

THE BELTON TOURNAL

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# Find time to celebrate your faith with Advent

The month of December can be a busy time of year. Social engagements related to the holiday season can run the gamut from office parties to school pageants to dinners with extended family. Despite the hectic pace of the holiday season, millions of people still find time to celebrate their faith. For adherents to Catholicism, that includes celebrating the season of Advent.

#### What is Advent?

The United States Conference of Catholic Bishops reports that Advent is a time of preparation for practicing Catholics, who use the four-week season to prepare for the second coming of Jesus Christ and for the celebration of the birth of Christ, which is commemorated on Christmas Day.

#### What does "Advent" mean?

The Catholic News Agency indicates that the word "Advent" is derived from the Latin "ad" and "venire," which loosely translates to "to come" or "to come toward."



#### When does Advent begin?

Advent begins four Sundays before Christmas. In 2024, the celebration of the season of Advent begins on Sunday, December 1 and continues until Tuesday, December 24.

#### What is the significance of Advent wreaths?

The Catholic News Agency notes that Advent wreaths have been in use since the Middle Ages. The evergreen wreaths remind Catholics of the eternal life in Jesus Christ. Each Sunday during Advent, one of the four candles on the Advent wreath is lit.

### Why is one Advent wreath candle a different color than the others?

Three of the four candles on an Advent wreath are purple. The candle lit on the third Sunday of Advent is pink, and priests even wear pink vestments on this day. The USCCB notes that the third Sunday of Advent is known as "Gaudete Sunday." The word "Gaudete" means "rejoice," and the unique color of the candle lit on Gaudete Sunday commemorates that the season of Advent is halfway through.

### What is the significance of the Advent calendar?

Advent calendars are among the more notable symbols of the holiday season for Catholics, and Christianity.com notes this tradition can be traced back to the mid-nineteenth century. Advent calendars typically feature 24 doors or boxes to open (one for each day between December 1 and Christmas Eve), and they are used by families counting down the days until the celebration of the birth of Jesus Christ. Many families with small children utilize Advent calendars to teach youngsters about their faith, which can help to redirect adults' and children's focus to the true meaning of the season during a period when it's easy to grow distracted by other things.

Advent is a season of celebration for millions of individuals who want to emphasize their faith during a joyous time of year.



# Slow-cooked beef stew makes an ideal cold weather comfort food

The term "comfort food" can be used in reference to a host of dishes. Some see Mom's homecooking as the ultimate comfort food, while others may insist hearty dishes that fill the belly are the only true comfort foods.

Regardless of one's definition of comfort food, one characteristic many might agree about is that foods must provide more than mere sustenance to qualify for entry into this wideranging category. Beef stew certainly fits that criteria, as many feel nothing is more comforting on a cold winter day than a warm bowl of slow-cooked stew. As winter settles in, those looking for some slow-cooked comfort can try this recipe for "Crockpot Beef Stew With Potatoes and Peas" from Lines+Angles.

# Crockpot Beef Stew With Potatoes and Peas

Makes 6 servings
pounds boneless stew beef
teaspoon coarse salt

teaspoon freshly ground black pepper

1/3 cup all-purpose flour

2 tablespoons olive oil

1 medium onion, peeled and finely chopped

2 celery ribs, rinsed, trimmed and 'sliced

2 cloves of garlic, peeled and pressed

cups baby carrots, sliced

6 small new potatoes, rinsed

and cut into bite-sized pieces

6 ounces tomato paste

4 cups beef broth

2 tablespoons Worcestershire sauce

1 tablespoon dried parsley

2 cups frozen peas

1. Rinse the beef under cold running water and pat completely dry with paper towels. Using a sharp knife, cut the beef into generous bite-size pieces.

2. Combine the salt, pepper and flour. Place the cubed beef in a large resealable plastic storage bag. Add the seasoned flour and shake to thoroughly coat the beef with flour.

3. Heat the oil in a heavy bottomed skillet over medium heat. Add the flour-coated beef and brown on all sides.

4. Place browned beef in the crock pot. Add onions, celery, garlic, carrots, potatoes, tomato paste, beef broth, Worcestershire sauce, and parsley.

5. Cook on low for 10 hours or on high for 6 to 7 hours. About 30 minutes before serving, add the frozen peas, cover and continue cooking for an additional 30 minutes.

6. Ladle stew into individual serving bowls and serve.

Tip: Cooking time may vary depending on age and size of crockpot



# Tips to help houseplants thrive over the winter

Winter can be harsh. Frigid temperatures and fewer hours of daylight can take a toll, and many people prefer to stay warm inside as much as possible during winter. Indoor air also can take a toll, leading to dry skin and increasing individuals' exposure to viruses such as those that cause the common cold. Warm and dry indoor air also can affect houseplants, which underscores how important it is to change your indoor plant care routine in winter.

