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WILLS • TRUSTS • PROBATES

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Tis the Season for Giving - Not Stealing

How to Avoid Holiday Scams

We get busy shopping for Christmas gifts online and in-store during the holiday season. It's the season that keeps on giving — but not for all. Scammers will devise clever ways to con you out of your hard-earned money. Some will take advantage of your generosity. So, as you scroll through shopping websites and wait for your gifts to come in the mail, be sure to protect yourself from scammers. Here are some tips.

Holiday Mail Scams

Shipping companies will give you updates and status on your items when you order something online or ship a package off. Although this tool is excellent for tracking where your orders are, scammers will send phishing emails pretending to be these shipping companies.

These emails claim your package is lost or more information is needed to process your order or shipment. Some may have a webpage link for you to submit personal information. Phishing

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Embracing the Spirit of Christmas

Looking Forward to a Christmas to Remember!

Christmas is nearly here! For some of us, that means the tree is trimmed, the rooftop is decorated with lights, and warm, delicious holiday treats are baking in the oven. For others (myself included), we're scrambling to find time to make it all (or at least the most important parts of it) happen. Whether or not every detail is planned to perfection, Christmas will be upon us soon, and a new year is just over the horizon.

Cozying up with family is my favorite part of the Christmas season. This is the first year in quite a while that the Christmas season signifies a grand homecoming. In years past, I was the one coming home, but this year, it will be our two sons, who have been away at college since mid-August. They'll return home for their holiday break in just two short weeks. To say I'm excited is an understatement!

I can't wait to see how they have changed over the past few months and find out what college life is really like for

"To say I'm excited is an understatement!"



them. I also plan to reinstate one of my favorite family traditions from my childhood – family photo shows.

My father was an avid photographer. He put together wonderful slide shows and home movies that captured some of our best memories together as a family. He pulled out his slide and film projectors every year around the holidays, and we'd gather to reminisce. We'd laugh about the experiences we shared, the memories we created, and the crazy clothes and hairstyles of the 1970s. With the boys returning home for the holiday season, we are excited to see everyone's collections of memories captured throughout the year in photos and videos.

When I was a kid, we were lucky to have one roll (just 24 photos!) of a special event, and rarely did we capture our day-to-day happenings. Now, with cameras on our cellphones, there's an endless amount of space available to snap dozens of photos in just a few moments. With a plethora of images floating around our computers, phones, and online accounts, I think it's even more essential to take the time, like my dad did, to curate the most important ones into an album or somewhere safe to visit from time to time.

With 2023 on the horizon, we look back on 2022 and all we've accomplished and enjoyed, and we look forward to the new year — a fresh slate — to set new goals and experience unique moments and events. What will you aspire to experience and accomplish in 2023?

From my family to you and yours, merry Christmas, happy holidays, and happy New Year!

- Angela Klenk

DECEMBER

2022

Locks of Love

Son Makes a Wig for His Mother

Melanie Shaha is currently fighting her third brain cancer battle. For 15 years, she's been suffering from a benign tumor on her pituitary gland. Although she doesn't mind being sick, going to her appointments, focusing on her treatment, and talking to loved ones about her cancer, she doesn't like looking sick.

If you didn't know Shaha, you wouldn't realize she was battling cancer. But this suddenly changed once she lost all of her hair. She had two surgeries, in 2003 and 2006, in hopes of removing the tumor on her pituitary gland, but they weren't successful. Then, when she began radiation therapy in 2017, the treatment caused

"Not having hair [makes] you stick out like a sore thumb, and wellmeaning people can say things that break your heart," Shaha told TODAY. She didn't like all the attention and the looks people gave her in public. So, her 27-year-old son Matt had an idea. At first, Matt joked about cutting all of his hair off to make his mother a wig. But the joke soon became a plan, and Matt followed through in 2018.

After graduating from college, Matt began growing his hair out. In no time, he had long and luscious hair. His mother tried to dissuade



him from cutting it, but Matt wanted to help her feel confident and comfortable in her skin. So, he chopped it off and sent his locks to Compassionate Creations, a hair company in Newport Beach, California, that created a wig for his mother.

Now, Shaha has a piece of her son to take everywhere with her beautiful new tresses. "The color is spectacular, and we had it cut and styled with a hairdresser. Matt said it looked great on me. It sure fills your emotional cup," Shaha says.

If you — or someone you know — would like to donate your hair to cancer patients, you can donate to Locks of Love, Wigs For Kids, Chai Lifeline, and Children With Hair Loss. Research donation centers in your area if you would like to give back locally.

