

Winter
ISSUE

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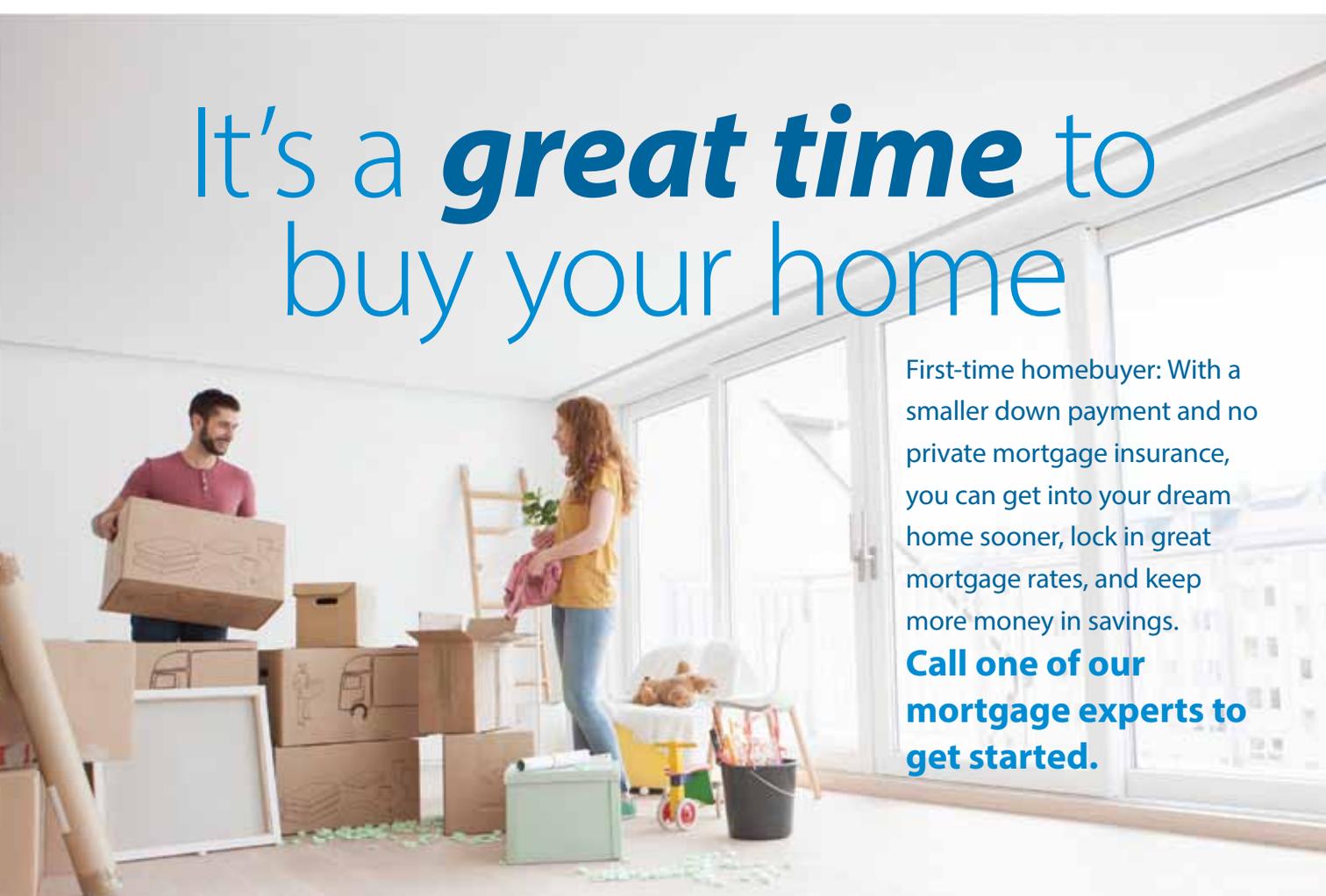



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7 Tips to Take the Hassle out of Holiday Hosting

The holiday season is a wonderful time for getting together with friends, and hosting a happy get-together shouldn't be a stressful chore. From experienced hosts, here are tips to help you prep in plenty of time to be a guest at your own party:

Make a plan. Keep the menu simple; drinks and appetizers, a simple buffet, perhaps hot chocolate, hot cider and desserts. Whatever you decide, make a list of what you need, from recipes to kitchenware to serving platters. If you're a novice cook, don't feel bad about serving yummy store-bought foods from vendors you know and like.

Keep the bar simple. If you're serving alcohol, stick to wine and beer and/or a single cocktail that can be mixed ahead of time and served from pitchers.

