	O	Q	A	S
O	N	A	P	I	I	U	J	E	L	E	H	B	G	G	I	O	J	R	O
T	E	I	O	E	R	R	T	H	R	M	R	N	T	T	E	L	R	R	L
S	R	L	D	R	N	S	O	N	E	Y	I	A	I	C	R	N	E	P	C
U	A	G	A	B	U	I	P	N	E	R	E	T	C	E	E	G	C	D	S
C	P	T	D	L	U	D	T	D	A	M	E	N	C	R	I	L	E	Y	I
E	Q	Q	U	R	L	C	J	E	E	P	N	O	R	S	E	S	G	L	D
M	O	R	O	P	E	N	H	T	I	L	R	O	T	O	O	T	E	B	E
N	A	I	V	E	A	U	G	O	E	D	A	R	D	L	T	G	S	B	N
J	U	V	E	N	I	L	E	V	S	S	Y	E	C	N	A	T	G	O	R
J	D	L	R	E	L	I	N	Q	U	I	S	H	S	L	A	N	A	Y	F
J	U	B	I	O	I	L	O	G	I	C	A	L	Q	C	C	F	B	E	U
F	T	N	O	I	T	P	O	D	A	O	V	E	V	J	E	P	A	E	A
L	N	A	H	P	R	O	D	F	E	V	A	L	U	A	T	I	O	N	O
M	E	F	A	M	I	L	Y	C	Q	M	Y	S	E	A	R	C	H	T	I

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

ABANDONMENT
ADOPTEE
ADOPTION
AGENCY
ATTACHMENT
ATTORNEY
BENEFITS
BIOLOGICAL
BIRTH
BONDING
CASE
CLOSED
CUSTODY
DISCLOSURE
DISRUPTION
DOSSIER
EVALUATION
FAMILY
FOSTER CARE
GUARDIAN
HEARING
JUVENILE
LEGAL
LIAISON
NEGLECT
OPEN
ORPHAN
PARENTS
PETITION
PROGRAMS
RECORDS
REGISTRY
RELINQUISH
SEALED
SEARCH
VISITATION

WS16B200

PLEASE NOTE:
In months that contain five weeks, locate the fifth week online with a "500" filename ending.

Crypto Fun puzzles are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

Word Scramble puzzles are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

Guess Who? quizzes are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

Word Search puzzles are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

PLEASE NOTE:
Metro Sudoku puzzles (not pictured) are provided for each day of the month in the *MCC Editorial Library*.

ASSISTED LIVING WORD SEARCH

T	I	Y	V	V	D	E	W	P	A	L	L	I	A	T	I	V	E	R	G
R	N	C	Y	A	D	T	N	E	D	N	E	P	E	D	N	C	I	S	N	L
A	S	D	E	N	R	E	A	S	S	I	S	K	T	I	R	S	A	N	C	S
N	G	E	T	O	G	O	G	C	B	C	E	D	I	N	R	S	A	T	D	O
S	N	G	I	I	K	L	T	A	C	D	I	N	R	C	T	H	I	O	D	N
P	I	L	T	T	S	D	I	A	N	R	C	T	H	I	O	N	P	H	L	E	G
O	R	S	V	A	I	F	R	K	V	P	A	E	O	I	E	V	T	P	C	U	R
R	O	V	E	T	C	L	H	T	P	R	M	D	D	V	T	P	I	C	U	M	E
T	T	I	T	I	G	G	I	A	N	E	E	S	I	A	T	P	I	K	S	G
A	I	R	G	L	T	N	C	B	S	E	S	C	E	N	S	A	F	C	I	A	T
T	N	E	P	I	K	I	A	B	A	R	S	H	S	O	O	C	T	F	A	D	E
I	O	T	L	B	T	P	L	T	L	B	I	M	D	E	L	C	P	I	D	A	N
O	M	I	B	A	P	E	O	I	L	C	U	A	D	Y	E	L	A	Y	O	A	T
N	L	R	T	H	H	E	N	H	C	U	A	N	F	A	G	L	M	H	T	E	U
U	D	E	S	E	Y	K	G	W	U	S	P	D	U	G	E	L	A	V	N	A	R
R	D	M	L	R	S	E	T	E	S	N	F	A	R	E	G	L	M	V	F	S	W	O	T
O	G	E	E	G	I	S	E	T	S	C	A	R	E	G	I	V	E	N	R	O	F
O	F	N	V	S	C	U	R	S	C	A	L	I	R	W	G	N	I	E	O	L	C
M	D	T	E	T	A	O	M	P	L	L	A	I	E	G	N	I	V	R	I	L	F
U	B	I	L	Y	L	H	K	B	O	A	R	D	I	N	G	G	G	T	O	C	H

