

Good House Cleaning

Holiday Cleaning Made Easy

The holiday season is often a time for friends and family to drop by, stop in for a meal, or even stay for an extended period of time.

Keeping your home ready for visitors at a minute's notice can be easy if you practice some simple holiday cleaning tips and get help from the family.

To get started, here are some strategies and ideas for a clean home throughout the holiday season:



- Start with a deep clean – Hiring a cleaning service to complete a deep clean of the house is always a good starting point. This gets rid of the dust and dirt that often becomes noticeable when things get moved around with holiday decorating. Cleaning the carpets and upholstery can also help to remove odors and give the entire space a fresh, new look.
- Windows and baseboards – Clean windows give the room a bright look. Clean both the interior and exterior of the windows, particularly in the house's main rooms.
- Declutter the entry – The entryway of the home is the first thing your visitors will see. Remove extra coats and shoes and place them in a spare room or in storage containers. Consider limiting seasonal decorations in the entryway if they make it difficult to move around.
- Bathrooms – Having a routine of wiping down the surfaces in the bathrooms daily is important if you are likely to have unexpected visitors. Put together a cleaning supply bucket that has all the cleaners, sponges, gloves, or other cleaning supplies needed for that room, so it just takes minutes to get everything sparkling clean.
- Sweeping and dusting – For most homes, running a dry mop over the floors, vacuuming carpets, and dusting is a daily or every other day activity. These tasks can often be delegated to kids or other family members and should just take a few minutes a day.
- Trash – Take out the trash every night to avoid unwanted odors or lingering smells. Use a vinegar and water solution, if safe, to clean off countertops and stovetops. Do not use acidic cleaners of any type on any natural stone countertop.
- Consider decorations – Flowers, wreaths, and the Christmas tree can create a mess if they are losing petals, needles, or leaves. Opt instead for artificial or limit the use of real greenery to easy-to-clean areas.

Keeping your home clean throughout the holiday season shouldn't be difficult with a few simple daily cleaning routines.

DECEMBER 2023

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Monthly Joke



Would You Mind Repeating That?

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"The devices we have in stock range in price from \$3 to \$3,000," the clerk replied. "I know \$3,000 seems like a lot of money, but you really do get what you pay for."

"So what do I get for \$3?" Joe asked.

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Foot Notes

Tips for Buying Socks for Gifts

Socks are sometimes seen as a last-minute gift for that person on the list that seems to have everything.

However, giving the gift of the right type of socks can be a wonderful way to spread warmth and comfort throughout the winter season.

There are many different types of socks on the market, and knowing the pros and cons of different options will help you to choose the ones that are right for anyone on your holiday gift list.



- **Wool socks** – Perhaps the most luxurious of socks on the market today are Merino wool socks. These are not thick and bulky and despite being wool, they are comfortable to wear throughout the year. While Merino wool is more expensive than other types of sock options, they are odor resistant, moisture wicking, and they do not shrink when laundered.
- **Cotton** – Cotton socks are soft and durable, and they are also available in a wide variety of colors, patterns, and styles. Cotton socks are not ideal for athletics as they tend to trap sweat, creating a high risk for blisters and discomfort, and add to foot odor problems. On the other hand, cotton socks are ideal for wearing around the house or for non-athletic wear.
- **Synthetic fabrics** – These fabrics are surprisingly durable and versatile. They offer moisture wicking, resist fading and shrinking, and tend to be comfortable for most people. This group of socks includes acrylic, polyester, and nylon, among other materials.
- **Bamboo** – Socks made from bamboo are environmentally friendly and also naturally antibacterial. They are good at wicking away moisture and offer comfort and padding. Depending on the brand, they may require a bit of additional attention for washing and drying.

Thicker socks offer greater comfort and warmth, which is ideal in the winter but may limit the use of the socks to the holiday season.

When in doubt, always consider how the socks will be used when selecting the right sock material and thickness.