Outdoor plants might not bloom or thrive once winter arrives, but houseplants can make it through the season with a few simple strategies.

· Cut back on watering, if necessary. The relationship between sunlight and water in regard to houseplants is simple: the more light plants get, the more water they need. Because there's less daylight in winter, houseplants may not need to be watered as frequently as they will during other times of year. But that could depend on where the plant is located in the house. If it's near a window with substantial sunlight exposure, then it might need as much water as it requires during other times of year. Soil conditions may provide clues as to how frequently houseplants need to be watered in winter. Touch the soil before watering. If it's wet or feels damp, the plant does not require watering.

• Mobilize your houseplants. Some houseplants may be too large and heavy to move. However, smaller plants may benefit from being more mobile. When moving houseplants, move them to a spot where they can get ample sunlight during

the day, especially if they're typically located in areas of your home that do not get much exposure to sunlight in the winter.

• Keep plants away from vents. Anyone who lives in a region where winter temperatures get very cold knows that conditions sometimes require bumping up the temperature on the thermostat. That can make a home more comfortable for humans but less comfortable for houseplants. It's always best to keep houseplants away from heating vents so they won't dry out and potentially die. If the thermostat needs to be adjusted to warm up the house, confirm all plants are away from vents to ensure they don't dry and out and potentially die.

• Check for uninvited guests. Summer might be the season most synonymous with pests, but houseplants are not invulnerable to uninvited pest guests in winter. The pest control experts at Terminix® dispute the popular notion that spiders flock to home interiors in fall to avoid the coming winter cold. However, the experts at Better Homes & Gardens note that spider mites are common winter pests because they like warm and dry conditions. BHG urges individuals to inspect the tops and undersides of houseplant leaves and stems for signs of pest infestation. Treat small infestations with an alcohol-soaked cotton ball, which can be used to wipe pests off the plants. Large infestations may require the use of insecticidal soap.

Winter is harsh on humans and can be hard on houseplants as well. Some simple strategies can help houseplants get through the season unscathed.



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# Notable Chanukah traditions

Each year on the twenty-fifth day of Kislev, which typically falls during the month of December, adherents of the Jewish faith celebrate the festival of Chanukah. Although Chanukah may not bear the same religious significance as other Jewish holidays, it is a well-known celebration.

Chanukah commemorates the rededication of the Temple by the Maccabees in 165 BC after its desecration by the Syrians. Although there was not enough oil left to light the Temple for even one night, lamps remained illuminated for eight straight days and nights. Thus Chanukah is known as the Festival of Lights, which incorporates many unique traditions.

### Lighting the menorah

Perhaps the most visible and important Chanukah tradition involves the menorah. While traditional Jewish menorahs have seven branches, the Chanukah menorah, known as the hanukkiah, actually has nine branches. There are eight candles and a ninth, which is called the shamash, is used to light the other eight. The menorah is lit each night after sundown.

### Giving of gelt

Chanukah gelt is money given as presents during the festival. It is typically offered to children and sometimes to teachers. Other gifts have now largely replaced the coins once offered, and gelt is sometimes chocolate.

#### Playing dreidel

Greek-Syrians outlawed Jewish studies at one point, so the Jews spun dreidels to pretend they were only playing games. Really they were engaged with their scripture. The tradition of spinning the dreidel endures as a Chanukah tradition.

#### Foods fried in oil

The miracle of the burning oil extends to the foods enjoyed during Chanukah. Many of the holiday foods are prepared in oil, including latkes (fried potatoes) and sufganiyot, which are fried, jelly-filled doughnuts. According to Town & Country magazine, millions of jelly doughnuts are consumed in Israel throughout Chanukah.

#### **Serving brisket**

An authentic Chanukah celebration often includes traditional dishes served in the spirit of celebration and gratitude. Brisket is frequently prepared for Chanukah dinners. Brisket was adopted because it was affordable and delicious. Jewish brisket is braised, and served with carrots, potatoes and other vegetables. Brisket may be served alongside another Chanukah dish, kugel, which is a casserole made from eggs and noodles

## Making cookies

Although Christmas cookies may be ubiquitous this time of year, cookies often are part of Chanukah traditions as well. Some cookies are cut to look like dreidels or stars. Those who want to incorporate the miracle of oil into their baking can seek recipes that use oil in place of butter in the cookie batters, something that can make them dairy-free and also vegan.

Chanukah begins on December 25, 2024, and will last through January 2, 2025. It's a festive time to embrace many time-honored traditions.





# Take the time to honor veterans this holiday season

The holiday season is a time when family and friends gather to reconnect and celebrate. For many families there are people missing from these celebrations, whether they sacrificed their lives defending the country or died honorably years after serving in the military.

