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2013



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Emphasize safety when decorating for the holidays



Christmas trees should never be placed in close proximity to heat sources such as fireplaces, vents and radiators.

ecking the halls for the holidays is a beloved tradition for many families. A home's exterior festooned with lights help create a festive holiday mood, while stockings hung by the chimney and a Christmas

tree in the living room bring that holiday cheer inside. Though the holiday season is a festive time of year, it can quickly turn tragic if revelers do not emphasize safety when decorating their homes. When decorating this holiday season, he sure to employ

decorating their homes. When decorating this holiday season, be sure to employ the following precautions so your holiday season is festive, decorative and safe. * Exercise extreme caution with holiday

lights. According to the Electrical Safety Foundation International, 150 home fires per year begin with holiday lights and other decorative lighting. Such fires may start because of frayed or bare wires, broken or cracked sockets or even loose connections. It's important that men and women be especially careful when decorating their homes with holiday lights, inspecting each set of lights for damage and discarding any damaged sets. When choosing lights, use only lights that have been certified for outdoor use on your home's exterior, and never use outdoor lights inside.

* Purchase the right Christmas tree. The Consumer Product Safety Commission notes that Christmas trees are involved in hundreds of fires causing an average of 15 deaths each year. In addition, such fires cause an average of \$13 million in property damage annually. Though it can be tempting to purchase the most eyecatching Christmas tree you find, avoid little about the tree. Artificial trees should be labeled as "Fire Resistant." Such trees can still catch fire, but they are more resistant to fire than trees without such labels. When buying a live tree, make sure the tree is fresh. The tree should be green, and its needles should be difficult to pull off of branches, which should not be easily breakable. Tap the tree on the ground before purchasing it. If the tree loses a lot of needles upon tapping the ground, it isn't fresh. Trees that aren't fresh are more susceptible to going up in flames.

acting rashly until you have learned a

* Keep the tree away from heat sources. Though it might seem more idyllic to place your Christmas tree next to the fireplace, it's a lot more dangerous as well. When choosing a spot for your tree, find a place that is away from heat sources like fireplaces, radiators and vents. But homeowners also should know that even trees placed away from heat sources can still dry out, creating a fire hazard even if the tree was fresh and healthy when purchased. That's because Christmas tre can quickly dry out in heated rooms. Monitor the tree's water levels every day, checking those levels in both the morning and at night before going to bed. This prevents the tree from drying out and becoming a fire hazard, and it also helps the tree maintain its aesthetic appeal through the holiday season.

* Limit use of candles. Like Christmas trees, candles are a popular yet potentially hazardous decorative item during the holiday season. When decorating with

Safety See page 14



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The benefits of putting it on plastic this season

any shoppers are fully aware of the dangers of making too many credit card purchases during the holiday season. Though it's important to avoid accumulating debt, there are advantages to using credit cards throughout the year, including during the popular holiday shopping season.

* Cardholders can earn rewards. Paying in cash or with debit cards rarely earns shoppers any rewards. However, many credit card companies now reward responsible cardholders for using their credit cards. Some cards allow cardholders to get a percentage of cash back on each of their purchases, figures that can add up to a significant amount of money over time. Other cards reward cardholders with discounts on air travel or offer gift cards with a predetermined amount of money on them. Some cards even reward especially qualified applicants just for signing up, offering bonuses that can be as high as a few hundred dollars.

* Cardholders can pad their portfolios. Shoppers with strong credit histories and a grasp of the financial markets might be able to find a credit card that invests a certain percentage of their purchases. Such cards are essentially the same as cash back cards, only instead of getting the cash back from their credit card companies, cardholders have that cash deposited into an investment account. Such cards typically offer a higher percentage of cash back per purchase than more



standard cash back rewards cards.

* Credit cards offer more security than debit cards. Security is another advantage of credit cards. When a debit card is used fraudulently, that money is immediately taken out of a cardholder's account just as it would be when the card is used legally. Though account holders are likely to recover those funds eventually, they do not have those funds at their disposal until the situation is resolved, which can take as little as a few days to much, much longer. However, when credit cards are used fraudulently, cardholders simply notify their companies and the charges being disputed do not need to be paid until the issue has been resolved. Card numbers can be stolen at any time by anyone, be it store clerks at the mall or hackers peeking at your online purchases. Credit cards offer more security than debit cards when making such purchases.