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Healthy Body Healthy Living



The Correct Way to Shovel Snow

While a winter wonderland is a dream for most people over the holidays, shoveling snow is one thing that can be very bad for your back.

Chiropractors see an uptick in people needing help with lower back pain, spasms, and stiffness, particularly after the first few snowfalls of the season.



The good news is that there are ways to help reduce the risk of injuring your back and shoulder muscles when shoveling snow.

Taking the time to shovel using the correct method can help to reduce or eliminate the strain on the back, allowing you to enjoy the holiday season.

- **Stretch** – Before shoveling, it is important to stretch. Bend to the sides, front, and do gentle bends backward to limber up the lower back. Do these stretches slowly and hold the stretch in a comfortable position for your body.
- **Choose your footwear** – It is critical to avoid slipping on ice or snow when shoveling. Slipping can twist or hyperextend the back, which can create immediate pain or a strain on the back that becomes painful after you stop shoveling. Choose winter footwear with grips that provide traction on the surface to anchor your feet, legs, hips, and back.
- **Push when possible** – Rather than lifting, twisting, and throwing shovelfuls of snow, look for ways to push the snow forward. This keeps the spine, hips, and lower body in a straight line and eliminates the damaging twist and lift movement.
- **Wide stance** – Position your feet hip distance apart and bend the knees slightly. This is important for both pushing snow and shoveling. Think of your back staying straight; do not bend or hinge forward.
- **Elbows in** – Keep your elbows close to the body to avoid putting additional stress on the shoulders. This also keeps the shovel close to you, limiting the muscle strain on the shoulders when you lift.
- **Turn your feet** – If you must shovel and throw the snow, turn your feet to face the direction of the shovel; do not use the spine to twist. This means taking an extra step, but it can dramatically reduce the stress on the lower back.

Finally, stop before becoming fatigued. Breaking up shoveling tasks into manageable chunks helps to avoid muscle strain and pain after you have finished.

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Home Comfort News

Heating, Air Conditioning, Your Comfort



Tips for Managing a Winter Furnace Failure

Having a routine HVAC system maintenance plan is a simple way to identify potential problems with the furnace before the cold weather arrives.

However, even with routine maintenance, components and systems can fail, and sometimes without warning.

If you discover your furnace is not working, here are some ideas to help protect your home and keep everyone warm until your HVAC service provider arrives.



- Check the breakers and pilot light – The first thing to do is to check the breaker, particularly if the power is on in the home. Sometimes, a breaker can trip and needs to be reset. If the breaker is not the problem, check to make sure any switches that control the furnace or any fuel source to the furnace are on. The pilot light should be visible. If it is not, follow the manufacturer's instructions to relight, which is often just pushing a button. Turn off the gas and call your HVAC company immediately if this does not solve the problem.
- Check the thermostat – Check to make sure the thermostat is working and that the batteries are not dead. If you have a programmable system or a smart thermostat, check to ensure the system settings have not been changed by accident on all apps and devices.
- Keep exterior doors closed – Keeping warm air in the home is important. Limit opening exterior doors as much as possible and consider shutting doors to remote or unused areas of the home, such as spare bedrooms or a door to the basement.
- Use your fireplace or space heaters – Using alternative heat sources is always an option. If there is power in the home, electric space heaters can be effective at keeping smaller rooms warm in the home. A fireplace is another option if available. Always use alternative heat sources with care and attention.
- Turn a faucet to a fast drip – If you are concerned about freezing water lines, turning a faucet on a fast drip helps to keep water moving through the lines and prevent complete freezing.

Keep in mind, many HVAC service providers offer 24/7/365 emergency service. Reaching out as soon as you notice the problem helps to restore your heat before any damage occurs.

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On Your Side



Estate Planning Tips

The New Year is just around the corner, and this is a perfect time to evaluate your current estate plan. Talking with an estate planning attorney helps to ensure your property and assets are distributed to your family, friends, and loved ones according to your wishes.



While many people assume that a will is all that is required, there are multiple documents that make up an estate plan.

