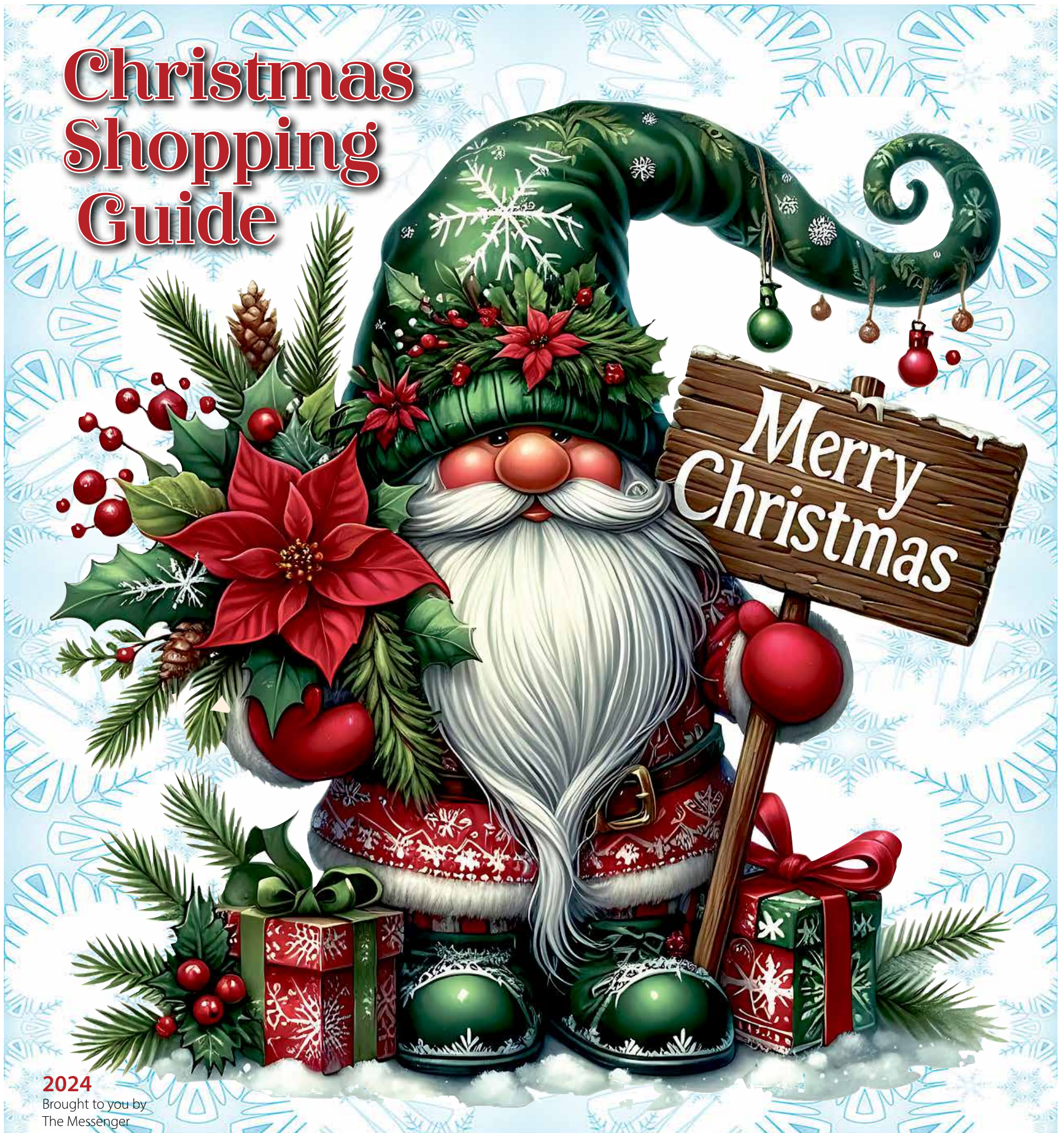


Christmas Shopping Guide



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Christmas hosting made easy: 5 fun tips for a festive celebration

You may love hosting your friends and family over the holidays, but the cleaning, food prep and post-party cleanup? Not so much. Gathering together with your loved ones to enjoy the cheer and fun of the season is great, but don't you wish there were ways to make it easier and less stressful to put on a festive celebration? Luckily, there are. You can have a blast hosting family and friends - and even enjoy the prep and cleanup - by following a few easy principles. Here are ideas for keeping your next holiday party merry and bright from start to finish.