As individuals plan to add spirit to homes and businesses through decorations and other touches, they also can consider adding a bit of the holidays to the places where their beloved service members lie in eternal rest. This is the main premise behind the Wreaths Across America organization.

The primary activity of Wreaths Across America is to distribute wreaths to be placed on graves in military cemeteries. On National Wreaths Across America Day, which takes place on a moving day each December at thousands of locations, volunteers place wreaths on headstones and read out the names of the service members.

The organization was founded by Morrill Worcester and his wife, Karen, as a way to teach all generations about the value of their freedoms and the importance of honoring those who sacrificed so much to protect those freedoms. Worcester, owner of the Worcester Wreath Company in Maine,

remembered a trip to Washington D.C. as a child that included a visit to Arlington National Cemetery. In 1992, when Worcester's business had a surplus of wreaths nearing the end of the holiday season, he remembered an indelible image of wreaths on graves at Arlington and devised a way to put those wreaths to use honoring the country's veterans.

Arlington National Cemetery was the first place to receive wreaths. Since then, the movement has grown to include cemeteries across the nation. In 2022, Wreaths Across America and its national network of volunteers placed more than 2.7 million sponsored veterans' wreaths on headstones of our nation's service members at 3,702 participating locations.

Although veterans are remembered each Memorial Day and Veterans Day, they can be honored 365 days a year for their service and sacrifices. Wreaths Across America offers an important way to set aside time during the holiday season show appreciation for veterans who are no longer with us.

Those looking to get involved can visit www.wreathsacrossamerica.org to learn more about volunteer opportunities or bringing WAA into their communities.

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# Which tree best fits your needs?

People are passionate about the things they love. Through the years there have been many debates over a wide range of topics, from which cola brand to back to which book/movie character was more deserving of a lead character's heart.

The holiday season features a classic example of taking sides. The debate surrounding artificial Christmas trees and their natural alternatives will pick back up this holiday season. As with any debate, there are two sides to every story. Those on the fence as to whether to go real or fake this year can consider these pros and cons of each.

#### Real tree

Pros: One of the biggest advantages of a real tree is its pleasing aroma. The fresh pine smell of a natural tree can trigger memories of Christmases gone by and make a home feel cozy and holiday-ready. It takes many years for a Christmas tree to grow large enough to be harvested, and as it grows it provides a habitat for animals and benefits the planet by absorbing carbon and providing oxygen, according to Megan Quinn, coordinator of conservation biology at the Nature Conservancy of Canada. When trees are cut down, two or three may be planted in their place. Buying a real tree from a business nearby also supports the local economy.

Cons: Real trees can be messy and require upkeep like daily watering. Cutting down a tree oneself and bringing it home can help guarantee freshness, but there is really no way to know when trees at Christmas tree lots were cut down. This means that needles can begin falling the moment the tree is placed in the living room. Another thing to note is that live trees can't be placed just anywhere. They shouldn't be next to fireplaces or heat sources, where they can dry out prematurely and pose a fire risk. A real tree also might have unwelcome bugs or animals hiding within its branches. According to Penn State Extension, anything from spotted lanternflies to spiders to aphids to bark beetles or lice may be on a real tree.

#### Artificial tree

Pros: Artificial trees can be convenient because they are easy to assemble,

disassemble and store. Plus, you don't have to venture out each year to get one. Unlike real trees, artificial trees do not require watering or vacuuming to manage fallen needles. Since artificial trees can be reused for numerous seasons, they may be more cost-effective than real trees. Artificial trees can last anywhere from six to 10 years, but that life span depends on the quality of the tree and how well it is maintained. Artificial trees also guarantee a uniform, pleasing look year after year.

Cons: Artificial trees are made from polyvinyl chloride and other plastics, and environmentalists attest that those ingredients make them bad for the environment. According to an assessment study of artificial versus natural trees published in 2009 by Ellipsos, a Montreal-based sustainable development consulting firm, an artificial tree emits 8.1 kilograms of carbon dioxide per year, compared to 3.1 kilograms of carbon dioxide emitted by a real tree in a given year. In addition, the chemicals used in manufacture may have adverse effects on human health and often are non-recyclable. Artificial trees also take up room in homes year-round since they need to be stored. Plus, they don't emit a pleasing aroma.

The debate over a real or artificial Christmas tree is sure to rage on year after year, so it's up to holiday celebrants to make their pick.



# Notable Christmas celebrations around the world

world. Christmas celebrations include various time-honored traditions that celebrants hold near and dear to their hearts. Depending on where someone lives, their Christmas traditions may look quite different from those in other parts of the globe.

It can enjoyable to learn how Christmas is celebrated elsewhere and perhaps even incorporate a few new traditions into your celebrations. Take a peek at these customs near and far.