* Credit cards offer more insurance than debit cards. Though gifts for friends and family may account for the bulk of holiday budgets, consumers still make additional purchases during the holiday season. Using credit cards to rent vehicles, purchase airline tickets and buy products for your home may help you save money in the long run. For example, when using a major credit card to rent a car, chances are that car is already being insured by your credit card provider, which can save

Plastic See page 14



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Put a stop to the battle of the holiday bulge



Moderation is the best approach to diet during the holiday season.

he holiday season is dominated by parties, family gatherings and festive foods. Overindul-

gence in rich foods and drink during the holiday season, compounded by cold weather that can make it difficult to exercise, often leads to weight gain by the end of the holiday season. But focusing on diet and exercise during the holiday season can help you avoid unwanted weight gain and provide more energy as the season progresses.

The following are some effective ways to sail through the season without gaining weight.

* Don't scrimp and sacrifice all of the time. The body is a powerful machine, but it does not always work the way that we want it to. According to nutritional experts, rather than metabolizing food on a daily basis, the body is geared to work over longer periods of time. That means you can balance out a high-calorie day by eating less food and/or lighter fare on the days before and after those days when you anticipate overeating.

* Fill up before you go out. If you are worried about high-calorie foods and drinks that are often served at parties or holiday gatherings, eat before going to the event. Hunger may cause you to overeat and fill up on the wrong kinds of foods. Instead, eat a low-calorie snack that's high in protein and high in fiber before leaving the house. Eating beforehand may help you avoid the chips and dips.

* Get plenty of sunshine when possible. Lack of sunlight can attribute to winter blues, which may lead some people to rely on comfort foods. Such foods are typically rich in carbohydrates, fats and sugars. Spending time outdoors in the sun each day can improve your mood and get you

off of the couch. * Fill up your plate with the right mix of foods. Don't deny yourself when faced with a big holiday dinner. Rather, fill the plate with a good mix of foods. Devote more space to lean proteins, such as roasted turkey or chicken. Even lean ham is good. Devote much of the rest of your plate to roasted vegetables and whole grains. Take only small portions of high-fat foods like candied yams or bread stuffings. You will still satisfy your craving, but you won't be overdoing it.

* Skip the spirits for the most part. Alcoholic beverages are loaded with empty calories. Many people would rather reserve bonus calories for a piece of pie or a rich brownie. Limit yourself to one drink per day.

* Exercise every day. It can be easy to push exercise aside when you're busy with holiday tasks. But soon your metabolism may slow down in response to your body's suddenly more sedentary lifestyle, leading to weight gain. Aim for some sort of daily exercise, whether you decide park further away from stores at the mall or take the stairs instead of the escalator. Don't relegate exercise to a New Year's resolution. Inactivity will only mean you have to work harder in the future to shed those unwanted pounds you packed on during the holiday season.

Weight gain may be another part of the holiday season for many men and women. But individuals concerned about adding extra pounds can stop the pattern of gaining weight during the holiday season by making smart choices throughout the season.

Я less traditional yet tasty take on a holiday dinner



Winter fruitstuffed pork tenderloin

Holiday dinners vary from household to household. Some might prefer a traditional meal of turkey with all of the trimmings, while others might want to try their hands at something new. For those among the latter group, the following recipe for "Winter-Stuffed Pork Tenderloin," from Laurey Masterton's "The Fresh Honey Cookbook" (Storey Publishing), is sure to make a splash at your holiday dinner table this season.

Winter Fruit-Stuffed Pork Tenderloin

Serves 8

- 1/2 cup dried apricots
- 1/2 cup dried cherries
- 1/2 cup dried figs
- 2 pork tenderloins (about 3 pounds total)
- 1 teaspoon salt
- 1 teaspoon freshly ground black pepper
- 1 cup crumbled blue cheese
- 2 tablespoons extra-virgin olive oil
- 4 tablespoons butter
- 1/4 cup honey, preferably sourwood honey

1. Mince the apricots, cherries and figs by hand or in a food processor.

2. Slice the tenderloins lengthwise, almost all the way through. Open them up and lay them flat. Place each tenderloin on a large piece of plastic wrap. Cover with another piece of plastic wrap and pound each piece of meat with a meat tenderizer until it is about 1/2-inch thick. Remove the top piece of plastic.

3. Season the surface of the pork with the salt and pepper. Divide the fruit mixture in half and spread evenly on the cut surface of each tenderloin. Top each with half of the cheese. Roll up each tenderloin, using the bottom piece of plastic to help you, tucking in the fruit and cheese as you go. Tie kitchen string every 2 inches around the tenderloins, continuing to push in any fruit or cheese that may fall out.