I'M GOING TO STICK TO MY **RESOLUTIONS THIS YEAR!**





Inspired by BBCGoodFood.com

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emails like these are all too common; unfortunately, millions of people's data is compromised as a result. Understandably, when you first receive these scam emails, you panic because you think they are legitimate. But remember, USPS, UPS, Amazon, and FedEx won't ask for personal information over email.

A good rule of thumb is never to click on links in emails — even from the actual company. Scammers are very good at making their emails look authentic. Instead, go to the delivery company's website and log in to your account. If action is required, you should see a notification in your portal. Alternatively, you can call the business's customer service line to check if their email is authentic.



Holiday Shopping Scams

Businesses boom during the holiday season because more people buy their products and services. But this means potential scams can also increase, but you can do a few things to ensure your personal information and banking details are safe.

You may see products online or advertisements on Facebook, Instagram, and TikTok that pique your interest. But before you click "buy," ensure the website is legitimate. Search for the product on a search engine to see if the same links appear. Carefully read reviews, look for website security credentials, and research unknown retailers before purchasing. It's better to take extra precautions to ensure your information isn't compromised.

In addition, never use public Wi-Fi when purchasing items online. You're more likely to be hacked when the Wi-Fi connection isn't protected or in a secure network. Hackers tap into public internet sources and intercept your data through techniques like eavesdropping. Although it's appealing to use public Wi-Fi because you think it's free, it's not. You pay with your personal information and data.

If you or someone you know is a victim of fraud, report the scam to the Federal Trade Commission (FTC) online or by phone at 1-877-382-4357. For more information on scams, fraud, and identity theft, go to USA.gov/scams-and-frauds to learn how to protect yourself better.

Ingredients

- 6 1/2 cups potatoes, cut into large chunks
- 2 tbsp olive oil
- 2 onions, sliced
- 1 tbsp flour
- 2 large carrots, cut into rounds
- 1/2 cauliflower, broken into florets
- 4 garlic cloves, sliced
- 1 sprig rosemary
- 15-oz can diced tomatoes plus liquid
- 1/2 cup water
- 1 1/2 cups frozen peas
- Milk, to desired consistency

Directions

- 1. In a pot, boil potatoes until tender.
- 2. In a pan, heat oil over medium heat. Add onion and cook until softened. Stir in flour and cook for 2 minutes. Add carrots, cauliflower, garlic, and rosemary and stir until softened.
- 3. Pour tomatoes into mix and add water. Cover and let simmer for 10 minutes, then remove lid and cook for 15 minutes until thickened. Stir in peas and simmer.
- 4. Drain and mash potatoes. Stir in milk to desired consistency.
- 5. Preheat oven to 375 F. Spoon hot vegetable mix into pie dish, then top with mashed potatoes. Bake until top is golden brown.

TIRED OF FEELING ANXIOUS **AND FEARFUL?**

Read 'You Are Not a Rock' by Mark Freeman

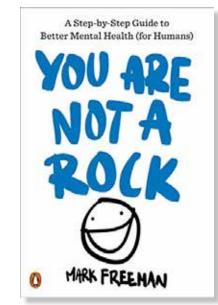
We've all felt anxious, guilty, fearful, and sad — it's a part of life. Perhaps you've tried to avoid or suppress these emotions, but you're not a rock. As humans, we experience these feelings all the time. Trying to control them may only make matters worse. So, instead, focus on something you can control — your actions.

That's the central premise of Mark Freeman's mental health book "You Are Not a Rock." He aims to teach readers how to build emotional fitness and overcome their struggles and hardships with different techniques. The book is divided into two sections titled "The Basics" and "The Transformation." The first half is about learning basic mental health skills and unlearning ways of thinking about mental health that cause us challenges. The second half focuses on how to create and build what you want to see in your life instead of trying to avoid and control what you can't see.

As you read, you'll learn how to recognize your problems, practice mindfulness, prioritize and follow your values, and understand your fears. The strategies in "You Are Not a Rock" are the same tactics Freeman used in his personal life, and he shares some of those stories in the book. There are exercises

at the end of each chapter that Freeman highly encourages you to complete. By performing these exercises, you can better understand the book's contents and implement Freeman's tactics in your life.

Before Freeman helps readers begin their journey, he states that strengthening vour mental health is like working on your physical health — you won't see instant results. "Changing your brain takes time



and effort ... I'm not going to share with you any magical supplements or special mantras. This is simply a book about actions," Freeman says in his introduction.

If you're interested in reading "You Are Not a Rock," you can purchase your copy wherever books are sold online or in bookstores.