Choose room temp entrees. Dishes like quiche or lasagna that can be kept at room temperature can be made ahead, refrigerated until party time, then warmed in time for serving. Add a salad, some bread and a simple dessert, and you're ready to visit with your guests.

Do as much as you can ahead. That goes for decorating and table setting as well as for cooking or baking. Leave yourself with as little to do as possible on party day.

Ask a friend for help. Designate someone to help you replenish snacks, dispose of paper trash, check on the kids or anything else that needs doing. Two hands are better than one, and definitely at a party.

Keep the buffet line moving. Providing access to the food from both sides of a table, and/or keeping main dishes separate from the dessert table will help prevent buffet bottlenecks.

Add party favors. Party favors are not just for kids. Make or buy a holiday favor to give departing guests. Fill holiday mugs with candy canes and wrap with cellophane and a bow. Fill mason jars with cocoa mix or malted balls and tie a ribbon around the neck of the jar. Make it even easier by placing a few festive holiday cookies into decorated Zip-loc bags.



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10 Fireplace Safety Tips

Fireplaces are one of the most coveted features in homes today—but they can be hazardous if precautions aren't taken. Whenever you use your fireplace, keep in mind these safety tips, courtesy of the Chimney Safety Institute of America:

1. Get an annual chimney check. Have chimneys inspected annually, and cleaned as necessary, by a qualified professional chimney service technician. This reduces the risk of fires and carbon monoxide poisonings due to creosote buildup or obstructions in the chimneys.
2. Keep it clear. Keep tree branches and leaves at least 15 feet away from the top of the chimney.
3. Install a chimney cap to keep debris and animals out of the chimney.
4. Choose the right fuel. For burning firewood in wood stoves or fireplaces, choose well-seasoned wood that has been split for a minimum of six months to one year and stored in a covered and elevated location. Never burn Christmas trees, treated wood or wrapping paper in your fireplace or wood stove.
5. Build it right. Place firewood or fire logs at the rear of the fireplace on a supporting grate. To start the fire, use kindling or a commercial fire lighter. Never use flammable liquids.
6. Keep the hearth area clear. Combustible material too close to the fireplace or to a wood stove could easily catch fire. Keep furniture at least 36 inches away from the hearth.
7. Use a fireplace screen. Use metal mesh or a screen in front of the fireplace to catch flying sparks that could ignite or burn holes in the carpet or flooring.
8. Install smoke and carbon monoxide detectors. Place detectors throughout the house and check batteries in the spring and fall. When you change your clocks for Daylight Savings Time, remember to check your batteries.
9. Never leave a fire unattended. Before turning in for the evening, be sure that the fire is fully extinguished. Supervise children and pets closely around wood stoves and fireplaces.
10. Discard ashes in a closed metal container and place it away from the house until they have fully cooled.

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Safety

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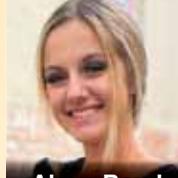
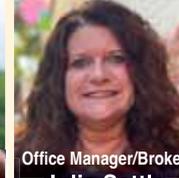


