

Countdown to Christmas

Make it Merry

Holiday
Magic
Pg. 2 - 3

Significant Traditions
of Popular
December Holidays

Budget-Friendly
Holiday Shopping Tips

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Published by the Iosco County News-Herald
& Oscoda Press
Cover Image Courtesy of
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Holiday Magic

by Gaylynn Brenoel

Join us this holiday season and experience the magic of a beautiful "Up-North" winter.

Away from the hustle and bustle of city life lie the peaceful and less crowded communities of Iosco County, surrounded by national forest and nestled along the shores of Lake Huron and the AuSable River.

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The winter holiday season is especially beautiful. The area comes to life with sparkling lights, majestic, illuminated Christmas trees and store fronts and shop windows adorned with holiday ribbons, garland and wreaths. Cheerful shoppers and shop owners create a festive welcoming atmosphere.

In the evenings, the soft glow of streetlights and holiday decorations add to the serene beauty of the area. Meet friends for dinner, take in a movie or enjoy a sunset on Lake Huron or Tawas Bay. The dark, open night skies provide perfect opportunities for star gazing and occasionally the spectacular aurora borealis, known as the northern lights.

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The area is also known for its exquisite jewelry stores, delectable chocolates, gift baskets, floral arrangements and home décor to make your holiday truly memorable.

Year-round resorts have casual, upscale and pet-friendly lodging. The area also features charming cottages and rustic cabins for nature enthusiasts looking for a more laid-back experience.

Whether shopping for the holidays or looking for a peaceful winter

getaway, our communities are in an area that draws people in with its natural beauty, friendly small-town charm and an easygoing pace of life that exemplifies the "Up-North" lifestyle.

This holiday season, join us and create your own special memories that will last a lifetime.



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Classic touches to transform home interiors this holiday season

Painter Norman Rockwell was famous for his narrative paintings depicting the essence of American life in the mid-twentieth century. His works of art blended sentimentality with humor and realism and were featured on the cover of The Saturday Evening Post for decades. Some of his paintings portray the classic tableaus that evoke traditional feelings of the holiday season. Rockwell's classic paintings may inspire individuals to recreate that mid-century feel when decorating this holiday season. When transforming home interiors for the holidays, these classic touches can make moments more magical.

- **Embrace classic color palettes.** Christmas colors include, red, green, white, and gold. Utilizing these colors throughout a home will set a classic tone.
- **Utilize timeless ornaments.** Cherished ornaments collected through the years will add a classic touch to the Christmas tree. Family heirlooms and ornaments made from quality materials lend a touch of nostalgia.
- **Use cozy textiles.** Wrap the home in cozy touches, like plaid blankets and velvet ribbons. Plush throws and seasonal pillows also can add a traditional touch to interior spaces.



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- **Decorate with classic figurines.** Nutcrackers and religious figurines lend a traditional touch to holiday decor.
- **Display a live tree.** Artificial trees can look realistic, but a fragrant live evergreen in front of the living room picture window calls to mind a classic Christmas setting.
- **Hang knit stockings.** Celebrants lucky enough to have a fireplace can hang knit stockings in classic holiday colors from the mantel.
- **Play classic tunes.** Holiday music crosses various genres, but the old standards from Bing Crosby or Andy Williams can set a classic feel when entertaining.

Evoking a classic feel at home for the holidays can make celebrations traditional and sentimental.



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Tips for dining out as a crowd

Visiting a restaurant is a popular way to enjoy a night out with family or friends. Dining out affords individuals a break from cooking at home and offers an opportunity to try new cuisines and enjoy a complicated dish that novices may find difficult to prepare.

Special occasions also may be celebrated by dining out, bringing together a large party of customers at one time. When dining out as a crowd, some additional planning may be necessary to ensure the experience goes well.

The first thing is to consider speaking with the restaurant about how they handle large dining parties. While some restaurants may simply request a reservation (and updates on whether the party count changes), others may treat a crowd of eight or more differently and refer such groups to a party planner or catering manager. Follow the rules of the restaurant to make things easy for their kitchen staff and the waitstaff.

When bringing a large dining party, sometimes it can be easier to work with the restaurant and have a party menu set up. This menu will feature a few different options rather than giving the group free rein over the standard menu. A party menu means you can keep things to a set price and advise those dining out about what they can expect to pay if the bill will be split.

Who will pay for the meal also merits consideration. It's essential to decide in advance if the bill will be paid by one individual or if it will be split equally among those attending the dinner. If it is the latter, it may be easiest if everyone brings cash to make chipping in for a single check more seamless than handing over 10 different credit cards or requesting multiple checks. Also, paying cash means diners will not be subjected to the extra fee that many restaurants are now placing on credit card payments to help offset their costs for accepting such forms of payment.

