

SOME MUCH-NEEDED CHRISTMAS MAGIC

Family and Gratitude Are the True Meanings of the Holidays

December ushers in a season of giving, joy, and nostalgia for me. This year, despite the season's usual frenzy and the world's current events, I'm reminded of the enduring magic of the holiday season and the importance of family time. Here in Ohio with my wife Amy and our bustling family of five kids and six grandkids, the holiday spirit is much-needed warmth in today's divisive climate.

Every Christmas, we gather together, and this season holds a poignant moment for us, as we recently lost my mother-in-law. In her memory, to celebrate her love for festive Christmas sweaters, which she had heaps of and made appearances even in January, we wore some of her collection at her service in October — a small gesture to honor her joyous spirit. Some of us barely fit into one of her sweaters, but the idea made us smile when we needed it.

Looking back on Christmases past, I can't help but think of how things have changed yet stayed the same. I remember lying on the living room rug as a child, glued to the TV, watching classics like "Charlie Brown Christmas" and "Rudolph the Red-Nosed Reindeer." These shows signaled Christmas was just around the corner, a magical time filled with anticipation. My mom worked at Macy's, and their midnight madness sales always felt like something out of the movie "A Christmas Story," with big mechanized, toy-filled window displays and bustling crowds.

One of my favorite childhood memories was being in the Christmas parade with my Cub Scout troop. I remember freezing my toes off on the back of a flatbed truck while we held up the flag and waved to the crowd. It was freezing, but those memories are etched in my mind, along with midnight masses, which felt like a marathon workout with all the sitting, standing, and kneeling!

Fast forward to when my own kids were little, and we'd make sure they woke up to magic on Christmas morning. Santa's tracks leading out of the chimney, half-eaten cookies, and empty milk glasses — watching their eyes light up at Santa's handiwork never got old. And now, with grandkids, I experience that same magic again. Seeing Christmas through a child's eyes never gets boring.

As much as we love the gift-giving, my wife and I decided to try something new a few years ago. Instead of focusing on what we "needed" (which is next

to nothing), we gave each kid \$100 and told them to give it away. Whether they paid for someone's groceries or helped a stranger in need, the stories they came back with were incredible. It wasn't about the money but the joy of giving, expecting nothing in return.



We've also delivered meals to people in need on Christmas Day. It's humbling to see how a small act of kindness can make a huge difference in someone's life. Especially now, when the world feels so divided, those moments of giving and connection restore my faith in humanity.

As we gear up for another holiday season, I'm reminded that it's not about the gifts or the decorations. It's about gratitude, helping others, and spending time with the people we love. Whether watching the "Charlie Brown Christmas" special for the hundredth time or gathering around the table for a big family meal, the simple things make this season magical. No matter what's going on in the world, those moments of connection are what matter.

-Jim Monast

AVOID OVERSPENDING THROUGH SAVVY SHOPPING

Marketers are magicians at luring shoppers to buy more than they intend. Whether you are shopping online or in a store, vendors use a variety of tactics to heighten the allure of their products, helping drive total U.S. household debt to a record \$17.3 trillion. To help combat this, here are four financial tips to keep your budget intact and your debt under control.

BE WARY OF 'BUY NOW, PAY LATER' OFFERS.

These short-term, interest-free loans with fixed payments don't require a credit check and are quick and easy to obtain. Not surprisingly, they tend to be most popular among consumers already in debt and strapped for cash. The Consumer Financial Protection Board says this puts consumers at greater risk of piling up more debt than they can afford. Also, returning items purchased this way may not always result in a refund.

DON'T APPLY FOR EVERY CREDIT CARD OFFERED.

Agreeing to apply for a store credit card seems like a no-brainer when you are offered 20%

off for doing so at checkout. What's not to like about that? It dings your credit score, for one thing. Applying for a credit card results in a hard pull on your credit report. Signing up for loyalty programs can also be self-defeating because they can maneuver you into excess spending to get

more points and perks. Also, loyalty programs can discourage comparison shopping, which could otherwise save you money over time.