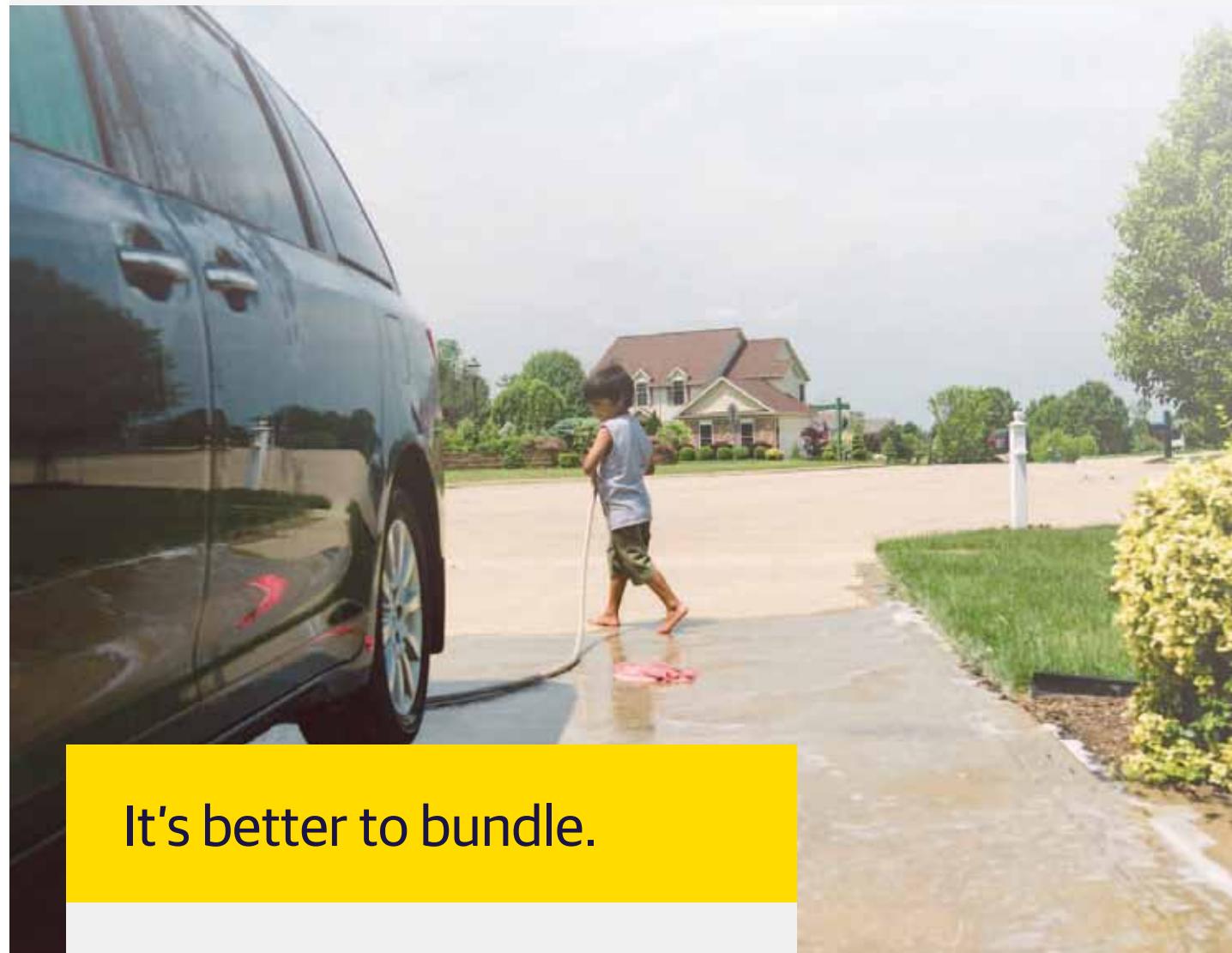
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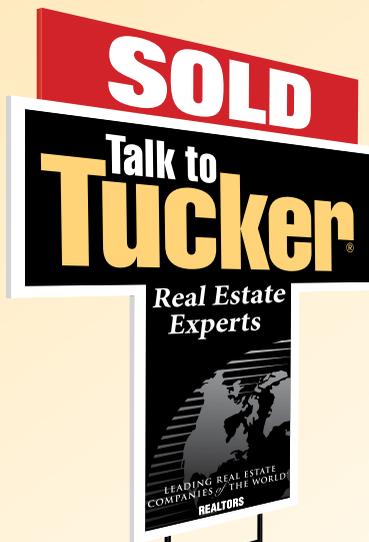
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7 Tips for Getting a Home Loan

Need a loan to buy a house? There are many options out there to help you obtain a mortgage, and finding the best loan and lender for your particular situation can be confusing and difficult. To help you navigate the process, the American Bankers Association (ABA) offers the following tips:

Know your own financial situation. Before you begin the home loan application process, determine what you can realistically afford. Take into consideration your credit score, how much debt you currently carry and what type of down payment you're prepared to make.

Have your documents ready. Although each lender may require different documentation, you may be required to furnish the following information depending on your employment and financial situation:

- Pay stubs;
- Tax returns;
- Financial statements (one that is less than 60 days old);
- Copies of additional monthly payments such as car loans, credit cards and student loans; and
- Any other information (such as proof of additional income) that you think will help a lender evaluate your credit request positively.

Review the basics. Knowing the fundamentals of the home loan process is an excellent way to prepare to

Ask questions. When in doubt, ask for clarification from your lender. Discuss how long the loan process will take, how you will communicate—by phone or email—and who will service your loan.

choose the right mortgage. Make sure you are familiar with interest rates, loan terms and additional fees associated with buying a home.

Compare quotes. Beyond the interest rates, there are closing fees and points and commissions. You'll want to compare these for all the lenders on your list. There are several calculators available online that may help you determine which loan provides the best value, including ones offered by ABA.

Choose a trusted lender. Get references from family and friends, and do your research. Check with your local Better Business Bureau, and find out if it has received any complaints about any of the lenders you're considering.

Read between the lines. Slick TV ads, telemarketers or door-to-door salespeople will often offer fast, easy loans for houses, cars and home repair, but not disclose all of the details. Read the fine print. If it sounds too good to be true, it probably is.



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4 Ways to Celebrate the Holidays With Your Pets

The holiday season may look different this year, as many around the world won't be able to travel to be with friends and family in person. While some traditions may be put on hold, you can still create new ones with the loved ones around you, including your pets.

