

Christmas Greetings



A Supplement to The Eastern Gazette December 20 - 26, 2013



I am only one, but I am one. I cannot do everything, but I can do something, and what I should do and can do, by the grace of God, I will do.

May God be with you in the blessings, strength and heart, From the employees and management of Pearl Contractors.

Have a wonderful Christmas and a prosperous New Year.

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(StatePoint) The most wonderful time of the year is all about spending time with loved ones. But if doing so requires travel, be sure to take precautions to stay healthy.

"Stressed travelers confined in crowded spaces can be particularly susceptible to colds and flu, especially at this time of year," says Dr. Kenneth Redcross, M.D.

But don't despair. Redcross says that a few behavior tweaks and a natural flu medicine can help you get through the season.

Don't Touch That

Cold and flu viruses are transmitted by touching respiratory secretions and then touching your eyes, nose or mouth. So avoid touching escalator rails and other surfaces in crowded public places like airports. Don't put your face directly on airline-supplied pillows or blankets that haven't been sanitized. Use anti-bacterial wipes to clean off tray tables and arm rests.

One of the simplest ways to avoid transmitting cold and flu bugs is to wash your hands, yet as many as 30 percent of airline travelers do not after using airport restrooms, according to a study by the American Society for Microbiology.

Nip it in the Bud

The moment you feel achy or rundown, nip flu symptoms in the bud with a natural homeopathic medicine clinically shown to shorten the duration and reduce the severity of flu-like symptoms, such as fatigue, headache, body aches, chills and fever.

"I recommend my patients keep a homeopathic medicine called Oscillo in their carry-on bags. It's very small and easy to take without water," says Redcross who treats patients of all ages at Manhattan's Physician Group in Harlem. "My patients like it because it's non-drowsy, and baby boomers don't have to worry about it interacting with other medications."

To learn more, or to download a coupon, visit www.oscillo.com/travel.

The Air Up There

Airplane cabins are extremely dry, and viruses tend to thrive in low-humidity conditions. Cold, dry air will dry out your mucous membranes, breaking down

your natural barrier to infection. Drinking water, juice or electrolyte drinks or spritzing your face with water will keep skin moist. Avoid dehydrating beverages like coffee, soda and alcohol.

Healthy Habits

Stress can take a toll on your immune system. Reduce the stress associated with traveling by being flexible and prepared. Build extra time into your schedule for a more relaxing trip.

Exercise may prevent the elderly from getting colds and flu, according to a study reported in the journal, "Medicine and Science in Sports and Exercise." Make an effort to continue exercising on trips.

Do your best to get a full night's sleep while traveling. Even missing an hour or two of sleep nightly can wear down your immune system and increase your stress level, making you more susceptible to germs.

Eat right to avoid digestion problems and ensure you're getting immunity-boosting nutrients, such as vitamin C.

The busy holiday season doesn't have to mean sniffles, a sore throat and an achy, rundown body. Take steps to ring in a happy, healthy New Year.