♥ 1. Create the kind of party you'd want to attend

There's no need to make this year's party identical to those you've held in the past or that your family has always had. Start by asking yourself what makes a party a success. Love getting dressed up and sitting down at a fancy table for a formal dinner? If so, that's the kind of holiday party you should host.

If not, think about what you've enjoyed at memorable celebrations from your past. What made it a hit? Was it a low-key, dress-as-you-are party with cheerful music, kids' crafts and informal games? Was the food simple but still tasty and comforting? Maybe there were party favors and gifts that were low-cost but silly and fun.

Make a quick list of the high points from different shindigs you've attended and see if you can

include some of them in your party plan. The preparation will go much smoother and will be a whole lot more enjoyable when you're entertaining in a way that you love.

♥ 2. Keep it simple - and delicious

You can reduce the stress and time it takes to prepare tasty food and handle post-party cleanup by getting some help from Bob Evans® dinner sides, like their beloved mashed potatoes and macaroni & cheese. Their high-quality, farm-fresh, quick to table sides provide a delicious way to "hack" holiday spreads with ready-to-heat refrigerated options that act as stand-alone dishes or as a convenient ingredient to level up any recipe. Bob Evans does all the washing, peeling, seasoning and cooking so you don't have to. Hosting family over the holidays? Make breakfast time easy and special by stocking up on Bob Evans breakfast products, including their signature sausage, bacon and liquid egg whites.

♥ 3. Make it a family affair

Get the whole family involved in party preparations by assigning tasks to kids that are appropriate according to their age level, such as making and putting up decorations, helping to create the perfect holiday playlist or decorating cookies.

If you have friends who feel just like family, see if they're willing to come early to help with the setup - and make sure to get them an extra-special holiday



goody bag to thank them!

♥ 4. Designate specific party rooms

Since it may not be possible to make every room in your home 100% clean for the party, make sure the central rooms are in good shape, then mark some rooms "off limits" for partygoers, using festive garlands or funny signs, asking people not to enter.

If your front closet has no room for extra coats and bags, designate a guest room or office as a coat room so guests will know where to put their things when they arrive.

♥ 5. Add festive decorations

Create an immersive holiday atmosphere by decorating your entertaining space. Cover the room in festive décor, such as a decorated fireplace mantel, a special wall decked out in holiday lights, children's artwork or a doorway framed in holiday greenery. The goal is to create a cheerful ambiance that delights your guests at every turn. Hosting during the holidays doesn't have to be stressful or overwhelming. Use these tips to help you relax and enjoy the cheer and fun of the season. (BPT)

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Classic desserts that combine Christmases Past and Present

If holiday gatherings have started to feel more overwhelming than celebratory, it's time to go back to the basics with seasonal desserts that are easy yet elegant.

Wow your crowd this year with a mouthwatering Hummingbird Cake or Coconut Cake that call to mind holidays past without requiring hours spent in the kitchen (like grandma used to do). Or for a classic take on an old favorite, these Christmas Cinnamon Cookies can even let the kiddos get involved - just make the dough then have your little helpers use their favorite cookie cutters to make festive shapes before the oven does the rest of the work.

Find these recipes and more from "Cookin' Savvy" at Culinary.net.