Whether this is the first holiday you're celebrating with your pet or your furry friend has spent several holidays in your home, it can be more enjoyable to include him or her in the holiday fun.

Give Thanks for Your Furry Friends

The holidays are an important time of year to reflect and give thanks for the ones around you, including your pets. Set aside some extra quality time with your furry friends by extending playtime a little longer, giving them new toys or enjoying nice, long walks outside. If you live in a colder climate, make sure your pets have protective gear to keep them nice and warm.

Snap Some Holiday Pictures

Family photos are a staple around the holidays. Whether you are sharing on social media or printing your annual holiday card, your pets can be perfect additions to the holiday cheer. Treat your pups ahead of the photoshoot with oral care treats, like GREENIES™ Dental Treats, that help clean your dogs' teeth and maintain healthy gums for a sparkle in every camera-ready smile.

Decorate With Your Pets in Mind

As most people will be celebrating this holiday season within the comfort of their own homes, decorating your space for the holidays might be even more important this year. When hanging stockings or placing ornaments on the tree, include a nod to the furry members of your family. Just be sure that any dangling decorations, like lights and cords, or potential fire hazards, such as Menorahs and candles, are out of reach of curious paws.

Treat Your Pets

The holiday season is also known as the season of giving, as friends and family show love and appreciation for the important people in their lives. When writing out your list of gifts to shop for, make sure to include your four-legged friends. For example, some irresistible treats, like TEMPTATIONS™ Cat Treats, are on many kitties' wish lists this year. For the special canines in your life, check out an option like PEDIGREE Foundation's DOGS RULE.® store for a variety of pup-friendly gifts that give back. All proceeds help dogs find loving homes through the Foundation's shelter and rescue grants, making the gifts truly meaningful for dogs and dog lovers alike.



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1/4 small onion, chopped

1 teaspoon chicken seasoning

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5 Tips to Master That *Gingerbread House*

Building a gingerbread house has long been a fun, creative and delicious activity for the whole family during the holiday season. However, anyone who has dabbled in gingerbread home construction knows there is an art to it!

Build in place. Gingerbread houses are awkward to move once completed and you would hate to have it end up on the floor after all your hard work. Identify a spot where you would like to display the gingerbread house and build there if possible or as close as you can. However, avoid areas with direct heat such as air vents or halogen lamps. Also, be mindful of spaces that pets could reach.

Size and shape matter. Unless you're a pro, avoid shapes with curves like rounded walls or domes. Narrow pieces are more likely to snap, so use designs that feature wider pieces. You don't want your pieces to be too thin as they will be more fragile or too thick or they will require more support. Roll your dough to about 1/8 of an inch.

Bake it longer. You want your gingerbread to be harder and sturdier, so bake your gingerbread longer than you would if you were going to eat it. After the initial baking, flip the pieces and put them back in the oven on a lower temperature to dry out the gingerbread as much as possible.

It's ok to cheat. If you need to support your gingerbread house walls and roof, use wooden sticks or cans to provide reinforcement. They can be concealed inside the house. If you want the gingerbread house to only have edible elements, Rice Krispies Treats provide a delicious option for structural support.

Icing, Icing Baby. One of the biggest downfalls to gingerbread house bliss is not using the right type of icing. It is best to make your own Royal Icing. You may need to adjust your sugar and egg white ratio to get the perfect consistency depending on if you are using the icing to connect pieces and provide support or to use as a glue for the decorative elements. If you prefer to purchase your icing, Wilton Ready-to-Use icing tubes and similar products can do the job.

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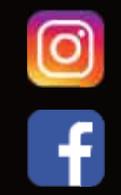
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Holiday Cranberry Apple Cider Punch

Holiday Cranberry Apple Cider Punch is the punch recipe that'll have everyone saying "cheers"! Made with apple cider, cranberry juice, pineapple juice, bitters, and a splash of soda, it's full of fall flavor.

Ingredients

- 2 cups apple cider
- 1 cup cranberry juice
- 1 cup pineapple juice
- 4 dashes angostura bitters
- 1½ cups club soda
- Ice
- cranberries for garnish
- apple slices for garnish
- 6 sprigs rosemary for garnish

Instructions

1. Combine the apple cider, cranberry juice, pineapple juice, and angostura bitters in a medium pitcher or large carafe and stir to combine.
2. Pour into six glasses over ice and top each with 2 ounces of club soda.
3. Garnish with cranberries, apple slices, and a sprig of rosemary.

Notes

- Orange juice may be used instead of pineapple juice.
- Angostura bitters may be left out, but it does add a more sophisticated flavor to the punch.
- Spiced Rum or Vodka may be added for an adult version.



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