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Healthy New Year!*



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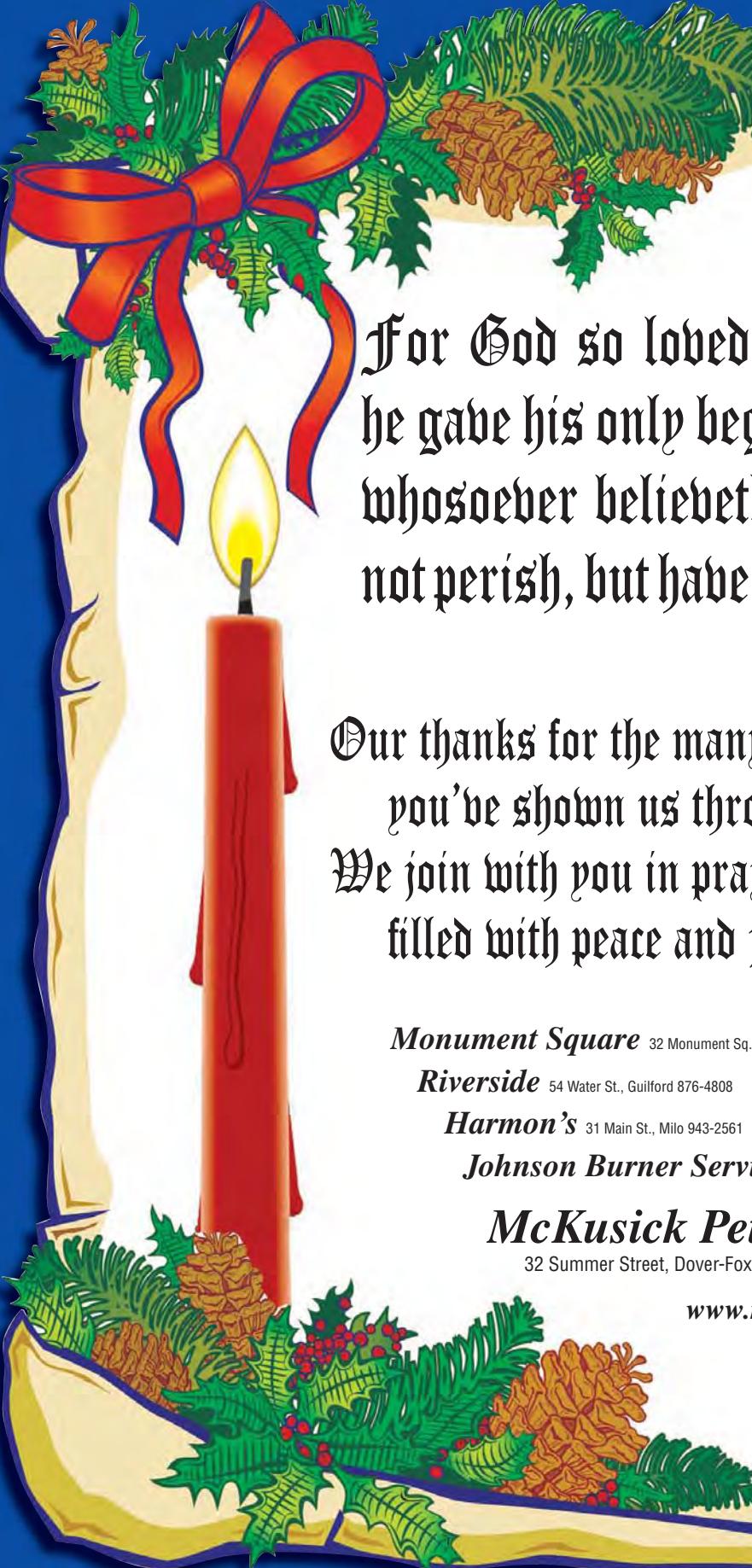


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Tips to Host a Memorable Holiday Feast

(StatePoint) Want to be the host with the most this holiday season? Holiday entertaining can be particularly tricky, as everything has to be just right. But you don't have to let it stress you out, say experts.

"From setting the table, to creating a scrumptious dessert station, you can better impress your guests if you are prepared," says Jessica Joyce, spokeswoman for Bed Bath & Beyond.

As you make your plans, consider these helpful tips from Joyce for putting together the perfect holiday meal and creating an inviting atmosphere all season long:

Remove the Guess Work

The key to reducing stress around holiday entertaining is to plan. Start putting together a guest list and menu ahead of time. Determine the hors d'oeuvres, drinks, main course, side dishes, coffee bar and desserts.

Turkey Talk

Once the menu is selected, make sure you have the right kitchenware to prepare the meal -- especially the turkey. Turkey essentials include a roasting pan, meat thermometer and gravy separator. Keep in mind that every turkey is different, so your roaster should be able to handle even a 25-pound holiday bird.

Your serving plate will need to

be large enough to accommodate your turkey, and there should be enough additional room on the plate to surround it with garnish.