♥ Hummingbird Cake

Recipe courtesy of "Cookin' Savvy"

- 1 spice cake mix
- 1 cup sugar
- 1 cup banana cream Greek yogurt
- 3 eggs
- 1 cup crushed pineapple
- 1 cup crushed pecans
- 1 cup all-purpose flour
- 2 tablespoons melted butter

Frosting:

- 1 stick butter, softened
- 1 package (8 ounces) cream cheese, softened



- 1/4 cup heavy whipping cream
- 5 cups powdered sugar
- 1 package pecans (optional)

Heat oven to 350 F.
In mixing bowl, mix spice mix and sugar. Blend in yogurt, eggs and pineapple. In separate bowl, mix

pecans, flour and butter then add to cake mixture.

Grease two 8-inch cake pans with butter. Pour half the mixture into each pan then bake 45 minutes. ▶

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Cool on rack before icing.

To make frosting: In mixing bowl, mix butter, cream cheese and heavy whipping cream. Slowly blend in powdered sugar.

Ice cake then decorate with pecans, if desired.

♥ **Coconut Cake**

Recipe courtesy of "Cookin' Savvy"

- 1 vanilla or white cake mix
- 1 cup all-purpose flour
- 1 cup sugar
- 1 cup coconut Greek yogurt
- 1 cup milk
- 2 tablespoons melted butter
- 3 eggs

Frosting:

- 1 stick butter, softened
- 1 package (8 ounces) cream cheese, softened

- 1/4 cup heavy whipping cream
 - 5 cups powdered sugar
 - 2-4 cups shredded coconut
- Heat oven to 350 F.

In mixing bowl, mix cake mix, flour and sugar. Blend in yogurt, milk, butter and eggs.

Grease two 8-inch cake pans with butter. Pour half the mixture into each pan and bake 45 minutes. Cool on rack before icing.

To make frosting: In mixing bowl, mix butter, cream cheese and heavy whipping cream. Slowly blend in powdered sugar.

Ice cake then pat shredded coconut gently into icing.

♥ **Christmas Cinnamon Cookies**

Recipe courtesy of "Cookin' Savvy"

- 1 2/3 cups self-rising flour

- 2 1/2 teaspoons cinnamon
- 1/4 teaspoon ginger
- 1/8 teaspoon cloves
- 1/2 cup sugar
- 1/2 cup brown sugar
- 1 egg
- 2 tablespoons water (optional)
- 1 cup powdered sugar (optional)

In mixing bowl, combine flour, cinnamon, ginger, cloves, sugar, brown sugar and egg to make dough. If

dough is too dry to form into ball, add water. Form into log and wrap in parchment paper. Refrigerate 1 hour.

Heat oven to 350 F.

Roll dough out and cut into shapes with cookie cutters. Place on cookie sheet covered in parchment paper and bake 8-10 minutes. Let cool on rack then dust with powdered sugar, if desired. (Family Features)



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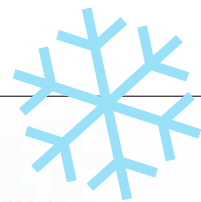
~ Hoyt

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Gifts that they'll actually use this Christmas



Staying warm during the cold winter months is a top priority for many, which is why holiday gifts that help in this endeavor are always a surefire hit!

Here are some head-to-toe gift ideas that will add comfort to the season and show your loved ones you care.

♥ **1. Functional Gloves for the Fashionista.**

From navigating with GPS to queuing up a playlist, your loved one relies on her devices all the time outdoors. That's why her gloves should offer touchscreen-capable fingertips so that even in frigid temperatures, she can stay cozy and connected. Enter the Women's Mya Faux Fur Cuff Gloves from Isotoner, where style meets practicality.

With SmarTouch technology for superior touchscreen capability and SmartDri water-repellent features that make rain and snow roll right off, elevating winter weather ensembles has never been easier!

♥ **2. On-the-Go Coziness for the Fashion Forward.** Staying warm and stylish with this must-have beanie and scarf set is easy.

Featuring a waffle knit beanie with Levi's iconic red tab and a soft buffalo plaid scarf, this duo is perfect for on-the-go coziness and will keep your loved one comfortable during all their favorite winter activities. Designed for the fashion-forward, it's an ideal gift for anyone looking to blend warmth with timeless style.