Each of these documents provides specific legal directives to help your loved ones manage your estate and go through probate as quickly and easily as possible or to avoid probate completely.

The basic documents to consider as part of

- Living will – A living will is designed to provide information to the family, and specifically the individual designated with medical power of attorney, as to what services and treatments you want or do not want to be included in the event you are unable to speak for yourself.
- Medical power of attorney – Also known as a healthcare power of attorney, this form designates the individual who will make your medical decisions should you become incapacitated.
- Advance directive – This may include a DNR or do not resuscitate document as well as information about medical treatments you approve or do not approve for use at end-of-life. The advanced directive and the medical power of attorney documents combine to create a living will, but some people may only have one document or the other in place.
- Last will and testament – While there are online and do-it-yourself options in wills, having one drawn up by an attorney ensures it is legal in your state and for your specific situation.
- Durable power of attorney – The durable power of attorney provides a designated person the ability to make financial decisions when you are unable. This does not have to be the same person who is the medical power of attorney.
- Guardianship– If you have minor children or are caring for an elderly or disabled person, designating a guardian helps to ensure the individual is cared for by the person you trust.
- Trusts – There are different options in trusts that can help to reduce or eliminate taxes paid by beneficiaries. Talking to an estate planning attorney and your tax professional will help to determine the best option for your financial situation.

Estate planning is more than just a will. Working with an attorney who specializes in estate planning is the best way to have peace of mind you have cared for your loved ones.

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Peace of Mind

Reducing Your Liability as a Holiday Host

Planning a safe and fun party is always a priority as part of a holiday planning committee for your workplace or as an individual hosting holiday gatherings at your home.

At the same time, choosing specific strategies to protect yourself from any liability while keeping your guests and property safe should also be an important consideration. A few simple steps can give you peace of mind that you are protected and have everything needed.



- Consider the location – Having a party at a venue rather than your home or business can reduce your liability. However, it is still important to check the venue's insurance coverage and understand their policies and what services they do or do not provide.
- Plan for transportation – Make it a policy to provide transportation for guests to and from the party. This is easier for companies, but private parties at homes can also have a requirement that people arrange for a designated driver or take alternate transportation if alcohol is served.
- Be clear about alcohol service – Consider giving tickets at the door that limit the number of drinks to any one person. Let everyone know that a maximum number of drinks will be served to avoid over-serving.
- Hire bartenders – For both home and corporate parties, hiring professional bartenders is often a simple way to avoid dealing with enforcing drink limits or “cutting off” friends and family.
- Underage drinking – Consider having an adults-only party if alcohol is being served. Unfortunately, older teens may have access to drinks left unattended, which can present a serious issue for the host.
- Focus on non-alcoholic drinks – Offering more than the basic alternatives to alcoholic drinks is a great way to support designated drivers and those who do not drink. Make a special party mocktail that is the first drink everyone is offered.
- Check your home or business – Do a complete safety check of the premises, including the condition of walkways, stairs, and other areas. Check that they are free of snow and ice, and make sure any potentially dangerous areas are closed off to avoid injuries.

Have fun over the winter holiday season. Be sure to check with your insurance agent if you are concerned about your coverage for your home or business.

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Something to Smile About

Caring for Your Teeth over the Holidays

The holiday celebrations in many countries and cultures include various foods, including sweets, desserts, and candies.

In addition, there are disruptions in routines that can make it difficult to prioritize dental hygiene and care.