4. Preheat the oven to 450 F.

5. Heat the oil in a large skillet over medium-high heat. Sear the tied tenderloins, turning as each side is browned. Be careful when searing the open side, as some fruit and cheese might fall out. You are just trying to seal in the meat juices, not trying to cook the pork all the way through.

6. Combine the butter and honey in a microwaveable bowl and microwave on high for about 20 seconds, or until the butter is melted. Drizzle the butter over the tenderloins.

7. Place the tenderloins on a baking sheet. Bake for 15 to 20 minutes, or until the meat reaches an internal temperature of 150 F. Remove the baking sheet and allow the tenderloins to sit for at least 10 minutes before slicing. This will keep the juices in the meat rather than all over your kitchen counter.

8. Snip off and discard the strings. Slice the pork into 1-inch-thick pieces and serve.



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1:64 Steiger 550 QuadTrac 2013 Farm Show ZFN14864A Rotating tracks, imprint cab roof 2013 Farm Show, randomly inserted chase unit. 1:16 Magnum 370 CVT Prestige Collection ZFN14894 Front and rear duals, opening hood, movable warning arms and mirrors.

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Articulated, trac frames pivot, upper drive wheel and lower idler wheels rotate, three point hitch raises and lowers, detailed interior, movable mirrors, tampo imprint cab roof 2013 Farm Show, randomly inserted chase unit.



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Safety from page 3

candles, be sure that all candles are extinguished before leaving a room and never leave them burning when you go to bed. Candles should be kept away from any decorative items, including Christmas trees, that can catch fire. Never place candles near curtains, furniture or presents. Holiday enthusiasts with little children or pets at home might want to decorate with fake LED-light candles

Plastic from page 4

you substantial amounts of money on costly rental company insurance policies. Many credit cards also provide travel insurance to protect cardholders who fiinstead of traditional candles. Curious kids or excitable pets may not recognize the potential dangers of lit candles and, as a result, might burn themselves or tips candles over.

The holiday season is upon us, and that means scores of celebrants will be decking their halls. Though festive decorations are a part of the season, safety should always come first.

nanced their trips using their credit cards. Such protections can come in handy for consumers who travel a lot during the holiday season.

Holly and mistletoe are symbols of Christmas

"Oh, by gosh, by golly it's time for mistletoe and holly. Tasty pheasants, Christmas presents, countrysides covered in snow."

As exemplified by this holiday hit by Henry Sanicola, Frank Sinatra and Dok Stanford, holly and mistletoe are an integral part of holiday imagery and tradition. Holly is used to adorn a home in green and red finery alongside evergreen boughs and wreaths. In addition, it has become customary to hang a bouquet of mistletoe under which people are encouraged to share a holiday kiss. While these elements of celebrations are now incorporated into many of the secular and religious components of Christmas, they have very different origins. Holly

Holly has been used since the days of the early Pagans as a decoration for midwinter festivities, when it was brought into homes to keep evil spirits away. The ancient Romans also believed that holly prickles drove away evil spirits, and it held a place of honor at December festivals dedicated to the god Saturn. To avoid persecution during the Roman pagan Saturnalia festival, early Christians would participate in the tradition of hanging evil-repelling holly on their homes to appear like the masses. Eventually as the number of Christians grew, the tradition became less of a pagan one and more associated with Christians and Christmas. Some people have inferred that holly and its prickly edges is symbolic of the crown

of thorns Jesus wore at his crucifixion, with the red berries representing blood. Mistletoe

Mistletoe was once held sacred by the Norse, Celtic Druids and North American Indians. It is actually a parasitic plant that grows on a wide range of host trees. Heavy infestation can dwarf the growth and kill these trees. In cultures across pre-Christian Europe, mistletoe was seen as a representation of divine male essence (and thus romance, fertility and vitality). The plant also was thought to be a symbol of peace, and anyone standing below it should receive tokens of affection. When enemies met beneath mistletoe, they had to lay down their weapons and observe a truce until the next day. This is how the tradition of kissing under the mistletoe likely began, and why a ball of mistletoe is now hung in homes during Christmas, a season of peace and affection.

Homeowners who hang mistletoe and holly around their homes during the holiday season should be mindful of pets and youngsters around the plants. Mistletoe and holly are considered to be moderately to severely toxic, and ingesting the leaves could be dangerous. Therefore, keep these plants away from curious hands. Mistletoe is commonly hung up high, which should make it less problematic, but holly should be hung high as well. Now largely associated with Christmas celebrations, holly and mistletoe were once part of pagan rituals and ancient superstitions.







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