♥ **3. For the Best Dressed Friend.** Ultimate comfort and style go hand in hand with these Women's Shortie Stretch Microsuede Gloves. Made from super soft and stretchy microsuede fabric, these slim-fitting contoured gloves feature a velour interior and plenty of stretch, providing warmth and flexibility with none of the bulk.

With touchscreen-enabled fingertips and a water-repellent exterior designed with beautiful stitching detail, your loved one will stay warm, dry and stylish all winter.

♥ **4. For the Multitasking Guy.** For the type who tackles winter head on—whether it's shoveling snow or scraping icy windshields— you'll want the Men's Neoprene Gloves from Isotoner. With a durable exterior, sleek tech detailing and an adjustable zip closure, they're designed to handle the cold. Plus, a non-slip palm offers extra grip and SmartDri water-repellent technology, to keep hands warm and dry in all kinds of weather, so that he can find comfort in any moment.

♥ **5. For the On-the-Go Guy Who Wants to Be Comfortable.** The Isotoner Men's Carter Microsuede Water Repellent Boat Moccasin is made with durable microsuede. Not just a slipper, this versatile indoor/outdoor footwear doubles as a shoe.

The moisture-wicking lining and cooling gel-infused memory foam with super supportive enhanced



heel cushion offer ultimate comfort, rain or shine.

♥ **6. For the Cozy Homebody.** Make winter movie marathons and sleep sessions toastier and more restful with a weighted blanket. After all, it's

also important to stay warm inside. Research has found that weighted blankets may improve sleep quality, making this a great choice for those in need of some extra shut-eye. (StatePoint)

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Survey reveals what's top of mind for Christmas shoppers

As the holiday season approaches, many consumers are planning to kick off their shopping earlier this year, aiming to lock in low prices, take advantage of promotions, and ensure all their gifts arrive on time. A recent survey by Sensormatic Solutions reveals key insights that can guide both shoppers and retailers during this busy time.

According to the survey, 52% of respondents plan to start their holiday shopping earlier than last year, and while shoppers are looking for deals, 48% plan to spend more than they did last year.

"Understanding consumer trends is critical for both shoppers and retailers alike," said Christa Anz, global marketing leader, Sensormatic Solutions. "This survey highlights important considerations that can enhance the shopping experience and inform retail strategies."

Here are some of the survey's top findings:

♥ **Early Shopping Trends:** Over half (54%) of shoppers plan to begin their holiday shopping before November. This trend indicates a shift towards early planning to secure deals and avoid the rush of the season's busiest shopping days. Early shopping also helps lock in the best prices and ensure stock availability.

♥ **Preferred Pickup Options:** This year, 42% of shoppers plan to use Buy-Online-Pick-Up-in-Store (BOPIS), and 35% will opt for curbside pickup.

However, 29% of respondents are concerned about possible long wait times, suggesting to retailers the importance of efficient customer service during peak hours and the need to provide several pick up options.

♥ **Spending Management:** While nearly half of shoppers plan to spend more this year, 52% of respondents noted they are creating a shopping list to avoid impulse purchases. In fact, 64% of younger shoppers have used recent deal days and flash sales to maximize their spending.

♥ **Prioritize Safety:** Safety is key to a productive holiday shopping season. In fact, 69% of consumers feel safer with visible security measures such as security personnel, surveillance cameras, and Electronic Article Surveillance (EAS) tags, and 34% of them consider these features essential for in-store shopping.

This aligns with performance data that suggests such visual deterrents can effectively reduce theft and organized retail crime. Retailers should prioritize safety features, such as surveillance cameras and security personnel, to foster a positive shopping environment.

For more holiday shopping insights, visit sensormatic.com.

This holiday season presents an opportunity for both consumers and retailers to adapt to evolving



shopping behaviors. By understanding these insights, retailers can better meet customer expecta-

tions, while shoppers can enjoy a more informed and relaxed shopping experience. (StatePoint)



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Why you should make the Bluegrass State your Christmas destination

Looking for a getaway destination for this year's holiday season? Look no further than Kentucky. From family adventures full of fun and thrills, to cozy and quiet getaways, Kentucky is brimming with unforgettable ways to spend a holiday vacation.