To protect your teeth and smile this holiday season, focus on the following:

- Eating healthy foods – Eating fresh fruits and vegetables and natural, raw nuts is a great way to provide essential nutrients and minerals for the teeth and body. They also help to clean your teeth by providing a chewy, crunchy alternative to candies or processed foods.
- Maintain your dental cleaning routine – Remember, even in the rush of the holiday season, brushing and flossing at least twice a day is the foundation for good oral hygiene and care. Brush for at least two minutes and floss a minimum of once a day. If you cannot brush, at least rinse the mouth with water after meals or snacks.
- Drink water – Drinking water rather than soda helps keep the mouth and body hydrated while also assisting in rinsing out food particles in the mouth. Avoid fruit juice or beverages made with fruit juices or follow these drinks with a glass of water.
- Watch for potential problem foods – Sticky foods like caramel or toffee can create a range of different dental problems. These foods coat the teeth and increase the risk of cavities, while they also increase the potential for damaging fillings or other dental work. Hard candies like candy canes can also stick to the teeth, as can gummies or chocolates. Limit these sweet treats and brush your teeth after eating.
- Consider cinnamon gum – If you enjoy chewing gum, consider a cinnamon gum option. Cinnamon helps to stimulate saliva production and also offers a natural anti-bacterial to help rid the mouth of the precursor to plaque and tartar.

Never use your teeth for anything but chewing.

This includes using your teeth to open packages or containers as it can lead to cracks, chips, and breakage of your teeth.



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THE FINANCIAL INSIDER



Tips for Planning for Your Future

The holiday season and the end of the year are often a time for bonuses, cash gifts, and evaluation of your current financial situation.

This is a great time to get started on a retirement or investment plan, regardless of where you are in your life. There are a few questions that your financial adviser will ask to help understand how to best structure your retirement. Having a clear perspective on these issues provides the necessary information to evaluate, start, or review your retirement plan and make the necessary changes.



- Future goals – Planning when you want to retire and what you want to do during retirement helps to determine the right investment strategy. Generally, the closer you are to your desired retirement age, the lower the risk your portfolio will carry. However, this can change based on your financial situation, your goals, and your risk tolerance.
- Structuring your investments – Diversification is critical in an investment portfolio. The percentage of each asset class you hold is based on your goals and comfort level. Most people include stocks, exchange traded funds (ETFs), bonds, cash, and potentially physical assets such as precious metals, properties, or other items of value. Your preferences and your financial goals will determine the right combination of financial investments for your individual plan.
- Social security – Social Security is part of income after retirement, but it is only a part of what most people will need to live comfortably. Choosing when to start drawing Social Security has an impact on the monthly benefit you receive.
- Employer 401(k) – Having a 401(k) allows you to put away money and often get a match from your employer. With compound interest, these plans can substantially add to your retirement income. Choosing the right level of investment on a yearly basis helps to maximize this investment tool.
- Add an IRA – In addition to workplace saving plans, consider adding an IRA and invest to the maximum allowed whenever possible.
- Real estate – Before adding real estate to your portfolio, see how it fits with your overall retirement or investment plan. Real estate can be volatile, and it may come with added costs.

Talking to your financial adviser over the holiday season allows you to get started on retirement savings or adjust your current plan for 2024.

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THE MARKETING **ADVISOR**



Tips for Marketing Holiday Inventory

Thanks to demand forecasting and a number of different tools and technologies, businesses selling physical products can often have a clearer picture of how much holiday inventory they need to order.

However, despite the best forecasting technology, consumer demand does not always follow what the early season models predict.



In addition, supply chain logistics issues and other factors can result in businesses having a higher level of holiday inventory leading up to and through the season.

Savvy marketing and business practices can help to reduce the financial loss of having to sell holiday inventory at a greatly reduced price. Recognizing the importance of moving the inventory between Thanksgiving and Christmas and developing effective marketing campaigns can drive consumer interest and boost sales.

- **Keep inventory levels current** – Understanding where your inventory levels are is important throughout the season. This includes both inventory on hand and inventory that is ordered and yet to be delivered. Planning marketing campaigns that focus on high inventory levels of the larger ticket items helps to reduce revenue loss throughout the season.
- **Use analytics** – Marketing companies should use analytics to determine the types of ads, the platforms, and the messaging that is most effective at driving sales for your business. Over time, monitoring these analytics helps to create campaigns that are successful in reaching your target demographic.
- **Market early** – While it may seem like the holiday season starts too early, it is important to get your customers engaged in purchasing seasonal items. Consider marketing campaigns that begin before Thanksgiving and offer value to the customer. This could be BOGO, discounts on future items, free shipping, or other perks. Continue to increase the incentive to purchase as the holiday season ends.
- **Spotlight products** – Using blogs, guest articles, newsletters, social media posts, and even YouTube videos to highlight slower moving products helps to drive consumer awareness and interest. Showing how these products solve a problem or make life easier makes these items more desirable as gifts or as personal purchases.