 Seafood and beachside celebrations: Australia is located in the southern hemisphere, which means Aussies are enjoying the peak of their summer come December 25. A white Christmas is unlikely, unless the "white" refers to white, sandy beaches. Santa is probably swapping his thick coat for a pair of board shorts, and heavy, roast-laden meals are unlikely to make it on to the menu. Instead, Australians dine on seafood feasts and spend Christmas outdoors camping or at the beach.

• Krampus parade: Some Christmas elves are not so jolly. Just ask residents of the Austrian, German and Hungarian Alps. Each year in this region, a true "Bad Santa" is the talk of town. Villagers believed that Krampus, a half-man, half-goat creature with a legion of ill-tempered

It's beginning to look a lot like Christmas all over the elves, roamed the mountains wreaking havoc. Krampus was said to abduct miscreants and set unruly youth or even intoxicated adults straight. Today, Krampus is more the "bad cop" to Santa's "good cop" persona. Krampus is celebrated as an antihero at parades and other events.

> · Las Posadas: According to scripture, Joseph and Mary had to make an arduous journey from their hometown to Bethlehem for census purposes while Mary was pregnant. When the couple arrived, they found lodgings were nonexistent, and Mary ended up giving birth to Jesus in a manger surrounded by animals. In celebration of that journey, people in Mexico and Guatemala celebrate Las Posadas, a procession representing Mary and Joseph's journey and their struggle to find lodging.

> · La Befana: In Italian folklore, La Befana is a witchlike old woman who, like Santa, delivers gifts to children throughout Italy. Instead of this gift-giving taking place on Christmas, La Befana hands out gifts on the Epiphany Eve in a similar way to how the Three Magi brought presents to Baby Jesus. Le Befana also is believed to fly through the night sky to sweep away all the troubles of the old year and clear the way for a fresh start.

> · Move over reindeer: Although reindeer often garner fanfare this time of year, the Yule goat is a Christmas

symbol and tradition in Scandinavia and northern Europe. Each year in towns throughout Sweden and other areas, large statues of Yule goats are built on the first day of Advent and stand throughout the holiday season. This tradition dates back to ancient Pagan festivals, and some believe the goat is connected to the Norse god Thor, who rode in the sky in a chariot pulled by two goats.

Holiday traditions differ considerably in various regions of the world. Celebrants may want to consider incorporating foreign traditions into their own Christmas celebrations this year.





# Timeless songs of faith to honor the life of a loved one

Music is an important element of a funeral ceremony because it helps us process feelings that are difficult to put into words. As Dr. Alan Wolfelt tells us, music imprints itself on our hearts more than any other experience in life. For people of faith, these feelings are often best expressed in hymns, which are songs of devotion or praise to God. If you are looking for timeless songs of faith to honor the life of a loved one, you may want to consider using one of these 10 beautiful hymns.

## 1. It is Well With My Soul (by Horatio Gates Spafford, 1873)

When peace like a river attendeth my way, When sorrows like sea billows roll;

Whatever my lot, thou hast taught me to say, "It is well, it is well with my soul."

Spafford's devout hymn was composed in the midst of great tragedy. In 1873, he and his family planned to visit England via steamship, but Spafford was delayed due to business responsibilities. His wife and four daughters went ahead of him, but tragically, he received a telegram from his wife informing him that their ship had sunk in the Atlantic and their four daughters had all perished.

In the aftermath of the event, Spafford wrote one of the most memorable of all hymns. Devoid of bitterness, the song is

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# 2. Great is Thy Faithfulness (by Thomas O. Chisolm, 1923)

Great is Thy faithfulness! Great is Thy faithfulness!

Morning by morning new mercies I see; All I have needed Thy hand hath provided Great is Thy faithfulness, Lord, unto me!

After the loss of a loved one, people often experience disorientation and confusion. How do we respond to loss, and how do we find a way to move forward in our own lives? When a loved one dies, so much changes in our lives, and the natural response is to find something to cling to. For many people, that thing is their faith.

The words of this 20th century hymn provide a reminder that some things are constant in the world. People of faith will find great comfort in singing, "Thou changest not, Thy compassions, they fail not, / As Thou hast been, Thou forever wilt be." While nothing can take away the pain of loss, this hymn reminds us that some things in life, like God and His love, always stay the same.

## 3. I Need Thee (by Annie Hawks and Robert Lowry, 1872)

I need Thee, oh, I need Thee; Every hour I need Thee; Oh, bless me now, my Savior! I come to Thee.

In times of grief and loss, leaning on faith can become even more important. The lyrics say, "Every hour I need thee." Not monthly, weekly, or daily. Hourly. The speaker requires the assistance of the Lord in every activity and situation to see it through to completion. Every step of the journey is difficult and requires the presence of God.

A cry of devotion in times of hardship, this 19th century favorite touches on themes of perseverance, faith, suffering, and comfort. Funeral attendees may view this song as a request for God's guidance through every stage of the grief journey. The acknowledgement of God's presence encourages mourners as they prepare for a new way of life and set out on the road to healing.