♥ Is your family seeking jolly thrills? Kentucky Kingdom, located in Louisville, is pulling out all the holiday stops for "Christmas at Kentucky Kingdom." From Nov. 29 through Jan. 4, this world-class amusement park will feature more than 1 million lights, gorgeous holiday decor and opportunities to see Santa Claus. At Holly Jolly Junction, kids can meet Rudolf the Red-Nosed Reindeer and all of his friends. In addition, the park will debut a 175-foot-long snow tubing hill covered in real snow! All this, plus select rides like Cyclos and Lightning Run, will be open to the public throughout the season.

♥ Shaker Village of Pleasant Hill offers a more contemplative approach to the season. Located in Harrodsburg, 25 miles southwest of Lexington, Pleasant Hill was one of the largest Shaker communities in the country during the 19th century. Shakers are celebrated for their craftsmanship, unique architecture and spirituality, but they were also among the first Protestant groups to celebrate Christmas.

Today the 3,000-acre property has been preserved as a testament to the Shaker tradition, which is evident year-round, but particularly during the

holiday season. On Friday evenings in December at Shaker Christmas by Candlelight, tag along with an interpreter for a candlelit stroll through the heart of Pleasant Hill and get an up-close view and in-depth explanation of how the historic buildings were decorated for the holidays.

♥ My Old Kentucky Home State Park located in Bardstown is also well known for its historical take on Christmas. From Nov. 15 through Jan. 6, you can get a view of traditional and unique Christmas customs from the Victorian era. Learn the origins of the Christmas tree, how mistletoe became famous for exchanging kisses, the tradition of the yule log, the history of the Christmas pickle, and legends of Father Christmas and Santa Claus.

♥ Grand Rivers Festival of Lights is an annual attraction that brings in guests from near and far, and features over 1 million lights and displays in Patti's Settlement and downtown Grand Rivers.

Enjoy musical Christmas productions at the Badgett Playhouse, one-of-a-kind gifts at unique shops, memorable family meals at Patti's Restaurant, and cozy lodging beside Kentucky Lake and Lake Barkley.

♥ If you love both the holidays and animals, don't miss the Reindeer Farm in Bowling Green. Throughout December, the farm offers a unique opportunity to get up close and personal with Santa's



reindeer. In addition, you can have breakfast with Santa and Mrs. Claus and take a tour of the farm to interact with pigs, mini horses and much more.

For more information on what makes Kentucky the ideal home for the holidays, check out www.kentuckytourism.com.

kentuckytourism.com.

From tradition and history to music and adventure, there are so many amazing events and places all over the Bluegrass State for visitors to experience that radiate holiday fun. (StatePoint)

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'Tis The Season of Style, shoes boots

The holidays are all about spreading cheer, and what better way to do that than with gifts that bring both comfort and style? This guide is your one-stop shop for finding the perfect shoes to keep your loved ones looking and feeling good all season long!

♥ **1. Stylish Boots:** From sleek ankle booties to statement knee-highs, there's a perfect pair for every personality from brands like Timberland and Dr. Martens. Chunky soles and bold textures are in this season, so don't be afraid to make a statement!

♥ **2. Cozy Comfort:** Looking for some cozy classics to keep feet warm this winter? Look no further than Ugg, Bearpaw and Birkenstock. These brands have something for everyone, from plush sheepskin boots to supportive cork footbeds. The holidays are the perfect time to kick back, relax and stay cozy with these timeless favorites.

♥ **3. Crocs and Jibbitz:** Crocs are versatile all year round, and insulated options, especially the styles with

a plush lining, are perfect for colder months. Thanks to the endless options of Jibbitz charms, it's easy to add a splash of personality. Choose from charms that are festive, or which feature favorite characters or hobbies to create a one-of-a-kind pair that's perfect for the season.