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

ACCREDITATION
ACTIVITIES
ADULT
AGING
ASSISTANCE
BOARDING
CAREGIVER
CONGREGATE
CONSERVATOR
CONVALESCENT
DISABILITIES
FACILITIES
HEALTHY
HOMES
HOSPICE
HOUSEKEEPING
INCAPACITATED
INDEPENDENT
LEVELS
LIVING WILL
LONG-TERM
MANAGED
MONITORING
PALLIATIVE
PHYSICAL
REHABILITATION
RESIDENTIAL
RETIREMENT
ROOM
SUPPORT
THERAPIST
TRANSPORTATION

WS16B300

THANKSGIVING WORD SEARCH

O	O	C	E	P	O	T	A	T	O	E	S	C	G	D	S	M	P	E	B
M	M	M	T	K	W	D	M	N	I	K	P	M	U	S	O	P	L	P	I
W	D	O	W	I	A	G	A	Y	D	W	H	Y	E	N	R	W	R	L	I	C	I	B
N	T	A	V	Y	L	B	Y	D	D	M	W	N	R	E	B	D	T	C	E	B	K
V	E	S	M	I	R	G	L	I	P	C	M	N	L	E	D	P	M	N	C	C	E	R	T	S
K	I	T	A	G	R	A	V	L	Y	A	U	U	K	F	G	D	I	O	N	L	V	U	F	S
C	A	S	S	E	R	O	L	E	T	C	W	R	F	G	V	N	L	F	E	A	Q
L	R	T	D	A	N	E	M	A	U	O	B	T	Q	T	A	I	V	U	F	A	F
T	T	Y	R	V	B	K	A	P	M	M	A	S	O	T	G	S	R	K	S	O	O
E	H	H	E	A	C	D	I	H	R	W	S	T	V	E	H	S	K	S	N	T	S
V	D	U	T	L	D	A	I	K	K	U	T	U	F	E	R	R	N	A	S	T	B
I	S	A	R	A	T	I	I	N	B	F	Y	W	F	S	I	A	T	H	N	E	A
T	U	N	E	S	S	A	T	F	N	K	W	I	F	S	R	N	A	I	O	A	L
A	O	Y	R	R	D	C	E	I	K	O	H	R	N	L	G	T	O	Y	T	O	L	D
N	I	S	G	O	B	A	A	K	L	A	H	S	N	T	O	N	P	A	N	D	Q
R	C	D	N	F	C	N	Y	A	O	M	C	D	E	S	N	T	A	B	L	E	N	D
R	I	O	I	G	H	A	R	O	V	E	G	E	S	S	E	R	T	N	E	A
H	L	W	N	B	O	O	U	M	C	D	E	S	I	W	P	E	L	E	A	F
F	E	G	I	U	D	Q	P	N	O	B	H	S	I	W	P	E	L	E	A	F
P	D	A	D	D	S	E	N	O	B	H	S	I	W	P	E	L	E	A	F	