Plan for the group to arrive at the same time. Many restaurants will not seat a party until all diners are present. Also, once the group is finished dining, it may be tempting to linger for a while and engage in conversation. This can affect the turnover rate of the table and some establishments may not be fond of it. Rather, think about moving over to the bar area (if there is one) or take the group to another bar nearby to continue catching up.

Dining out as a large party involves planning ahead and being cognizant of the protocols in place at the establishment you will be visiting.



Merry Christmas and Happy New Year!

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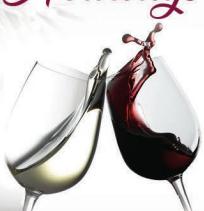
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Significant traditions of popular December holidays

December is a festive time of year, and that jovial atmosphere is thanks in no small part to the many holidays that dot the calendar over the twelfth and final month of the year. December holidays are unique from one another, and each boasts its own meaningful traditions that can make celebrations even more special.

Chanukah

The eight-day Festival of Lights is steeped in tradition. Oil plays a prominent role in the miracle at the center of the holiday, so one Chanukah tradition involves eating foods prepared in oil, including latkes (potato pancakes). The lighting of a different candle of the menorah each night during the festival is a symbolic tradition, and many adherents to the Jewish faith place their menorahs in a prominent location in their homes, such as a front bay window. Children may play with a dreidel at various times during the festival of Chanukah, and gift exchanges are a common tradition as well.

Christmas

Many families have their own unique Christmas traditions, but there's also many that transcend family ties. Christmas trees are a focal point of holiday decor, and many families make it a point to choose a live tree together each year.



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and then return home and decorate the tree in each other's company. Families who prefer artificial trees also may decorate their trees together. And just like a menorah may be displayed in a front bay window, many Christmas celebrants place their Christmas trees in a spot where the evergreen, artificial or not, can be seen from the street. Baking together as a family, writing letters to Santa Claus, using Advent calendars to count down to the birthday of Jesus Christ, and gift exchanges with loved ones are some other notable Christmas traditions.

Kwanzaa

A celebration of African American culture and heritage, Kwanzaa is a weeklong commemoration that features many meaningful traditions. Each day during Kwanzaa, celebrants light a candle in the Kinara, a candleholder unique to the holiday. Each candle symbolizes one of the seven principles of Kwanzaa, which the National Museum of African American History & Culture notes include Umoja (Unity), Ujima (collective work and responsibility) and Ujamaa (cooperative economics). Decorating is a popular holiday season tradition, and celebrants of Kwanzaa engage with this custom by decorating their homes with African and African American works of art and by displaying a Ghanaian textile known as kente.

New Year's Eve

The month of December ends with a celebration of the previous 12 months and excitement for the year ahead. New Year's Eve traditions include staying up late until midnight and counting down the final seconds of the year. Some do so publicly at bars and restaurants or in notable locales like Times Square, where revelers count down to the new year as the famed ball begins its descent over the final 60 seconds of the year. Champagne for adult celebrants and sparkling cider for youngsters is often hoisted in a toast to the year past and in celebration of what's to come.

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Budget-friendly holiday shopping tips

Holiday shopping and entertaining involve a whirlwind of activity to round out the end of the year. The holiday season also tends to be an expensive time of year. According to Capital One Shopping, the average spending for holiday travel, gifts and entertainment expenses is \$1,638. The National Retail Federation says American consumers spend an average of \$997.73 on gifts and other holiday items each Christmas.

For some people, adding an additional \$1,000 to their November or December budgets can be challenging, and many individuals seek budget-friendly solutions for their holiday celebrations. The following guidelines can help corral spending this year.

Set a budget

It's impossible to keep a budget if one is never established in the first place. Determine how much you can comfortably spend on gifts, travel and entertaining, as well as any other holiday expenses. Once the number is calculated, divvy up spending accordingly.

Plan your list

Make a list of everyone you need to purchase gifts for, along with gift ideas and estimated costs. Set a dollar amount for each individual, particularly if you will not be spending the same amount on each person. Having numbers in black and white, and comparing them to what you have allocated for gifts, will enable you to see whether you are overspending or on budget.



