

# **READY, SET, SAVE!**

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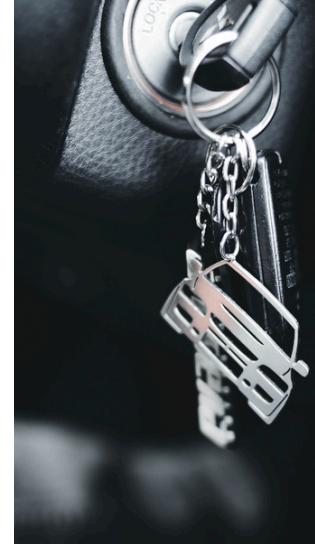


## **SHOULD WE WARM UP THE CAR IN WINTER BEFORE DRIVING?**

Experts say you should warm up your car for about 30 seconds to a minute, or the time it takes to clear snow and ice from your windows. Most modern cars do not need long idling periods because they have fuel injection systems and modern oils that circulate quickly. Driving gently is the fastest and most effective way to warm up the engine.

AAA recommends drivers start their engine and allow it to idle for only the time it takes to fasten your seatbelts. This time ensures lubricating oil reaches all of the engine's vital parts.

In addition to unnecessary engine wear, the EPA (environmental protection agency) says letting your car idle causes air pollution and wastes fuel. Driving your car normally and avoiding hard acceleration will warm up the engine faster than leaving it idle for several minutes.



### **The Department of Transportation suggests the following:**

- Park your car in a garage if possible, to keep the engine warmer initially.
- Check the oil to ensure your vehicle has the correct type of oil recommended for cold weather per manufacturer.
- Before starting, remove snow and ice from windows, mirrors, and lights (and don't forget those cameras).
- Minimizing idling decreases fuel consumption and therefore emissions.
- Drive gently, avoid high speeds and hard acceleration, and watch the temperature gauge so when it moves off the cold reading you then can accelerate to the suggested highway speed.

# TIPS TO STAY HEALTHY IN WINTER MONTHS

Winter presents additional challenges, but with some simple strategies you can stay healthy both mentally and physically. Give precedence to exercise, good nutrition, hydration, getting appropriate vaccinations, keeping germs at bay, boost immunity, proper sleep and less stress to make the most of the colder months.

**Drink water** - Winter may be a good time for hot cocoa and cider, but try to make water your drink of choice. While hot beverages can be great for warmth, remember to keep it balanced with at least 8 cups of water per day. A glass of water with and between each meal can keep you hydrated, healthy and ready to fight off germs that winter may bring.

**Stress less** - Over-the-top holiday excursions can be stressful, which is NOT how you should feel in this joyful season. Focus on your holiday traditions — don't worry about the rest. Make time for friends, family and good cheer, and embrace relaxation when you can. Keeping on budget for the holidays will help reduce a flare up of stress.

**Sleep enough** - Don't neglect the value of sleep. Do all that you can to stick to your typical sleep schedule, even around all the holiday celebrations and traveling. Avoid or limit caffeine, alcohol, daytime napping and large meals before bed. These factors can interfere with a good night's rest.

**Dress warm** - Remember headwear that fully covers your ears, wear mittens rather than gloves and pull on well-insulated socks when dressing for the weather. Instead of wearing one big coat, dress in several layers of loose, warm clothing. This will better protect you against wind, snow and rain. If your clothes become wet, change them as soon as possible.

**Limit time in the cold** - Pay attention to weather forecasts and windchill predictions. Dress accordingly, but also watch for signs of frostbite, such as red or pale skin, prickling and numbness. Seek emergency help right away if you experience any signs of hypothermia, including intense shivering, slurred speech, loss of coordination or fatigue. You can avoid these cold-weather hazards if you take measures to protect yourself against the cold, such as packing an emergency supply kit and warm clothing while traveling.

**Exercise** - Cold air sometimes can discourage you from keeping up with your fitness routines. It's easy to let these habits slide for the season, but remember that regular activity can keep you healthy, both mentally and physically. Choose an indoor exercise if the temperature is below zero or the windchill is extreme. Workout apps or online exercise programs are great tools to get you moving in the comfort of your home.

**Supplement with Vitamin D3 and Vitamin C** - Because there is less sun in the winter months and the days are shorter, we don't get as much vitamin D. Vitamin D contributes to the normal function of the immune system so think about supplementing your diet with additional vitamin D and vitamin C. Vitamin C has lots of health benefits, so consider taking a supplement that has high absorption and all natural ingredients to ensure you're getting your daily allowance. Gummies are a good choice for the kids.

**Keep the germs away** - Three words: Wash your hands. This is one of the best ways to avoid getting sick and spreading common winter illnesses, such as colds. Germs accumulate through nearly everything you do or touch, so wash your hands frequently. Wash your hands for at least 20 seconds, scrubbing all surfaces and rinsing well. Also, talk to your doctor about the possibility of getting flu and COVID-19 vaccines to avoid being sick.