## 4. Abide With Me (by Henry Francis Lyte, 1847)

Abide with me, fast falls the eventide; The darkness deepens; Lord, with me abide. When other helpers fail and comforts flee, Help of the helpless, O abide with me. Faced with tuberculosis and the knowledge of his impending death, 54-year-old Henry Francis Lyte used his time of illness as an opportunity to write one of the most beautiful and well-loved of all hymns. Not surprisingly, it has become a popular choice for spiritual funerals.

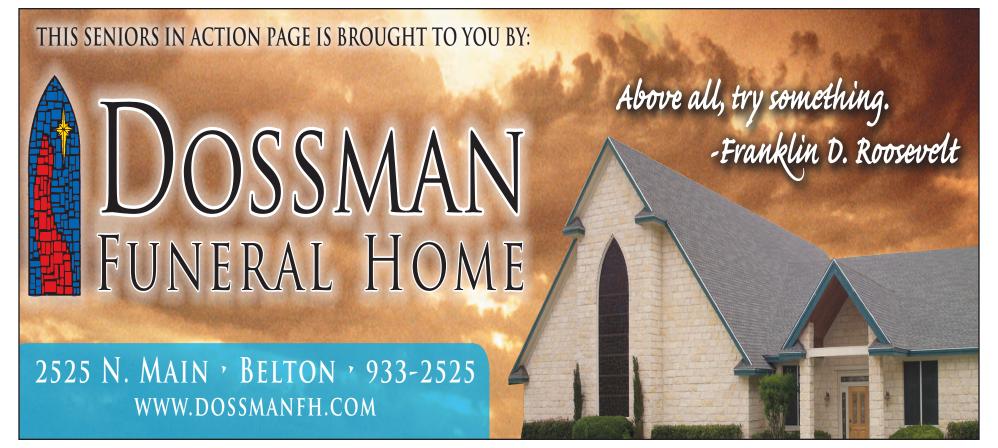
The fact that Lyte was so close to death's door makes this reflection on mortality and his personal relationship with God all the more powerful. But the song appeals not only to those nearing the end of their days, but also to mourners who are facing the end of life with their loved one's presence. Even as "the darkness deepens," God answers the heartfelt request that He remain near.

# 5. 'Tis So Sweet to Trust in Jesus (by Louisa Stead, 1882)

'Tis so sweet to trust in Jesus, Just to take Him at His word; Just to rest upon His promise; ...to know, Thus saith the Lord.

Like most of the hymns on this list, this 19th century classic gives mourners a source of stability, a rock to lean on in times of hardship. Funeral audiences can find peace of mind in the knowledge that the stress, fear, and doubt that often accompany a loss are in the hands of a higher power.

Stead suggests that there is no need to



hold on to anything or to assume a heavy burden. Our sole responsibility is "Just from Jesus simply taking, / life, and rest, and joy, and peace." While this assurance does not eradicate the pain of loss, it does provide some comfort and can serve to alleviate the guilt, frustration, and stress people often wrestle with on the road to healing.

# 6. Guide Me, O Thou Great Redeemer (by William Williams, 1745)

Guide me, O thou great redeemer, Pilgrim through this barren land; I am weak, but thou art mighty, Hold me with thy powerful hand.

William Williams frames his most famous hymn in terms of a journey. Throughout all three stanzas, he asks God to guide him on his course. In the first stanza, he is a pilgrim wandering through a barren land. In the second, he uses imagery from Exodus 13, asking God to bring fire and a pillar of cloud to lead the way. And in the third, he is traveling across the Jordan to get to the land of Canaan.

All three images correlate to the path that the mourner takes on his grief journey. Williams' steadfast reliance on God during times of painful and frightening transition is relatable to mourners, making this three-and-a-half-century-old hymn as timely and relevant as the day it was written.

# 7. In the Sweet By and By (by Sanford Fillmore Bennett, 1868)

There's a land that is fairer than day, And by faith we can see it afar; For the Father waits over the way To prepare us a dwelling place there.

This hopeful and faith-driven song communicates a sense of peace to the listener by drawing upon imagery of another, happier land. For funeral audiences, the song's words of a faraway shore imply that loved ones are at peace with the Lord. While this knowledge doesn't take away the pain that mourners feel, it offers some light during a difficult time.

Bennett claims that after death, "Our spirits shall sorrow no more, / Not a sigh for the blessing of rest." This emphasis on rest and peace encourages loved ones and provides them with inner strength as they work through their grief.

### 8. Leaning on the Everlasting Arms (by Anthony J. Showalter and Elisha Hoffman, 1887)

What have I to dread, what have I to fear, Leaning on the everlasting arms? I have blessed peace with my Lord so near, Leaning on the everlasting arms.