♥ **4. Retro Style:** Indulge in nostalgia and style with retro and Y2K looks from Adidas, Puma or New Balance. These iconic brands offer a modern twist on classic designs, making them the perfect choice for a thoughtful and trendy holiday gift.

Unwrap the joy of the season of style with thoughtful gifts that offer comfort and functionality by visiting rackroomshoes.com. For one-stop-shopping, visit a Rack Room Shoes in your area, for more fun and exclusive accessories and stocking stuffers only available in store.

The holiday season is about creating unforgettable memories, and the perfect gift can add a touch of magic to their celebrations. (StatePoint)

Red Velvet Cake Balls

1 red velvet cake mix
1 cup all-purpose flour
1 heaping tablespoon cocoa powder
1 cup sugar
1 cup milk
3 eggs
1 stick melted butter

Frosting:

1/2 stick softened butter
4 ounces softened cream cheese
1/8 cup heavy whipping cream
2 1/2 cups powdered sugar, plus additional for

rolling, divided
Heat oven to 350 F.
In mixing bowl, mix cake mix, flour, cocoa powder and sugar. Blend in milk, eggs and butter. Grease 9-by-13-inch pan and pour in batter. Bake 45 minutes.
Remove from oven and use fork to crumble cake then place in large bowl.
To make frosting: In bowl, mix butter, cream cheese and whipping cream. Slowly blend in powdered sugar. Mix frosting into bowl with cake.
Form cake mixture into balls then roll in powdered sugar.

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Don't let the Christmas Season set you up for debt in 2025

The holiday season may be warm, merry and bright, but it's also a time when it's all too easy to spend more than you plan to and rack up debt you can't manage.

According to CERTIFIED FINANCIAL PLANNER® professionals, here's how to celebrate the season in style while positioning yourself for a financially healthy 2025:

Create your budget: Take a look at your budget to determine how much you can earmark for holiday expenses. Do you need to cut back on any nonessential spending to afford the holiday season you desire? Make a comprehensive list of all your expected expenditures, including for travel, hosting, decorating, gifting and charitable giving. Don't have a budget? A CFP® professional can help you create one to stay on track with your financial goals during the holidays and beyond.

Stretch your budget: Stretch your holiday budget creatively. When shopping online or booking travel, find the best deals by using a browser extension that comparison shops. Entertaining? Rather than providing every dish yourself, host a cookie exchange or potluck. If you have a large extended family or circle of friends that holds a traditional gift exchange, suggest a Secret Santa or white elephant exchange instead.

Maintain your credit: While it's fun to be extrav-

agant and give big-ticket items that will wow your recipients, your holiday spending shouldn't harm your credit. Keep an eye on your debt-to-credit ratio throughout the season and set reminders of when credit card payments are due. If you purchase an item using a Buy Now Pay Later plan, put payment due dates in your calendar to avoid late fees.

Give wisely: Many people make charitable contributions around the holidays. If you plan to give, do it in a way that offers a tax advantage. From deductions to donating appreciated assets to using a Donor Advised Fund, a CFP® professional can help you find a strategy that is good for you and for the cause you care about.

Save all year: Diverting a small portion of each paycheck into a special savings fund all year long can help ensure you're prepared to meet holiday expenses. Once this current season wraps up, you can begin to plan for next year. A CFP® professional can help you set this fund up and offer suggestions for maximizing these savings.

Make your resolutions now: Whether it's to pay down debt or set up a retirement fund, you don't have to wait until the new year to get started on your resolutions. Get a healthy money mindset now so that come January, you'll have already established habits that move you toward your goals.

Working with a financial advisor to prep for



the holidays can help ensure you have a stress-free season. Find your CFP® professional, trained to offer comprehensive solutions for your unique situation, by visiting letsmakeaplan.org.

During a season of festivities, financial planning may not be top of mind. However, smart spending habits can help ensure you enter 2025 in the black. (StatePoint).