DON'T FOCUS ON MONTHLY PAYMENTS ALONE.

When making an installment purchase, car salespeople, real estate agents, and other marketers of big-ticket items will often ask you how big a monthly payment you can afford, then stretch the payments out over the maximum period of time to entice you into a larger purchase. But consider the whole cost and how much the interest adds to that total. It may shock you. Also, notice price-anchoring ploys. Retailers often claim a \$76 shirt is on sale for \$38 — when they never intended to sell it for anything but \$38.

ABSTAIN FROM RETAIL THERAPY!

Shopping for fun is a major factor driving consumer debt to a record high. Make a list before you shop, and avoid browsing or shopping with friends. Turning shopping into recreation can easily lead to impulse purchases and spending more than you intended!



Beware of Winter Workplace Hazards

TIPS TO AVOID INJURIES AND UNDERSTAND WORKERS' COMPENSATION

Winter workplace hazards become a serious concern as the colder months roll in. Even just icy sidewalks can lead to lasting injury, and it's no surprise that over 20,000 people each year suffer snow or ice-related injuries. If you experience a workplace injury this season, knowing your rights and navigating a workers' compensation claim is essential.

COMMON WINTER WORKPLACE HAZARDS

One of the most common hazards is slipping on icy sidewalks, parking lots, or work areas. Employers should ensure that outdoor spaces are shoveled, salted, and ice-free. For employees, wearing weather-appropriate footwear with good traction can help prevent falls.

Winter road conditions present a higher risk of accidents for people who drive for a living. Employers should encourage drivers to track the weather closely, give vehicles proper winter tires, and ensure all vehicle equipment is in good condition.

Meanwhile, outdoor workers should receive warm, insulated clothing and footwear due to an increased risk of frostbite and hypothermia. Waterproof gloves, boots, and wind-resistant jackets are essential. Employers should also offer regular warm-up breaks and access to sheltered areas where workers can escape the cold.

WHAT TO DO IF YOU'RE INJURED

If you suffer an injury at work during the winter, here's what you need to know about handling a workers' compensation claim:

1. **Report the Injury Immediately:** Notify your employer quickly after the injury. Delaying this can cause issues with your claim.
2. **Seek Medical Attention:** Even if the injury seems minor, it's essential to see a doctor to document the extent of your injury.
3. **File a Workers' Compensation Claim:** You have a limited time to file a workers' comp claim, so don't delay. Your employer should give you the paperwork and instructions to file the claim.
4. **Follow Your Doctor's Instructions:** If your doctor recommends treatment or time off, follow their advice. This helps strengthen your claim and ensures you recover correctly.

KNOW YOUR RIGHTS

Winter hazards can lead to severe injuries, but you have rights under workers' compensation law. If you've been injured at work this winter, you may be entitled to compensation for medical bills, lost wages, and more.

Stay safe, stay warm, and know that our team is here to help you get back on your feet if an accident happens.

LOST IN YELLOWSTONE, FOUND 800 MILES AWAY

THE REMARKABLE JOURNEY OF RAYNE BEAU THE CAT

When Benny and Susanne Anguiano took their adventurous cat, Rayne Beau, on a camping trip to Yellowstone National Park, they never imagined their feline companion would disappear into the wilderness. Confident in Rayne Beau's independence, the couple believed their furry friend would stick close by, but one sudden scare sent him darting into the trees, and despite their desperate search, Rayne Beau was gone.

The couple's camping trip became a daily search for their beloved cat. They combed the area, calling his name and hoping to spot him, but the thick trees and vast terrain swallowed up their efforts. After days of searching, they faced a heart-wrenching decision — they had to leave Yellowstone without him.

Susanne described that day as one of the hardest of her life, feeling like she was abandoning her furry family member. Returning home to Salinas, California, without Rayne Beau left an emptiness in their hearts, but they never lost hope.