When it comes to comforting hymns, this beautiful song of surrender is unmatched. The three stanzas, accompanied by a simple refrain, contain everything that you could want in a song for a religious funeral: a gor-

geous melody, a modest length, and reassuring words of peace. Leaning on the Everlasting Arms is to religious hymns what Psalm 23 is to religious writing. It is a perfect lyrical distillation of the human soul's devotion to God.

For mourners faced with the emotional exhaustion that accompanies the loss of a loved one, it's a blessing to hear that one can lean on the everlasting arms of God and rest "safe and secure from all alarms." The theme of security applies equally well to those who are living and to those who have passed on. God's love and peace is available in the here and now, as well as in the hereafter.

# 9. Amazing Grace (by John Newton, 1779)

When we've been there ten thousand years, Bright shining as the sun, We've no less days to sing God's praise Than when we'd first begun.

Probably the most famous of all hymns, this song of redemption penned by a slave-trader-turned-abolitionist has captured the hearts of countless Christians. While certain stanzas dealing with sin and repentance may seem less suited to a funeral audience, the song's reputation as a Christian anthem makes it a great choice for any religious event.

And there's no doubt that the final stanza, with its beautiful depiction of the afterlife, will speak directly to mourners. Amazing Grace taps into the essence of what it means to believe in God, and the universal love that believers bestow on it indicates that it is a powerful representation of faith. For a funeral ceremony, you may want to consider singing at least a few stanzas of this masterpiece.

## 10. I'll Fly Away (by Albert E. Brumley, 1929)

Just a few more weary days and then,
I'll fly away;
To a land where joy shall never end,
I'll fly away.

This extremely popular gospel song speaks to our desire for peace and how death is a time of joy and rest. By framing life's transience in a positive light, the song encourages us to see the full scope of the story, the larger picture. The troubles and pains of this life are but a tiny moment in time compared to the eternal land that awaits.

The upbeat melody conveys not only joy and peace, but also confidence and steadfastness. "I'll fly away" is not spoken as a mere possibility but as a true reality. To sing this familiar gospel song in a funeral setting is to feel the pain of absence while simultaneously receiving the assurance that the spirit of a loved one has "flown away" to be with the Lord.

This list is far from comprehensive, so if you didn't find a hymn that speaks to your heart, that's okay.

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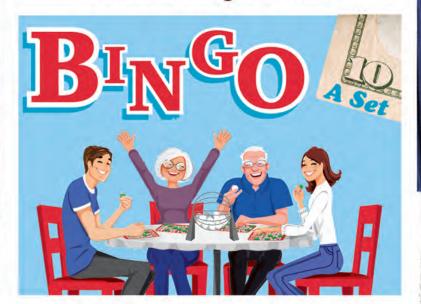
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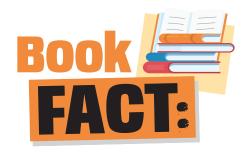
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This author penned a poem that is typically recited each year at Christmas.

Answer: Clement Clarke Moore

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 I S T H G I L D E G N I R T S N L M P E

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Find the words hidden vertically, horizontally, diagonally, and backwards.

## WORDS

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# Maximize outdoor spaces this holiday season

The holiday season comes at a time when the weather can be anywhere from cool to frigid. But even if the weather outside is somewhat frightful, holiday entertaining in outdoor spaces can still be delightful. Making the most of outdoor spaces during the holidays and the rest of the winter can enable guests to spread out, which should make things more comfortable for them. With that goal in mind, the following are some tips for putting outdoor areas to good use when hosting loved ones this holiday season.

- Decorate first. An easy way to make outdoor entertaining spaces more welcoming is to coordinate the decor with the interior of the home. Greenery wrapped with lights around railings and fencing can create the perfect ambiance. Candles, wreaths and small, decorated Christmas trees can finish the effect.
- Consider a fire or heating element. Unless you live in a temperate climate, you'll need some way to keep guests warm. Center the outdoor entertaining space around a fire pit, outdoor fireplace or an outdoor heater. Make sure to illuminate the outdoor area so that guests can find their way around with ease.
- Host an early gathering. The sun sets early in fall and winter, so it may not only get colder, but also darker at a time when guests typically arrive. Think about moving up the start time of your holiday event if

The holiday season comes at a time you'll be having an outdoor area, so guests n the weather can be anywhere from can see one another and stay a little warmer.