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Recipe for White Hot Chocolate



When it's cold outside, start up the fireplace, get your favorite slippers on, wrap up in a warm blanket and snuggle on the couch with this delicious White Hot Chocolate. Find more recipes at Culinary.net.

♥ White Hot Chocolate

- 3 cups Half & Half
- 2/3 cup white chocolate baking pieces
- 1 3 inch cinnamon stick
- 1/8 tsp ground nutmeg
- 1 tsp vanilla
- 1/4 tsp almond extract
- Ground Cinnamon (optional)
- Whipped Cream (optional)

1. In a medium saucepan combine 1/4 of the half & half, white chocolate baking pieces, cinnamon stick and nutmeg. Stir over low to medium heat until white chocolate is melted.
2. Add remaining half & half. Stir and cook until heated through. Remove from heat. Discard cinnamon stick.
3. Add in vanilla and almond extract. Stir until mixed through.
4. Pour into your favorite mug(s). Top with whipped cream and sprinkle with ground cinnamon.
5. Recipe adapted from Better Homes and Gardens Cookbook.



Gingerbread Cookie Shake

Try this healthy spin on a classic cookie treat. For more recipes go to culinary.net.

- 1 1/2 cups vanilla protein shake
 - 1 tbsp. molasses
 - 1/2 tsp. ground cinnamon
 - 1/4 tsp. ground ginger
 - 1 frozen banana
 - 1 tbsp. chia seeds
 - 1/2 cup ice
1. Add all ingredients into a blender and blend until smooth. Serve.

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Christmas gift ideas for students



Want to brighten the holiday season for the students in your life? Consider gifts that will ease the transition into the spring semester. Here are few to consider:

♥ **1. Support a musical journey:** With 44 mini keys, the SA-81 from Casio is a great keyboard for both first-time players just embarking on their musical education and accomplished instrumentalists. A built-in metronome makes practice sessions a breeze, and features such as scale tuning, octave shift and transpose help introduce musical concepts. One-hundred high-quality built-in tones covering a range of instruments, including piano, wind, percussion and acoustic instruments, along with 50 rhythm patterns in a variety of genres like pop, ballad, dance, and more, offer budding musicians a chance to experiment and express themselves creatively right away. All housed in a compact frame, it's a great choice for young students, students on-the-go, and dorm dwellers.

♥ **2. Lighten their load:** If you remember lugging around heavy textbooks during your own student days, consider lightening the load of your gift recipient with a high-quality e-reader. Look for a model with note-taking features, adjustable lighting to protect eyes and portability. A color screen is also a good idea, as it will make diagrams and charts easier to examine if your student will be reading

textbooks on the device.

♥ **3. Bring the world of STEM within reach:** With the advanced features of a next-generation graphing calculator, the fx-CG50 PRIZM can support students through middle school, high school and into college. With Natural Textbook Display and an intuitive icon menu, students will find the calculator incredibly easy to use. Its 3D graphing and improved catalog functions allow for greater engagement and real-life application in the mathematics classroom, and a host of compatible resources available at casioeducation.com can set them up for success.

♥ **4. Help them keep time:** Is your student an athlete? Whether they run track, do swim team or tackle contact sports head-on, a durable, water-resistant sports watch can help them track their speed and progress throughout the season.

♥ **5. Expand their world:** While many people today get their news by rapidly scanning headlines on apps, a deeper dive can improve literacy, expand knowledge and foster an understanding of the world. Consider gifting your student a subscription to a high-quality newspaper or news magazine.

This holiday season, give students thoughtful gifts that will ease their life and make their schoolwork and extracurriculars more enjoyable. (StatePoint)

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♥ 7 Skin Care Solutions

Women of all ages and skin types can find a formula that fits their lifestyles from Herbacin's Skin Solutions Series, which includes seven products formulated with 100% natural, vegan ingredients to combat and alleviate any number of skin issues. Designed to integrate into a daily skin care regimen, they address various challenges such as dry and cracked skin, acne, psoriasis or pigmentation marks. Skin issues that affect external appearance can also lead to mental stress,

making it important to address them with dermatologically tested solutions.

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