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

ACORN
AUTUMN
BAKE
BASTE
CASSEROLE
CONVERSATION
CORNBREAD
CORNUCOPIA
DELICIOUS
DESSERT
DINING
DINNER
EAT
FEAST
FOOTBALL
GATHERING
GRAVY
LEAF
LEFTOVERS
NAPKIN
NATIVE
OVEN
PILGRIMS
POTATOES
PUMPKIN
RECIPE
SQUASH
STUFFING
TASTY
THANKFUL
THANKSGIVING
THURSDAY
TRADITIONS
VEGETABLES
WISHBONE
YAM

WS16B400

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Make a household favorite more healthy

Many beloved dishes might be enjoyed more often if they were only a little healthier. Author and former personal chef Michelle Dudash was once asked by a client if the she could make a healthier version of chicken parmesan. The result of that request is the following recipe for "Skinny Chicken Parmesan With Spinach," which Dudash ultimately included in her book, "Clean Eating For Busy Families" (Fair Winds). The recipe was a hit with Dudash's client and will surely be a hit with other home cooks as well.



Skinny Chicken Parmesan With Spinach

Makes 6 servings

For the sauce:

- **2 teaspoons extra-virgin olive oil**
- **2 cloves garlic, sliced**
- **1 28-ounce can whole tomatoes**
- **¼ teaspoon dried basil**
- **¼ teaspoon dried oregano**
- **2 pinches salt**
- **2 pinches freshly ground black pepper**
- **½ teaspoon honey**

For the chicken:

- **3 tablespoons grated Parmesan cheese**
- **2 tablespoons whole-wheat flour**
- **½ teaspoon salt, divided**
- **¼ teaspoon freshly ground black pepper**
- **¼ teaspoon dried basil**
- **1½ pounds chicken breast, cut into 6 pieces, pounded to ¼ inch**
- **2 tablespoons plus 2 teaspoons extra-virgin olive oil, divided**
- **4 cups baby spinach**
- **1 teaspoon lemon juice**
- **¾ cup fresh mozzarella cheese, sliced into 6 medallions (or shredded)**
- **6 cups cooked whole-grain thin spaghetti tossed in 2 teaspoons olive oil**

Preheat oven to 375 F and coat the bottom of a 9 x 13-inch pan with olive oil spray.

To make the sauce: Heat a medium saucepan over medium heat. Add oil and garlic and cook gently for 30 seconds. Do not brown. With your hand, squeeze each tomato into the pan and add basil, oregano, salt, pepper, and honey. Reduce to medium heat and simmer for 20 minutes, lowering the heat as needed.

To make the chicken: Combine parmesan cheese, flour, salt, pepper, and basil in a medium dish and coat chicken with cheese mixture. Place a large skillet over medium heat and add 2 tablespoons of oil. When oil is shimmering, add chicken, rounded-side down, and cook until golden on one side, about 5 minutes. Arrange chicken in a baking pan. Pour remaining 2 teaspoons of oil into skillet and add spinach. Cook spinach for 1 to 2 minutes until wilted and swirl in lemon juice. Gently press spinach to release water and divide spinach on top of chicken. Spoon sauce around and over the chicken, place mozzarella on top, and sprinkle with ¼ teaspoon salt. Bake for 15 minutes until chicken is cooked through. Serve over spaghetti. UK PC16B573

Get your Indian food feet wet with a simple dish

Indian cuisine is known for its unique flavor, which is often a byproduct of the many spices used in popular Indian dishes. Foodies who want to try their hands at preparing Indian food may find the following recipe for "Chicken, Red Lentils and Green Beans in One Pot" from Madhur Jaffrey's "Quick & Easy Indian Cooking" (Chronicle Books) is a simple, easily prepared dish, in spite of its extensive ingredient list.