- Use the grill. Keep foods warm by using the grill or an outdoor griddle; otherwise, set up the food buffet-style inside so guests can make their plates and gravitate where they feel comfortable.
- Provide blankets or fleeces. In addition to warming elements around your entertaining space, stock a large basket with cozy throws, blankets or fleece jackets that guests can use to warm up. Hats and scarves also may be appreciated.
- Invest in waterproof furniture. Upgrade your exterior seating with plush outdoor couches and lounges that are decked out in weather-resistant fabrics. Make them more comfortable with throw pillows that coordinate with a holiday entertaining theme.
- Set up two drink stations. Set up beverages both inside and outside the home so guests can easily refill their drinks wherever they are relaxing. Think about having some warm drinks outside, such as mulled cider or hot chocolate, so guests can be warmed from the inside as well.
- Use a wireless speaker. A Bluetooth-enabled wireless speaker placed outside allows guests to listen to holiday tunes while they are enjoying themselves.

Using well-equipped outdoor areas for entertaining can expand the possibilities and guest list for holiday gatherings.





# A festive guide to caroling

Christmas caroling is a joyful tradition that has endured for centuries. Christmas caroling can be traced to the fourth century in Rome. Latin hymns were written to celebrate the birth of Jesus Christ. Historians believe that even before the emergence of Christianity midwinter songs existed to lift people's spirits through the bleak weather and extended hours of darkness.

Christmas caroling continues to unite communities and spread holiday cheer through song. It is time to inspire a resurgence of caroling by planning to gather friends, family, or neighbors for a caroling session. This guide can help anyone plan a memorable caroling event.

#### Gather your group

Begin by assembling a group of singers. No one needs to be an expert singer, as enthusiasm goes a long way.

Reach out to friends, family, coworkers, and/or local community members. Try to get a diverse group of people together whose main goal is to have fun.

#### Find the right time and date

Typically evening hours after work or during weekends are when you can reach the greatest number of people. The goal is to enable participants to relax and enjoy the experience.

## Map out a caroling route

Carefully identify neighborhoods or locations that are known for being festive. While the organizer may choose to carol around his or her own neighborhood, it may be possible to engage more of the community in other settings. Look at local nursing homes or even community centers as caroling locations. Contact businesses along Main

See CAROLING,
Page 18

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 V W S Y S N E L R T B H B E U M T B S K

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## **WORDS**

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# Caroling - From Page 15

Street to see if caroling in the center of town to coincide with holiday shopping may be a good idea.

#### Compile a list of classics

Most people will want to hear the carols and other songs they know and love. Make a list of classic Christmas songs that aren't overly complicated and singers will already know how to sing, such as "Jingle Bells," "Deck the Halls," "Frosty the Snowman," and "Rudolph the Red-Nosed Reindeer." If a particularly accomplished singer is in the group, he or she might do a featured solo. Be sure to have printed copies of the lyrics and sheet music for all participants.

#### Enlist some musicians

Although caroling is traditionally done a capella, having someone who plays an instrument, like a guitar or violin, can ensure everyone is on the right note and can keep the pace of each song.

#### Plan to rest

Singing can be joyful, but also tiring. Bring along refreshments so the carolers can rest their voices and stop to grab a drink or snack. Tea, coffee and cocoa can warm up participants on chilly days. Perhaps make one of the caroling stops in front of a local coffee shop and pop in after a set.

#### Coordinate attire

Although everyone does not have to dress alike, a similar element, such as a red scarf or green mittens, can unite the group.

### Add a charitable element

Consider incorporating a charitable aspect to the caroling. Collect financial or food donations for a local food pantry, or do a toy drive while caroling, encouraging people to offer a wrapped gift in exchange for some beautiful music.

Christmas music often sets the holiday scene, and carolers can bring familiar songs into neighborhoods this time of year.



