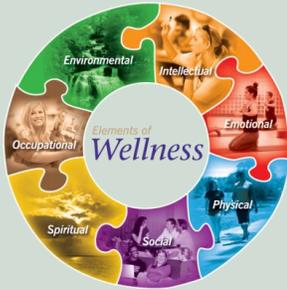


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THREE CHARITABLE GIVING IDEAS FOR THIS HOLIDAY SEASON



For some, the holiday season is synonymous with charitable giving and showing kindness to your friends, family and even strangers. With that season once again upon us, here are three best practices for charitable giving:

- 1. Consider what charity you want to help.** Choosing a charity can be a daunting task, but it doesn't have to be. Think about what is important to you. Once you've identified the type of charity you want to help, you can use [GuideStar](#), a website that provides as much information as possible about IRS-registered charities, to find nonprofits that support the causes that are important to you. You can enter in your location as well to find charities that are close to where you live or work.
- 2. Conduct a little research before you donate.** Unfortunately, despite the fact that there are numerous charitable organizations, not all of them are as reputable as they may claim. In addition to researching the charity on GuideStar, you can also look up your chosen charity on a website called [Charity Navigator](#) to see how the charity spends its money and uses donations.
- 3. Consider how you want to give.** There are many ways for you to donate. Regardless of how you give or how many charities you donate to, you should keep in mind that there are processing costs associated with every donation that you make.

SAFETY FIRST: HOLIDAY DECORATIONS



Although decorative lights are great for getting your home ready for the holidays, they can also present a safety risk if they aren't displayed and maintained properly. Here are a few things to keep in mind to ensure that your home is safe during the holidays:

- When you're buying decorations, always check to see if the product has a label that indicates that it has been independently tested by an organization like Underwriters Laboratories.
- Inspect all lights before you use them. If you notice any damaged cords or plugs, discard those lights immediately. Also, if you need to replace any bulbs, make sure that the lights are unplugged first.
- Use a ladder made of nonconductive materials when you hang lights outside to reduce the risk of electrocution.
- Check to see if your lights were designed for indoor or outdoor use. Although most decorative lights have basic waterproofing, indoor lights can present a serious risk of electrocution or fire if they're used outside.



TIPS FOR STICKING TO YOUR DIET DURING THE HOLIDAYS

With so many social gatherings during this time, it can be difficult to avoid treating yourself when you're offered good food and drinks. Whether you're dieting or just trying to maintain your healthy lifestyle, fear not—you can survive the holidays and wake up on January 1 without feeling remorse or guilt. Consider the following tips:



OLD FASHIONED BREAD PUDDING

- 5 Slices of bread
- 2 Tbsp. butter
- ¼ Tsp. cinnamon
- ½ Cup brown sugar
- ½ Cup raisins
- 3 Large eggs
- 2 Cups nonfat milk
- ¼ Tsp. salt
- 1 Tsp. pure vanilla extract

PREPARATION

1. Heat oven to 350 F. Spray the bottom and sides of a 9-by-9-inch pan.
2. Spread butter on one side of bread slices. Sprinkle slices with cinnamon. Cut bread into 1-inch cubes.
3. Dump bread, sugar and raisins into prepared pan.
4. Blend eggs, milk, salt and vanilla together in a bowl. Pour over bread mixture in pan.
5. Bake uncovered for one hour. Pudding will be done when a table knife inserted in the pudding comes out clean.

Six Servings	
Total Calories	230
Total Fat	7 g
Protein	8 g
Carbohydrates	36 g
Dietary Fiber	1 g
Saturated Fat	2 g
Sodium	300 mg

Source: USDA

- Eat before attending a party so you don't arrive on an empty stomach and everything in sight.
- Pace yourself when drinking. Alcohol can be dangerous at holiday parties, as overindulgence cannot only cause embarrassment, but also pack on the pounds.
- Eat slowly. Be mindful of every chew. It takes your body 20 minutes to realize when it is full.
- Don't feel pressure to eat leftovers. If you have an abundance of leftovers after hosting a party, don't feel like you have to eat them just because you don't want them to go to waste.
- Practice self-control. For example, allow yourself one plate of food at a party, and promise yourself that you won't go back for seconds.

Think Before You Drink: Holiday Drinks



Hot Buttered Rum:
418 calories per serving



Brandy Alexander:
246 calories per serving



White Russian:
355 calories per serving



Alcoholic Eggnog:
406 calories per serving

Source: WebMD

Source: Zywave