Mix and Match Dinnerware

When it comes to serving guests, it's helpful to get assorted dinnerware in both white and clear so you can mix and match as needed. Be sure that you have enough of the right glassware for serving cocktails when guests first arrive. Have a water and wine glass on the table for each guest to use during the meal.

Presentation

Consider how you'd like to present your meal to your guests. Whether it's a sit-down dinner or

Continued on next page

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**FEAST from page 4B**

buffet style, your food will be the main focus. A triple slow cooker is great for a buffet. It will let you

cook, keep your food warm and allow your guests to help themselves all at once.

Create a 'Tablescape' You can make a great impres-

sion before your guests even sit down to eat by crafting a beautiful setting. Create ambience by adorning the holiday dinner table and buffet area with seasonally inspired décor and infusing pops of color with the tablecloth, metallic chargers, napkins and fresh flowers.

Mood Lighting

For a finishing touch, set the mood with candles by using a mix of tea lights and candlesticks on the table at varying heights.

For more entertaining tips, recipes, gift ideas and other holiday inspiration, visit, www.Bed-BathandBeyond.com/holiday.

With some special touches to your menu and décor, you can make this holiday a memorable one.

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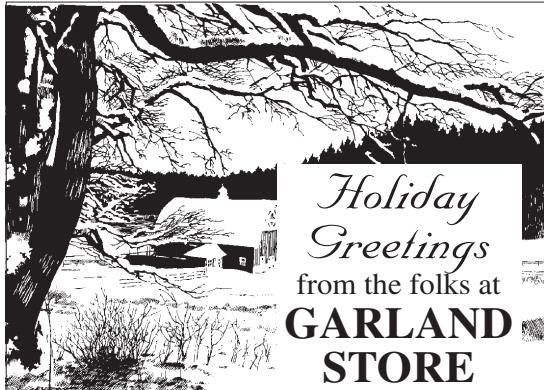
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Don't Let Finances Add to Your Holiday Stress

(StatePoint) With the holiday season in full swing, minding one's budget can sometimes be as much of a challenge as watching your waistline. Despite signs of an improving economy, consumers have identified managing spending at the top of their holiday stress list, according to recent poll conducted by Ally Bank, Member FDIC.

"The real key to keeping your expenses in line during the sea-

son is to establish savings goals and a budget for your holiday-related spending, from gifts, decorations and entertainment to charitable donations and tips for service providers," says Diane Morais, an Ally Bank executive in charge of deposits and lines of business integration.

While it may be too late in the game to start saving for this season, consumers should be thinking of their financial goals

for 2014, if they haven't already. When it comes to saving money, every little bit counts toward fiscal fitness, and the first step would be to establish a goal for next year and set up a savings plan to get there.

A good savings account is crucial. Here are a few things to keep in mind when shopping for a savings account that will help you grow your money faster:

- No maintenance fees: Some banks charge a monthly fee if a deposit doesn't come directly from an employer, or will charge a fee if a balance dips too low. This can put a dent in savings. Find a bank that doesn't charge monthly maintenance fees or require a minimum balance in order to waive those fees.
- Competitive, consistent interest rates: A little advance research will help you identify a bank that offers consistent, com-

Continued on next page

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**FINANCES from page 6B**

petitive rates as opposed to those that tempt new customers with promotional rates and one-time offers. An added bonus is finding a bank that compounds interest daily - such as Ally Bank - as opposed to monthly, quarterly, or even annually.

- Mobile convenience: Rapidly

becoming a "must have," mobile banking enables consumers to easily access account information, deposit checks, transfer money and locate nearby ATMs to save ATM fees or surcharges. Also growing in popularity is the ability to create custom accounts for specific savings goals, such as "2014 Holidays." This feature allows people to track their prog-

ress toward specific goals.

More information about different types of savings accounts can be found at www.allybank.com.

Between buying the right gifts for everyone and juggling family and social obligations, the holiday season can be a time of stress. But getting your finances in order can help you better enjoy the season.