Then, 60 days later, their phone rang. It was a call they never expected to receive — a shelter in Roseville, California, over 800 miles from Yellowstone, had found Rayne Beau! Thanks to a Pet Watch microchip, the shelter had tracked down the Anguianos' contact information.

Rayne Beau had somehow made his way from the wilds of Wyoming to California, where a kind woman found him and brought him to the SPCA. How he made such a journey remains a mystery, but his incredible adventure reunited him with his family, filling their home with joy again.

Now, Susanne is sharing Rayne Beau's fantastic story, hoping to learn more about his journey from people who may have seen or helped him along the way. This tale of resilience and hope proves that even when the odds seem impossible, a little faith and modern technology can work wonders!

Rayne Beau is back where he belongs, and his story will surely be told for years to come as a reminder of the power of love, hope, and determination.

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ANSWER



EATS WITH ELLIE STICKY FIG AND PECAN PUDDING WITH TOFFEE SAUCE

INGREDIENTS

- 3/4 cup unsalted butter, softened
- 2/3 cup brown sugar
- 2 eggs, beaten
- 1 tsp baking powder
- 3/4 cup self-rising flour
- 3/4 cup dried figs, roughly chopped
- 3/4 cup pecans, roughly chopped
- 1/2 cup hot water

Toffee sauce

- 1/2 cup unsalted butter
- 1 cup brown sugar
- 1/2 cup heavy cream

DIRECTIONS

1. Preheat oven to 350 F. Grease a 6-cup ovenproof bowl and line the bottom with waxed paper.
2. In a large bowl, beat butter, sugar, eggs, baking powder, and flour until smooth. Stir in pecans and figs, then add 1/2 cup hot water.
3. Pour batter into prepared bowl, cover with a circle of waxed paper, then cover tightly with foil. Bake for 50–60 minutes until a skewer inserted into the center comes out clean.
4. For toffee sauce, put butter and sugar in a saucepan over low heat, stirring constantly until the sugar dissolves. Stir in cream and increase heat to medium. Bring to just below boiling, then reduce heat to low and cook, stirring occasionally, for 5–7 minutes until thickened.
5. Turn pudding onto a plate and drizzle with toffee sauce.

Inspired by Delicious.com

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CAT-APULTING INTO HISTORY

THE FELINE-FLYING MILITARY TACTIC THAT NEVER TOOK OFF

Throughout military history, you'll find strategic experiments ranging from the genius to the downright bizarre. But few can top the zany brainchild of Franz Helm, a 16th-century German artillery aficionado whose bright idea left historians — and cat lovers — utterly bewildered. Let's set the scene with Helm's magnum opus, the "Feuer Buech," published in 1584, a treasure trove of (*literally*) explosive innovations in warfare.

Imagine this: a battlefield in the Renaissance, not just filled with the clang of swords and the thunder of cannons, but also — wait for it — flying, flaming cats. Yes, you read that right. Franz Helm's groundbreaking military tactic involved jetpacks for cats. Picture a kitty, strapped with a sack of gunpowder, zipping through the air like a furry missile aimed at enemy strongholds.

The hope? These feline projectiles would scamper back to their homes — presumably in enemy territory — and start a blazing inferno. One can only wonder about how they would train cats to become arsonists. The method was straightforward: kidnap

an enemy cat, strap it into a gunpowder-laden backpack, light the fuse, and hope Mr. Whiskers doesn't get cold paws about blowing up its evil overlords.

Preserved for posterity at the University of Pennsylvania, the "Feuer Buech" reminds us of the lengths human creativity can go — especially when combined with a profound misunderstanding of cat behavior. As any cat owner will tell you, cats have their own agendas. The chances of a cat completing its fiery mission are about as high as it bringing you the morning newspaper.

Thankfully, we have no evidence that this pyrotechnic plan ever came to pass. Considering cats' notorious independence, we can rest assured that no self-respecting felines took part in these explosive escapades.

So, next time you're cuddling with your cat, be thankful its biggest inclination is to knock pens off your table rather than infiltrate enemy castles with fire.

