



## MAKE IT A MEMORABLE HOLIDAY

Last year's holidays were memorable because of what we couldn't do, where we couldn't go, who we couldn't see, and so on. This year, despite lingering restrictions, make the holidays memorable for what you *can* do. Here are some ideas.

- **Make traditions.** If restrictions limit your traditions, make new traditions: surprise boxes mailed to friends, virtual caroling with far-flung relatives, online sharing of old photos. Get creative and you might find that these activities become annual staples.
- **Plant a memory.** Give friends and family fir trees, flowering bulbs or other things that can grow as a lasting reminder of your affection.
- **Put a party in a box.** Pull together components of a holiday party (crepe paper, treats, little gifts, candy, etc.) and send them

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to friends and family. Then choose a time for everyone to gather virtually, open the boxes and enjoy the party, wherever they are.

- **Write letters.** Use some of the time you would normally spend at parties to sit down and write heartfelt letters to the people you miss.
- **Trade kitchen experiments.** Try a new recipe, box up the result and send it to someone... and ask them to do the same.

These activities won't make up for everything you'll miss this holiday season, but they might create a little diversion and—who knows?—someday people might look back with a smile and say, "Remember the year when we all...?"

## Smart Facts

**64%**

of retail execs expect problems getting inventory into stores this holiday season.

**20%**

of Americans expect to spend more than usual on holiday shopping this year.

**72%**

of consumers plan to gather with family and friends this holiday season.



## CELEBRATE NEW YEAR'S EVE AS A [HAPPY] FAMILY

Two things tend to be true about New Year's Eve: It seldom lives up to the hype, and it tends to be an adults-only affair. Maybe the solution to the first truism is upending the second one.

"Having kids in the mix at a New Year's bash brings the fun vibrations to new heights," family-focused blogger Meredith Sinclair told *Today* a few years ago.

Of course, bringing the kids into the celebration takes more than simply letting them stay up late. To make a truly memorable event, plan kid-friendly activities that the whole family can enjoy. Following are some suggestions.

**Make it a poppin' evening!** Buy balloons and put confetti in each one with a slip of paper with a fun activity or challenge written on it. Pop one balloon every hour, bringing on a shower of confetti and something fun for everyone to do.

**Create a time capsule.** Get a container for each person and invite them to put in something to help them remember the past year, and a note with predictions for the coming year. Put the boxes away for opening next New Year's Eve.

**Travel the world.** Follow New Year's Eve celebrations around the planet online or on TV, gathering everyone to watch the parties in other regions as each hour passes. Or, get a world map and mark locations and the times the New Year will start in different places. Celebrate each hour with a new part of the world.

**Invent hors d'oeuvres.** Put a variety of edibles on the table and challenge everyone to create tasty hors d'oeuvres for each other ... doing your best to discourage the kids' inclinations toward grossing each other out.

**Change the clock.** If your little ones are too little to stay up till midnight, move the clocks up a couple of hours and have a full-blown ball-drop celebration on their schedule. Mix special drinks, give everyone party favors and snacks and make it a night to remember.

**Capture the goofiness.** Spend the early part of the evening crafting clothes, disguises, decorations and more for a do-it-yourself photo booth. Then, just before midnight, get everyone's pictures at their year-end wackiest.

The added bonus to these ideas? With a kid-friendly New Year's Eve, you're a lot less likely to wake up on New Year's Day with a headache. And that could get the whole year off to a better start.



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# START NOW TO AVOID APRIL 15 HEADACHES

Sure, tax day is still a few months away, but the end of the year is only days away, and that means some financial deadlines are approaching. Pay attention to them now and you might find that April 15 goes more smoothly this year. Here are some ways to take some of the dread out of that dreaded day.

**Start a folder.** In the weeks ahead, you'll receive year-end statements and records from various sources. Too many of us just set them aside somewhere (usually, a few different somewhere) and then have trouble finding them when tax time arrives. Get out a folder and write "Year-End Documents" on it, and then put it where anyone who sorts the mail can easily drop in tax-related items.