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Tips for Taking the Stress Out of Holiday Cooking and Baking

(StatePoint) Anything to make entertaining easier is a welcome gift around the holiday season.

"Whether you're a newer cook or a seasoned expert, everyone can use an ally in the kitchen" says Anne-Michele Harrington, brand director at PAM.

In fact, 21 percent of home cooks have burned part of a meal (or the whole thing!) over the holiday season, according to the results of "The Sticky Situations"

survey conducted by PAM, and over a quarter of respondents have made a dessert or entrée that was stuck to the pan and wouldn't come off.

With the avoidance of such kitchen snafus in mind, the experts at PAM are offering some tips to ease the kitchen madness so typical of holiday cooking:

- Set rules. If you are the type of cook or baker who gets irked by having too many cooks in the

kitchen, the holidays can be particularly upsetting -- when you may be getting feedback from parents, your in-laws and anyone else who happens to be standing around.

Avoid this headache by keeping guests out of the kitchen entirely, or by assigning helpers specific tasks.

- Healthfully add a touch of flavor to your dishes and sweets

Continued on next page

*Wishing you and yours
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**COOKING from page 8B**

by working with a good cooking spray, which is great for loaf pans, cookie sheets and Bundt pans, as well as for sautés and roasts.

• Stick to what you know. The day you cook a big meal for an extended group of friends and family is not the day to stray too far outside your comfort zone.

"Save the experimentation for another time, or do a practice run in advance of the big day,"

says Harrington.

- Make cleanup a cinch by coating pans and utensils, such as knives and pastry cutters with a specially formulated, non-stick cooking spray first, such as PAM, which now offers cooking spray that leaves up to 99 percent less residue than margarine or bargain-brand alternatives. Opt for PAM Original, Butter and Baking sprays to save time during prep and clean up.

Nearly 40 percent of survey respondents spend over 45 minutes

washing dishes during or after a holiday meal, but that doesn't have to be you.

- Plan ahead. If you'll be baking for friends, neighbors and your children's teachers, get an early start on goodies that can keep well in the freezer.

More kitchen prep and clean up tips can be found at www.PAM-CookingSpray.com.

This holiday season say "so long" to the hitches and glitches that tripped up your kitchen in the past.

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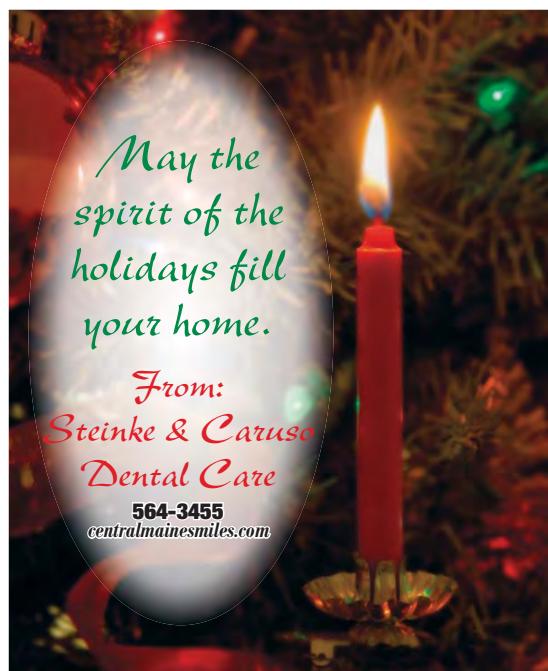
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New Shopping Trends this Holiday Season



(StatePoint) As the weather outside turns more frightful, consumers and small businesses look to the holiday shopping season to heat things up.

Whether you're a consumer or a small business owner, holiday shopping is always a hot topic. So staying on top of new shopping trends is critical for your bottom line -- from finding better deals to understanding what's popular and why.