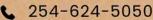


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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
In coop, with the	<b>Exercise Classes</b>	8 Mex. Train Doms.	<b>Exercise Classes</b>	8/9 Beg. Line Dance	<b>Exercise Classes</b>	-
City of Belton	8:45 and 9:40	8/9 Beg. Line Dance	8:45 and 9:40	10 Improver Line D.	8:45 and 9:40	Thurs, Dec. 5
we are offering a	9 Woodcarvers	10 Improver Line D.	10:30 Bible Study	•	10:30 Improver	Dance 6:30 p.m.
new Zumba class	10:30 Line Dance	•	12 Bingo Bday Cake	12 Canasta	Line Dance	Old Friends
starting Dec. 3,		6 New Zumba Class	1 Arts & Crafts	6:30 Dance	12 Bridge	
otarting Door o,	9	10	11	12	6	14
Zumba meets	<b>Exercise Classes</b>	8 Mex. Train Doms.	Exercise Classes	8/9 Beg. Line Dance	Exercise Classes	
Tues /Thurs 6-7	8:45 and 9:40	8/9 Beg. Line Dance	8:45 and 9:40	10 Improver Line D.	8:45 and 9:40	
except 1st and	9 Woodcarvers	10 Improver Line D.	10:30 Bible Study	•	10:30 Improver	
3rd Thurs.	10:30 Line Dance	9Quilting/12 Canasta	•	12 Canasta	Line Dance	
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Cost \$5 per class.	16				12 Bridge <b>20</b>	21
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Pot Luck is on the	Exercise Classes	8 Mex. Train Doms.		8/9 Beg. Line Dance	Exercise Classes	Thurs, Dec.19
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month. Line	9 Woodcarvers	10 Improver Line D.	10:30 Bible Study	•	10:30 Improver	Larry Burgin
Dancers will	10:30 Line Dance	9Quilting/12 Canasta		12 Canasta	Line Dance	Texas Tradition
perform!	Pot Luck 6:30	6 New Zumba Claas		6:30 Dance	12 Bridge	
22		24	25	26	27	28
	Center will be		Merry			
	closed thru		Christmas!			
	Wed., Jan 1 for					
	Christmas					
	holidays!					
29	30	31	1-Jan	2-Jan	3-Jan	4-Jan
					Exercise Classes	
			Happy New Year!	Center reopens	8:45 and 9:40	
			2025!	with regular	10:30 Improver	
	-			Thursday activities!	Line Dance	
				Dance 6:30 p.m.	12 Bridge	
	Suporior		Upcoming Events:			
	superior healthplan	1. The Center will partner with the City of Belton on offering a new Zumba class on				
			Tues. and Thurs. from 6-7 p.m., except for 1st and 3rd Thursdays when we have our regular dances. Cost is \$5 per class.  2, Dances - Thurs., Dec. 5 with Old Friends and Thurs, Dec. 19 with Larry Burgin, Texas Tradition. Dances start at 6:30 p.m.  3. Pot Luck - Monday, Dec. 16 at 5:30 with our Line Dancers performing.  4. The Center will be closed Mon. Dec. 23 through Wed. Jan 1, reopening Jan, 2			
	1st Wed. Bingo Cakes					
	and 3rd Thurs.					
	Dance sponsored					
	<u>-</u>					
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# Giving the Gift of Preparedness

The holiday season brings families together—a time for laughter, love, and connection. It's also the perfect time to reflect on meaningful gifts, not just for the moment but for the future. For senior citizens, taking steps toward estate and long-term care planning is one of the most valuable gifts of all. These plans ensure security, reduce stress, and protect legacies.

### **Estate Planning**

Estate planning is more than creating a Will; it's about protecting your assets, ensuring your wishes are honored, and safeguarding your family's future. Steps you should consider taking include:

#### 1. Creating a Will

- A valid Will in Texas must, be signed by the testator (the person making the Will) and, with limited exception, two witnesses over the age of 14.
- Without a Will, Texas intestacy laws dictate how our estate will be distributed, which may not align with your wishes.

#### 2. Establishing a Living Trust

- A living trust allows you to transfer assets outside of probate, saving time and money. This is especially helpful for families who wish to avoid potential delays in asset distribution after death.
- Unlike a probated Will, a living trust does not become public record.

### 3. Executing Powers of Attorney

- A durable power of attorney allows you to appoint an agent to manage your financial affairs if you become incapacitated.
- A medical power of attorney allows you to designate someone to make healthcare decisions on your behalf if you are unable to do so yourself.

### 4. Designating Beneficiaries

- Beneficiary designations allow you to transfer certain assets, such as life insurance policies, retirement accounts, and bank accounts outside of probate.
- While often overlooked, beneficiary designations override Wills, so keeping them current is crucial.

#### **Long-Term Care Planning**

As life expectancy increases, so does the importance of planning for long-term care. According to the Texas Health and Human Services Commission, nearly 70% of people over 65 will need some form of long-term care. Proper planning helps avoid financial strain and ensures quality care when it's needed most. Consider the following additional steps:

#### 1. Purchasing Long-Term Care Insurance

• Purchasing long-term care insurance while in good health can offset the high costs of nursing homes or in-home care, which often exceed \$5,000 per month.

• Policies vary, so you should review your options carefully and consult an advisor.

### 2. Qualifying for Benefits

- Medicaid is a primary source of funding for long-term care, but qualifying can be complex due to strict asset and income limits.
- In Texas, the asset limit for an unmarried individual applying for Medicaid is \$2,000, but strategic planning—such as asset transfers or establishing a Medicaid asset protection trust—can help preserve assets while qualifying for benefits.

#### Starting the Conversation This Holiday Season

Discussing estate and long-term care planning during the holidays might feel daunting, but it can also be a profound act of love. By addressing these matters proactively, Texas seniors and their families can reduce uncertainty, protect what matters most, and focus on making holiday memories that will endure.

Estate and long-term care planning may not come wrapped in shiny paper, but it's a gift that lasts a life-time—and beyond. If you are considering giving your family the gift of preparedness, understanding, and peace of mind this holiday season, The Zimmerman Law Firm is here to help. Give us a call at 254-633-3333 or visit www.theZlawfirm.com today.