Chicken, Red Lentils and Green Beans in One Pot

Serves 4 to 6

- **6 tablespoons vegetable oil**
- **3 bay leaves**
- **5 whole cloves**
- **6 cardamom pods**
- **1 2-inch stick cinnamon**
- **3 dried hot red chiles**
- **2 pounds chicken pieces, skinned and cut into smaller serving portions (a pair of breasts into 4 to 6 pieces each and whole legs into 2 to 3 pieces each)**
- **1⅓ cups red lentils (masoor dal), picked over, washed and drained**
- **½ teaspoon ground turmeric**
- **2 teaspoons salt**
- **Freshly ground black pepper**
- **1½ teaspoons store-bought garam masala**
- **1½ tablespoons fresh lemon juice**
- **6 ounces green beans, trimmed and cut into 1-inch lengths**
- **Generous pinch of asafetida (see below), optional**
- **1½ teaspoons cumin seeds**
- **1 small onion (about 4 ounces), peeled and cut into fine half rings**
- **2 cloves garlic, peeled and finely chopped**
- **1 teaspoon ground cumin**
- **1 teaspoon ground coriander**
- **⅛ to ¼ teaspoon cayenne pepper, optional**
- **12 cherry tomatoes, cut into halves crosswise, or 1 medium-sized tomato (about 5 ounces), diced**

Put the 3 tablespoons of the oil into a wide, nonstick pan and set over high heat. When the oil is hot, put in the bay leaves, cloves, cardamom pods, cinnamon stick, and red chiles. Stir once or twice until the bay leaf starts to darken. Quickly put in the chicken pieces in a single layer and brown on both sides. Remove and spread out on a plate, leaving the oil and spices behind. Take the pan off the heat briefly and put into it the lentils, turmeric and 5 cups of water. Put the pan back on high heat and bring to a simmer. Cover partially and cook gently for 20 minutes.

Meanwhile, sprinkle ½ teaspoon of the salt, lots of black pepper, ½ teaspoon of the garam masala, and the lemon juice on both sides of the chicken pieces. Rub in and set aside. When the lentils have cooked for 20 minutes, put in the chicken and all its accumulated juices, the green beans and 1½ teaspoons salt. Stir and bring to a simmer. Cover, turn the heat to low and cook gently for another 20 minutes, stirring now and then.



Two minutes before the chicken and lentils are cooked, put the remaining 3 tablespoons of oil in a medium-sized frying pan and set over high heat. When the oil is hot, put in the asafetida (if using) and, a second later, the cumin seeds. Ten seconds later, put in the onion. Stir and fry until the onion turns brown at the edges. Put in the garlic. Stir and fry until the garlic has turned fairly brown. Add the ground cumin, the ground coriander, 1 teaspoon garam masala, and the cayenne if you want the dish to be hot. Stir once. Then put in the tomatoes, stir for 20 seconds, and pour this entire mixture into the pan with the chicken and lentils. Stir to mix.

Asafetida: A brownish resin of strong odor, asafetida is used to give a special kick to Indian foods. Even though used in small quantities, it subtly transforms the taste of a dish. It also happens to be a digestive. The ground variety is easy to use. UK PC16B574



Potpie with a twist

As warm weather slowly turns colder, certain dishes that don't make much sense serving during the summer start to sound more appealing. Potpie is one such dish. Cooks who want to experiment with something new concerning potpie can try the following recipe for "Tortellini & Pancetta Potpie" from Elinor Klivans' "Potpies: Yumminess in a Dish" (Chronicle Books).

Tortellini & Pancetta Potpie

Makes 6 servings

- **6 ounces pancetta, cut into ½-inch pieces**
- **1 tablespoon plus 1 teaspoon olive oil**
- **1 cup finely chopped onion**
- **2 large cloves garlic, finely chopped**
- **¼ cup lightly packed, coarsely chopped fresh basil**
- **¾ cup chicken broth (low sodium, if canned)**
- **⅓ cup heavy whipping cream**
- **¼ cup freshly grated Parmesan cheese**
- **⅛ teaspoon salt**
- **⅛ teaspoon freshly ground black pepper**
- **9 ounces cheese-filled egg tortellini**
- **9 ounces cheese-filled spinach tortellini**
- **Extremely Flaky Sour Cream Crust (see below)**

1. Position a rack in the middle of the oven. Preheat the oven to 400 F. Rub 1 teaspoon olive oil inside a baking dish with an 8-cup capacity.