There's no time like the holidays to learn more about what to expect this shopping season. A recent survey conducted on behalf of Deluxe Corp., a leading provider of marketing services and business products for small businesses, sheds light on new trends to watch out for this year:

Going Local
With a whole world of shopping

available at consumers' fingertips and with big box discount chains a top choice for in-person holiday shopping, the expectation would be that small businesses are suffering.

However, for a variety of reasons ranging from great prices to unique merchandise, consumers are not neglecting boutiques and small businesses. In fact, 35 percent of people claim they will prefer to shop at small businesses this year for their holiday shopping, an 8 percent rise from 2012. And a vast majority of respondents agree it's important to support local businesses.

Quick and Convenient
Online shopping is gaining in popularity, and with good reason -- the expectation of quick and convenient shopping. Search engines remain an important way

for consumers to find gifts online. In fact, 57 percent of Hispanic respondents -- representing an important growing demographic -- plan to use search engines for holiday gift ideas.

However, it's no surprise that half of all respondents say they don't go past the first two pages of search results.

"All the data that we see sends an undeniably clear signal to business owners that they need to be found online," says Tim Carroll, vice president of small business engagement at Deluxe.

For small businesses looking to drive shoppers to their websites over the holidays, having an effective Search Engine Optimization (SEO) strategy is an important component of a successful holiday marketing plan.

Continued on next page

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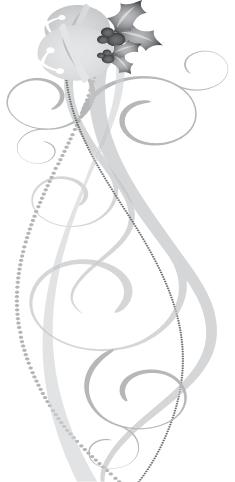
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Many small businesses turn to marketing services firms, like Deluxe, to help get them front and center on search engines like Google. Information about these services can be found at www.Deluxe.com.

Holiday Cards

Snail mail or email? A majority of people are traditionalists, still preferring to receive a card in the mail. But those who make at least six figures are more likely than others to prefer an online card.

By staying on top of the trends, you can shop smarter this season.