## WAYS TO STRETCH YOUR FOOD BUDGET

Food prices have had the fastest rate increase since October 2022. With grocery prices increasing, we all need to be looking for ways to stretch our budget.

Consider reverse meal planning. This idea is to stock up on items when they are on sale and then do your meal planning from what you have on hand. Be sure to check out the local grocery store ads and compare prices. Reverse meal planning takes a bit of time to start, but once you get the hang of it you will soon have a stockpile of items that you can use to prepare meals.

There is no one size fits all or magic bullet idea to lower your grocery bill, but here are several strategies you can try:

1. Before shopping, make up a grocery list to reduce impulse buying. Don't go shopping hungry if you can avoid it. Check your refrigerator and pantry, then make a rough menu using what you have on hand with what you intend to purchase.
2. Use coupons only if they are items you really use. Don't buy a more expensive item "just because you have a coupon" and not end up saving at all.
3. Watch store flyers for loss leaders and stock up on items that last a long time. Comparing prices between stores is a good idea, but be mindful of the additional burdens of gas prices and time spent.
4. When appropriate, buy store brands. Quality may vary, but as you try different items, you'll find those that work for you.
5. Watch for discounted day-old bread and baked goods. Sometimes stores will mark down other items too, such as meats that are close to their expiration date.
6. Choose cheaper cuts of meat, and alternative protein sources such as peanut butter or beans. Whole chickens are usually cheaper than chicken parts, or boneless skinless chicken.
7. Watch for "must sell" fruits and vegetables near the end of their shelf life. If you purchase brown bananas, for example, peel the skin off and freeze them, and they're great for smoothies or banana bread.
8. Buy fewer processed items and more raw ingredients. Example – whole carrots will likely be a better deal than baby carrots. A bag of potatoes provides more nutrition for the money than a bag of potato chips.
9. Buy block cheese and grate it at home. Block cheese is almost always cheaper than shredded cheese, and it keeps better and tastes better, too.
10. Buy in bulk and repack at home for serving or storage. Family and bulk sizes almost always cost less than single serving containers.
11. Look for ethnic markets to get great pricing on certain foods. Asian markets may have great bulk prices on rice.
12. Grow some of your own food. If you can, plant a garden. There are lots of gardening articles online to help you get started, including:
  - [How to Start a Garden](#)
  - [Indoor Gardening](#)
  - [Small Space Gardening](#)

## Continued...

### Maximize Leftovers for Even Bigger Savings

Leftovers from other meals can make a perfect side to your breakfast-themed dinner. For example, leftover baked or boiled potatoes make delicious hashbrowns or skillet potatoes to pair with scrambled eggs. Other great add-ins include chopped veggies from a previous dinner or bits of cheese to add extra flavor and reduce waste.

Try making breakfast burritos with eggs, cheese, and any leftover veggies or grains you have on hand. Wrap them up for a filling meal that's easy and customizable.

Pro Tip: Breakfast ingredients like eggs, pancake mix, and oatmeal are often cheaper when bought in bulk. Consider stocking up to make "breakfast for dinner" a regular—and affordable—part of your weekly routine.

## FIND YOUR LOCAL FOOD BANK

### In Need Yourself or Wanting to Donate? Find Your Local Food Bank

To find your local food bank, you can enter your ZIP code on the Feeding America website. This will provide you with information about nearby food banks/pantries, including their hours, locations and services and meal programs. Feeding America's network includes over 200-member food banks and more than 60,000 food pantries and meal programs across the United States. These organizations work together to ensure that those in need have access to the food they need to thrive.

[Find Your Local Food Bank | Feeding America](#)





# IRS ONLINE ACCOUNT PROTECTION

IRS identity protection PINs, or IP PINs, are a vital tool to protect taxpayers from fraudsters trying to steal personal and financial information. Taxpayers are encouraged to establish an [IRS Online Account](#) and request an IP PIN. It helps prevent identity thieves from filing fraudulent tax returns using a taxpayer's Social Security Number. It is a voluntary program.

## Important things to know about an IP PIN

- Anyone with an SSN or an ITIN can get an IP PIN including individuals living abroad.
- It's a six-digit number known only to the taxpayer and the IRS.
- It helps us verify the taxpayer's identity when filing a tax return. The account is protected even if there is no filing requirement.
- Only taxpayers who can verify their identity can get an IP PIN.
- Tax professionals can't get an IP PIN on behalf of their client but may obtain it directly from the taxpayer for filing purposes.
- Each IP PIN is valid for one year. When it expires, a new one is generated for security reasons.
- Taxpayers with an IP PIN must use it when filing any federal tax returns during the year, including prior year tax returns or amended tax returns.
- The program is voluntary, though it's strongly encouraged.
- **The IRS will never call, email or text the taxpayer to request their IP PIN.**

## How to request an IP PIN

The fastest way to get an IP PIN is to request one through IRS Online Account, under the "Profile" page. If taxpayers don't already have an account on IRS.gov, they must register to validate their identity. Taxpayers should review the [identity verification](#) requirements before they use the Get an IP PIN tool.