**Capture electronic documents.** Because a lot of year-end information now comes electronically, you'll also need to create a folder on your computer for those documents or print them out for inclusion in your physical "Year-End Documents" folder. That way you won't find yourself searching through emails in April.

**Check the balance in flexible spending accounts.** Check to see if you still have pre-tax flex account funds you can (or need to) use before the end of the calendar year. If so, schedule appointments, buy healthcare products, and do other things to maximize the advantage of those funds.

**Capture year-end information.** On Dec. 31, write down the mileage on your car's odometer, total up your home-repair costs for the year and capture any other year-end information that might be hard to gather if you wait until April.

**Max out for the future.** If you haven't maxed out your 401(k) or 403(b) for the year, make extra deposits to put in as much as you can before year's end.

**Share the wealth.** If you plan to make charitable contributions, do so now ... and then put the receipts into your "Year-End Documents" folder.

**Check your withholding.** The end of the year is a good time to check your paycheck withholding to make sure you're having the right amount withheld. The most obvious withholding option is not always the one that's most advantageous.

**Back it up.** You should do regular computer back-ups, but be certain to do a back-up at the end of the year to make sure you have all of the information you need for tax reporting in the event of a technology glitch in the coming months.



## Safe Toys and Gifts Month

Each year, emergency rooms treat more than 200,000 children for toy-related injuries ranging from minor mishaps to serious injuries or even death. Sometimes the incidents are simple accidents, but too often they're the result of poorly designed toys, toys used inappropriately or a toy given to a child who is too young for it. For tips on choosing the right toys for children, go to <https://www.theemergencycenter.com/safe-toys-and-gifts-month/>.

# HARVEST OF THE MONTH: PAPAYA

A nutrient-packed fruit – well, botanically speaking, berry – the papaya was once considered a rare treat, but has in the past century become one of the globe's most popular foods.

As far as researchers can tell, the papaya originated in Central America and found its way across the globe with explorers and adventurous indigenous peoples who introduced its cultivation first to the Caribbean and South America and then on to Africa and the Far East. Today, the papaya is grown in areas near the equator all over the world, with Mexico, Brazil and Belize being the leading exporters. In the U.S., only Hawaii produces papaya.

You typically find papayas in stores year-round, but they'll be freshest between June and September. When shopping, look for papayas with soft skin, and avoid those with dark areas, overly soft spots or skin that looks shriveled.

Once you get a papaya home, the clock is ticking, as papayas won't last long once they ripen. Putting the fruit in the refrigerator can slow the process, but you still won't be able to keep a papaya more than a week or two, at best.

You'll find plenty of recipes for cooking with papayas, but most people enjoy them raw. Peeled, seeded and sliced, they make a great side dish, and many people put them in smoothies or



freeze cubed papaya to put in drinks.

Regardless of how you consume your papaya, you'll be doing yourself a favor: A cup of raw papaya provides 150% of the recommended daily allowance of vitamin C, as well as other vitamins and minerals, and some researchers say the papaya can be helpful in treating or preventing Alzheimer's, cancer, heart disease and more.



## Recipe: Mango Papaya Salsa

### Ingredients (8 servings):

1 mango, peeled, seeded and diced  
1 papaya, peeled, seeded and diced  
1 large red bell pepper, seeded and diced  
1 avocado, peeled, pitted and diced  
1/2 sweet onion, peeled and diced  
2 tablespoons chopped fresh cilantro  
2 tablespoons balsamic vinegar  
Salt and pepper to taste

### Directions:

In a medium bowl, mix mango, papaya, red bell pepper, avocado, sweet onion, cilantro and balsamic vinegar. Season with salt and pepper to taste. Cover, and chill in the refrigerator at least 30 minutes before serving as an accompaniment to chicken or fish.

### Nutrition Information:

CALORIES: 76.5; PROTEIN: 1.1G; CARBOHYDRATES: 11G; FAT: 3.9G;  
SODIUM: 5.3MG; DIETARY FIBER: 3.1G; SUGARS: 6.8G

### Sources: Accessed November 2 2021

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