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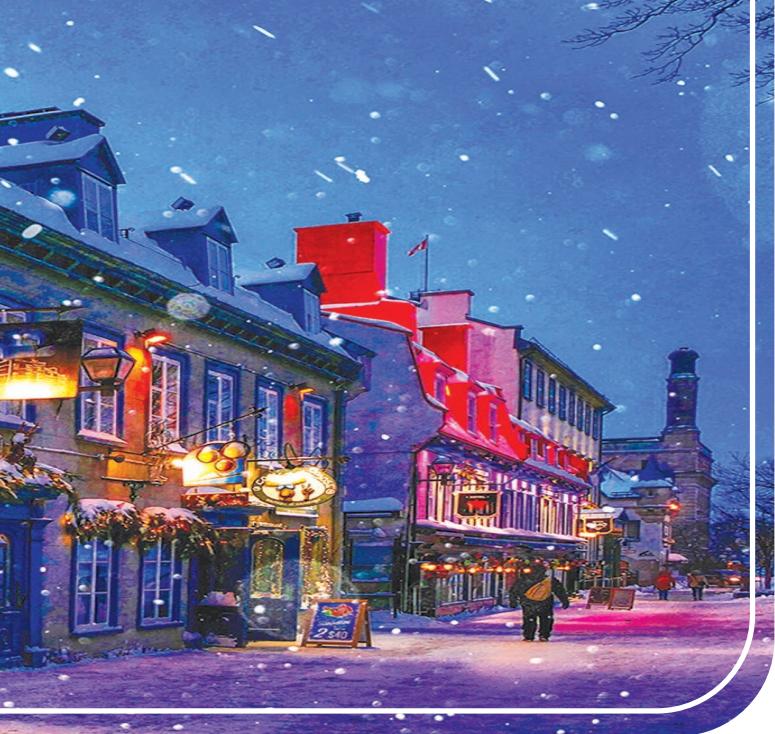
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or email. Compare the discounted final price with other stores' offers to make sure that you are getting the best deals. Browser extensions also can search automatically for coupons and apply them to the checkout when online shopping.

Use credit cards wisely

Credit cards come with various perks, many of which are points or cash back accumulated with each purchase. Utilize a card that works best for your needs, whether it's to get airline miles or score extra spending money for a particular retailer. Only charge what you can pay in full when the bill arrives; otherwise, the benefits may be negated by high interest rates.

Holiday spending can derail financial plans for those who do not establish a firm budget and commit to spending wisely towards the end of the year.

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Shop early

Begin holiday shopping as early as possible, even months before the holidays arrive. Such an approach enables you to take advantage of sales as they come up. Also, you will not fall victim to impulse buys or last-minute purchases because you are under a time crunch.

Track spending

Utilize whatever method works for you to keep apprised of spending. It may be jotting down numbers on a piece of paper or using a budgeting app on a smartphone. Having a clear idea of what you have spent and any dollars remaining will help you keep your overall spending in line with your budgeted amount.

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Get a head start on New Year's Resolutions

After the rush of the holiday season has largely ended, and the excess of the season starts to weigh on celebrants' minds, it is customary for many people to start thinking about the changes they want to implement in the new year. According to a Pew Research Center survey of United States adults conducted in January 2024, 30 percent of people reported making at least one resolution, with half of this group making more than one. The survey also found that young adults are the most likely to make New Year's resolutions, with 49 percent of those between the ages 18 and 29 saying they have made a resolution.

It's never too early to start thinking about what to improve upon in 2026, or which goals to set. Here are some common resolutions and how to implement them.

- **Exercise more.** Getting in shape is one of the most popular New Year's resolutions every year. Gym memberships spike and people often invest in home exercise equipment around this time of year. According to the American College of Sports Medicine, wearable technology continues to be a top trend in fitness and has been a mainstay since 2016. While Fitbit and the Apple Watch series have remained strong contenders, one also may want to invest in the Garmin Vivomove, which boasts wireless charging. Tracking fitness goals can keep those resolutions going strong.

- **Improve mental well-being.** Getting in shape is not the only health-related goal this time of year. Mental health also comes into play when people make their resolutions. Taking opportunities to slow down and be more mindful can help. One way to do so is through journaling. Human behavior expert and author Natalie Friscia Pancetti, says journaling reduces stress, helps with anxiety, encourages confidence, and can improve perceptions. This is why she developed a journal with inspirational writing prompts as a companion to her "This Too" book and planner.

- **Quit smoking.** Quitting smoking is a worthy goal. Health care experts know smoking is the leading cause of lung cancer and has been linked to more than 27 diseases. Many people want to quit smoking, but the Mayo Clinic says only about 5 percent of people who try to quit succeed without a smoking cessation product. Nicotine replacement items are some of the most popular smoking cessation tools. For those who want to go drug-free, Füm is a device that addresses the three major components of habit formation that occur with smoking. Employing flavored air, the device replaces the fixation of the hand-to-mouth habit with non-addictive plant extracts that are inhaled, simulating smoking without the negative effects.

- **Learn a new language.** Learning a new skill or language is another popular resolution. Today there are many apps available to help people learn one or more new languages. From Duolingo to Babbel to Memrise, there are programs available whether one is a visual learner or wants to jump right into specific phrases.

Many people get a jump-start on identifying their resolutions in early- to mid-December so they'll be ready to move forward come New Year's Day.



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