Tax professionals should advise clients affected by identity theft to request an IP PIN. Even if a thief has already filed a fraudulent tax return, an IP PIN could prevent the taxpayer from being a repeat victim of tax-related identity theft.

## Taxpayers who can't validate their identity online can still get an IP PIN.

Taxpayers who can't validate their identity online and whose income is below a certain threshold can file [Form 15227 \(EN-SP\), Application for an Identity Protection Personal Identification Number](#). The 2025 threshold is \$84,000 for individuals or \$168,000 for married couples filing jointly.

Taxpayers who can't validate their identity online or by phone, those who are ineligible to file a Form 15227 or those who are having technical difficulties can make an appointment at a [Taxpayer Assistance Center](#).

Taxpayers who want an IP PIN should go to IRS.gov/IPPIN and use the "Get an IP PIN" tool.

Taxpayers should never share their IP PIN with anyone but their trusted tax provider. The IRS will never call, text or email requesting a taxpayer's IP PIN.



## HOW TO SAVE ENERGY DURING THE WINTER

The following tips will save money and energy while staying comfortable during the cold winter months. Many of these tips can be used daily to increase your savings; others are simple and inexpensive actions that if taken, can ensure maximum savings throughout the winter.

### Essential Winter Preparation Tips for Homeowners

- Schedule regular maintenance checks to catch potential issues early to prevent costly repairs and address potential issues that could lead to energy waste. Replace furnace and heat pump filters once a month or as needed. Find out more about maintaining furnaces or boilers and heat pumps.
- Winterize your HVAC system by turning off the power, cleaning the unit, and sealing ductwork to prevent heat loss.
- Implement energy-saving strategies such as setting your thermostat to 68°F (20°C) when awake and using ceiling fans to circulate warm air downward. When you are away, lower the temperature by 7°-10° to save on heating costs, but make sure the temperature is still comfortable for pets! (This could help you save as much as 10% a year on heating and cooling bills!) A smart or programmable thermostat can make it easy to adjust the temperature.
- Regularly check for carbon monoxide leaks and ensure your carbon monoxide detectors are functioning correctly.
- Cover drafty windows. Seal air leaks around windows, doors, and utility penetrations to prevent cold air from entering. You could also use heavy-duty, clear plastic sheets on window frames during cold months to reduce heat loss.
- Install weatherstripping or caulk around windows and doors to improve insulation and energy efficiency. Find out how to select and apply the appropriate caulk and weatherstripping.
- Take advantage of heat from the sun. Open curtains on the south-facing windows during the day to allow sunlight to naturally heat the home and close them at night to reduce the chill from cold windows. Find out about other window treatments and coverings that can improve energy efficiency.
- Plant deciduous trees on the south facing side of the home, especially in proximity to windows. They will let the light and warmth in the windows during the winter and will shade the windows in the summer.
- If you have a fireplace, keep the fireplace damper closed unless a fire is burning. Keeping the damper open is like keeping a window wide open during the winter; it allows warm air to go right up the chimney. If the fireplace is never used, plug and seal the chimney flue.
- Keep the temperature of the water heater to the warm setting (120°F). This will not only save energy, it will also help avoid scalding. Find other ideas for energy-efficient water heating.

It is inevitable that our heating bills will go up during the cold months, but with a bit of planning and care, you can maintain a comfortable and manageable living environment.



*Strengthening families. Strengthening communities.*

**"Empowering and educating people to improve their financial, physical, social, career, and community well-being."**



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## BLACK FOREST PIE

### INGREDIENTS

1 Keebler® Ready-Crust® Chocolate Flavored or Graham Pie Crust  
3 1/2 cups (8 oz.) thawed Cool Whip® Whipped Topping  
1 cup cold milk  
1 package (4-serving) Jell-O® Chocolate Flavor Instant Pudding and Pie Filling  
1 cup cherry pie filling

### DIRECTIONS

1. Spread 1 cup of whipped topping on the bottom of the pie crust.
2. Combine milk and pudding mix in a medium bowl. Blend with a wire whisk or electric mixer on low speed for 1 minute.
3. Fold in 1 1/2 cups whipped topping. Spread this mixture over the whipped topping layer in the crust.
4. Spread remaining whipped topping over the top, leaving a 1-inch border and forming a small depression in the center.
5. Spoon cherry pie filling into the center.
6. Chill at least 3 hours before serving.
7. Optional: Garnish with melted chocolate.

Prep Time: 15 minutes



*From our home to yours...*

*Tasty and simple, this recipe is a crowd pleaser!*