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Season's Greetings

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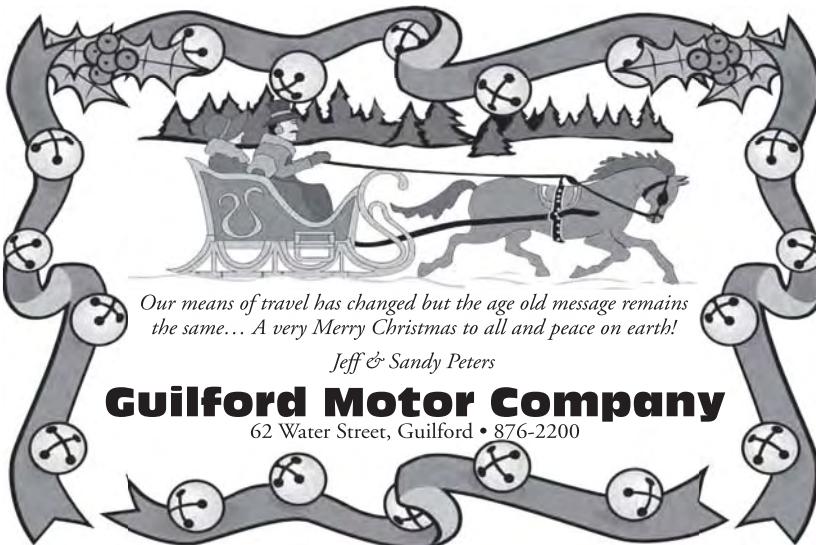
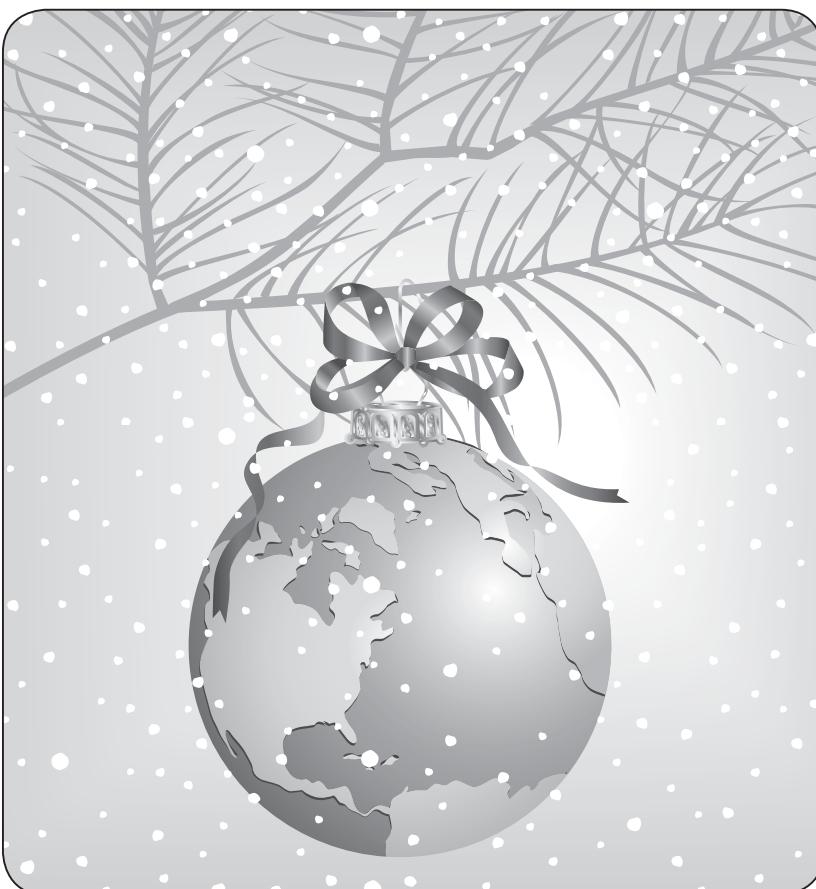
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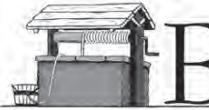


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How to Take the Perfect Family Holiday Portrait

(StatePoint) If your family's seasonal traditions include taking a holiday portrait, you probably have a stack of photos that all pretty much look the same. Rather than adding another stilted family photo to the pile this year, consider breaking out of the mold with a candid portrait instead.

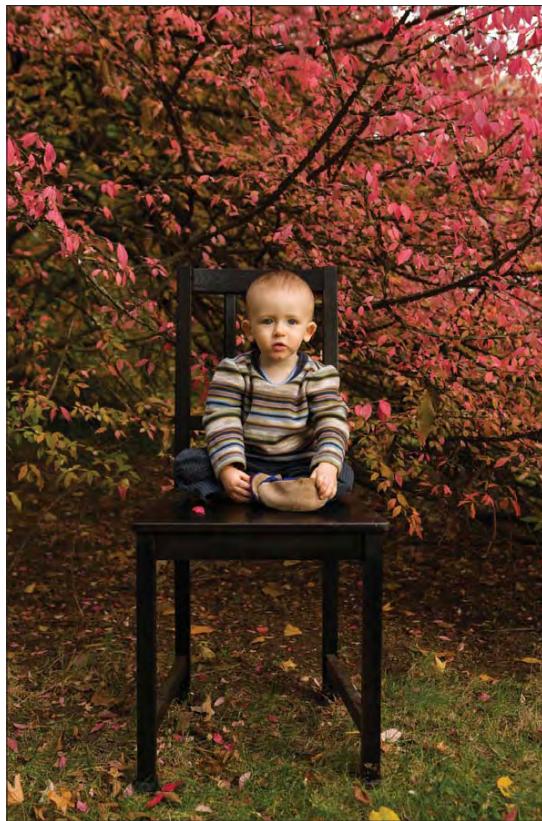
Think for a moment about one of your favorite photos. Is it the one where everyone is posed, sitting properly with a perfect smile, all eyes on the camera? Or is it the one where you caught an unexpected laugh?