2. In a medium skillet, cook the pancetta pieces over medium heat until the edges brown, about 10 minutes. Transfer the pancetta to a large bowl. In the same skillet, heat the 1 tablespoon olive oil over medium heat for 1 minute. Add the onion and cook until it softens, about 5 minutes. Add the garlic and basil and cook for 1 minute. Stir in the chicken broth and adjust the heat to cook it at a gentle boil until it is reduced to about ½ cup, about 5 minutes. Add the cream, bring to a boil, then immediately remove the pan from the heat. Stir in the Parmesan cheese. Stir the sauce into the pancetta in the bowl. Add the salt and pepper and taste for seasoning. Set aside.

3. In a large pot of salted boiling water, cook the tortellini for 5 minutes. Drain the tortellini well and stir them into the pancetta and sauce to coat them with sauce. Transfer the pasta to the baking dish.

Extremely Flaky Sour Cream Crust

- **1 cup unbleached all-purpose flour**
- **½ teaspoon baking soda**
- **¼ teaspoon salt**
- **1 stick cold unsalted butter, cut into 16 pieces**
- **¼ cup cold sour cream**

1. **To make the pastry in an electric mixer:** Sift the flour, baking soda and salt into a large bowl. Add the butter pieces and mix them with an electric mixer on low speed until the largest of the butter pieces are the size of small lima beans, about 1 minute. The butter pieces will be different sizes and there will still be some loose flour. Add the sour cream and continue mixing until large clumps of smooth dough that pull away from the sides of the bowl form, about 30 seconds. Stop the mixer and scrape the beaters clean, if needed.

To make the pastry by hand: Sift the flour, baking soda and salt into a large bowl. Use a pastry blender, your fingertips or 2 dinner knives to combine the flour mixture and the butter until lima bean-size pieces form. Add the sour cream and stir with a large spoon for about 2 minutes until clumps of smooth dough form.

2. Form the dough into a smooth ball, flatten it into a 6-inch disk, wrap it in plastic wrap, and refrigerate for 30 to 60 minutes. You will see small pieces of butter in the dough. This is good and contributes to the flaky texture. The dough is now ready to roll and use in the recipe. UK PC16B570

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DINING & Entertaining

Safety first when serving alcohol

Hosting a party at home can be a great way to get friends and family together. Whether hosting guests for the big game, a holiday dinner or just a weekend gathering for friends, hosts who plan to serve alcohol must realize the responsibility that comes with that decision.

Guests' safety should be a top priority for party hosts. But hosts also must take steps to protect themselves when serving alcohol. Host laws can leave hosts who overserve guests vulnerable to criminal prosecution or civil liability, so it's important that hosts take steps to ensure guests who consume alcohol do not drink to excess and make it home safely.

Encourage guests to take cabs or ridesharing services to and from the party. Hosts who plan to serve alcohol can encourage guests to use local taxi companies or ridesharing services such as Lyft™ or Uber to get them to and from the party. Include contact information for local taxi companies on the party invitations, and ask guests to include their transportation plans with their RSVP. Doing so will get guests thinking about transportation well in advance of the festivities, and that may reduce the likelihood that they will drive themselves.

Enlist designated drivers. Some guests may plan to abstain from alcohol, and hosts can ask such guests to serve as designated drivers. In addition, hosts should abstain from alcohol so they can drive guests home if any guests have had too much to drink.

Plan activities that do not involve drinking. Hosts can plan games or activities that do not involve alcohol so guests do not feel pressured to drink too much. Such games can make parties more fun and memorable and give guests something to do besides mingle and drink alcohol. In addition, games and activities that do not revolve around alcohol can keep sober guests engaged in the festivities.

Get creative with nonalcoholic beverages. Hosts should make sure they have ample amounts of water and soft drinks on hand for underage guests and guests who will not be drinking. But hosts can also have some fun by serving some "mocktails," which mimic alcoholic beverages without the alcohol. Kids might like a "Shirley Temple" instead of another glass of water, and adult guests might feel a virgin martini helps them fit in more.