Work with your marketing company to develop a plan for moving holiday merchandise during and after the season. This is also a great way to get your brand noticed and bring customers back for repeat business in the New Year.

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Your Home Address

Creating Your Dream Home List

The holiday season is a time when many people begin to plan for the upcoming year. If moving into your first home or moving from an existing home into something new is in your future, this is a great time to start making your list.

Taking the time to think about all aspects of your next home helps you identify the “must-have” things and what you would like to have. Think of the must-have items as the deal makers or breakers; they are the specific design elements, features, or amenities that the house must have for you to consider making an offer. The other features or the “nice to have” items are additional perks, but they are not critical.



- **Location** – Location is essential and can include everything from a specific city to a specific neighborhood. The more specific the location, the fewer choices you may have. However, if the location is the particular reason for the move, this is definitely a must-have item.
- **Schools** – For parents, choosing a home that is in a great neighborhood or area for schools is often a primary consideration for a dream home. Information on schools, neighborhoods, and features of any location are readily available online.
- **Lot type** – The size, shape, and type of lot for a home is a large part of the decision. Corner lots, oversized lots, double lots, or moving outside of the city to a small acreage are all potential options based on your location and budget.
- **Type of home** – There are many different options in types of homes, including condos, duplex, triplex, and quadplex or fourplex properties. These types of homes have shared walls, yards, and other features that need to be considered.
- **Garage** – Most homeowners value a garage or a carport, but choosing an attached or detached garage may not be as simple. Consider the pros and cons of each when making a choice.
- **Size of home** – The number of bathrooms, bedrooms, and square footage in a home is one of the key factors to consider. Growing families may want to consider future needs, while those downsizing may want to choose options that limit the amount of space.

Other features to consider include landscaping, pools, fireplaces, kitchen design and materials, and a range of other factors. Knowing what you want will help you narrow your selection when you are ready to start looking.

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By The Numbers

Fun Ways to Help Children Learn about Financial Matters

The holiday season is the perfect time to help children of all ages learn more about money and financial matters.

Banks, credit unions, and other financial institutions offer a range of different products and options to help kids understand how to save, invest, and learn about money.



There are also a number of games, apps, and interactive solutions that parents and kids can use to explore concepts around saving, spending, giving, and how to budget.

These are fun and engaging, helping kids and parents to have important conversations around money that form both understanding and a solid foundation.

Some of the options to consider include:

- **Board games** – There are a number of board games that focus on money. Some of these are classics like Monopoly and PayDay, while others are more specific for younger children. Any board games that help children understand the concept of purchasing, saving, and planning how to spend money are helpful.
- **Making change** – There are several board games and online games that are great for younger children to understand how to make change. These are fun and interactive and use colors and matching currency to provide prompts for children to learn the important skill of making change.
- **Play money** – Having kids interact with play money allows them to experience making purchases at the store, paying for goods and services, or even “hiring” someone to do work for them. Parents can also introduce the idea of saving up for bigger items or setting financial goals.
- **Financial institutes** – The holidays can be a wonderful time for the kids to open savings accounts. Many banks or credit unions offer savings accounts for kids that create incentives for saving and offer a game-like experience in which kids earn points for reaching specific savings goals.
- **Discussing holiday cash** – Another way to have a conversation about money is to discuss what to do with gifts of cash over the holidays. Giving to charities, saving, and spending can be included in this discussion.

Parents, grandparents, and other family members can help children understand all aspects of financial management. The holiday season is a great time to start or continue the conversation.

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