Serve ample amounts of food. Even guests who do not plan to drink much can become inebriated if they're drinking on empty stomachs. Make plenty of food available to your guests, but try to avoid serving salty foods like pretzels and potato chips. Salt makes people thirsty, and that might compel some guests to drink more alcohol than they intended.

Have some guest rooms ready. Guests coming from far away who drove themselves may not want to pay for cabs or ridesharing services home, so make sure you have guest rooms ready for anyone who overdoes it with alcohol. Stock up on toothbrushes, bed linens and contact solution and cases so guests who wear contact lenses can remove them before going to bed.

Hosting can be fun, but hosts must prioritize the safety of their guests when serving alcohol.



Advertiser Suggestion

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Advertiser Suggestion

Home Goods Store
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Somersville Heights
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Advertiser Suggestion

Grocery Store
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Advertiser Suggestion

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Advertiser Suggestion

Liquor Store
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Advertiser Suggestion

Car Service/Taxi
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N1611A00006C (Tabloid)
N1611A00008C (Broadsheet)

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Giving Back

Being charitable when money is tight

The term "charitable giving" is often associated with financial donations. But charity is not exclusive to donating dollars, and those who want to give back but can't fit donations into their budgets can explore various ways to make an impact without writing a check.

Volunteering

According to the United States Bureau of Labor Statistics, roughly 63 million people volunteered through or for an organization at least once between September 2014 and September 2015. Up north, the General Social Survey on Giving, Volunteering and Participating from Statistics Canada found that more than four in 10 Canadians ages 15 and older volunteered to some degree in 2013.

Volunteering is a popular and rewarding way to give back to one's community. Nonprofits and charitable organizations may fall short of meeting their missions if not for the valuable services provided by volunteers, so pitching in can be just as valuable as writing a check. Discuss your personal and professional experience with an organization to find a volunteering opportunity that suits you and your skill set. In addition to charitable organizations, schools, hospitals, libraries, and religious institutions may have volunteering opportunities for those who want to give back.

Item donations

Donating time and money may be among the most popular ways to give back, but those are not the only ways to donate to organizations and people in need. Go through your closet and donate clothes you no longer wear. Instead of selling furniture you plan to replace, contact local charitable organizations to see if they would like your furniture, or donate pieces that they can then sell to finance their operations. Some donated items, such as vehicles, may earn donors tax deductions.

Medical donations

Donating money or dropping off canned goods at food banks may be the first things many people think of when mulling charitable donations, but medical donations also present a great way to give back. The American Red Cross notes that blood donations help millions of people and a single blood donation can end up helping more than one person. The Red Cross also notes that roughly 36,000 units of red blood cells are needed in the United States alone each day, while nearly 7,000 units of platelets and 10,000 units of plasma are needed daily. Donating blood, plasma or platelets can help save lives, and making such donations does not require substantial commitments of time.

Organ donations also present a great way to give back. The U.S. Department of Health and Human Services notes that an average of 22 people die each day waiting for transplants that cannot take place because of the shortage of organ donors. Many of those deaths may not happen if more people signed up to be organ donors, an act that may be as simple as checking a box on the back of your driver's license.

Charitable men and women without much room in their budgets to make donations can still make a difference by giving back in other ways.



Advertiser Suggestion

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Advertiser Suggestion

Variety Store
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www.namewebsite.com

Advertiser Suggestion

Doctor
1234 Washington Street
Somersville Heights
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www.namewebsite.com

Advertiser Suggestion

Health Foods Store
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Somersville Heights
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www.namewebsite.com

Advertiser Suggestion

Volunteer Group
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Somersville Heights
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www.namewebsite.com

Advertiser Suggestion

Clothing Store
1234 Washington Street
Somersville Heights
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www.namewebsite.com

Advertiser Suggestion

Community Center
1234 Washington Street | Somersville Heights | 000-000-0000 | www.namewebsite.com

N1611A00007C (Tabloid)
N1611A00009C (Broadsheet)

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