Candid photography is how you can really capture the personality and spirit of your subjects, say the experts.

George Lange, author of the new book, "The Unforgettable Photograph: 228 Ideas, Tips, and Secrets for Taking the Best Pictures of Your Life," says the secret to great photography is shooting what a moment feels like, rather than what it looks like. He is offering all family photographers -- whether they are using a point-and-shoot, a top-end manual camera or smartphone -- tips for capturing their loved ones in special and unique ways.

- Be in the moment: Fight the nostalgic impulse to take a picture designed to memorialize the moment for future generations. Instead, be in the moment, shoot in the moment. Encourage inspiration by gathering your family in a place where everyday moments occur, such as the backyard or porch.

- Ditch the zoom: Move your feet, bend your knees, get your pants dirty. Get low. Climb above. Get down to the eye-level of the subject. Don't zoom the lens unless it's completely necessary.



Push your camera right into things.

- See the light: Light is the photographer's palette and toolbox, a kind of visual thesaurus that offers a thousand ways to portray the same scene or subject. Learn to play with it.

- Feel the rhythm: There's a natural rhythm to life. Outside

the studio, every scene has its own rhythm, every place its beat. Listen for that. If you're in sync and just a little bit lucky, the shutter will open at just the right beat.

- Keep shooting: Often I see people spending more time examining the shots they've just

Continued on next page

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PORTRAIT from page 18B

taken on their camera screen than taking more pictures. This is not productive!" says Lange. "You can't predict when you'll get a good shot in a sequence, and you certainly can't see it on a tiny screen. Just keep shooting. No harm asking most subjects

for a do-over -- and another. For kids it's a game."

- Use objects out of context: Props often make portrait-taking easier by giving subjects something to relate to and play with, distracting them from the camera. Props taken out of context -- a dining chair on a lawn, even in a snowstorm -- immediately add

interest and fun.

More photography tips can be found at www.unforgettablephotograph.com.

By rethinking the way you shoot your family's holiday portrait, you can add depth and emotion to your family photo album this year.



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A Handy Holiday Entertaining Checklist



sert a few days ahead of time so when it's time for dessert, I know all I have to do is cut and serve!" says Jordan.

Jordan points out that refrigerator cakes are wonderful for holiday entertaining, because they can be made in advance and actually get better as the days go by. They also taste great cold.

One to Two Days Ahead
Assemble the main course.

Many entrées can be made ahead of time, such as chilly weather soups and stews. Casseroles also do very well if assembled ahead of time and then placed covered in the fridge to be baked just before supper.

You may also consider doubling your recipe and freezing half for later use. Since the season is a busy time of year, having extra meals on hand can save you a mid-week headache.

The Big Day
Set the table, make the bread, pop the entree on the stove or in the oven. Enjoy!

"I like to have as many things done as possible before company arrives so I have more time to enjoy my guests," says Jordan.

Making most of the meal beforehand can save you valuable minutes just before supper to bake fresh bread -- a true treat and easy to make.

More useful cooking and entertaining tips can be found at www.SouthernPlate.com.

Don't be stressed by your entertaining schedule. Plan to be relaxed and ready when your company arrives.

(StatePoint) One of the best parts about holiday entertaining is spending quality time with friends and family. If you're rushing around trying to cook and prepare everything, your food may taste great, but you're missing out on a key element of the season -- togetherness.

But the quality of your food doesn't need to suffer for great conversation, say cooking experts.

"With a little advanced planning you can have it all at your holiday gathering -- both a delicious, hearty meal, and quality time with your friends and family," says Christy Jordan, author of the new cookbook "Come Home to Supper," a collection of budget-conscious, kid-friendly recipes designed for busy families.

Jordan is offering this handy checklist for a more fulfilling holiday entertaining season:

Two to Three Days Ahead
Shop for groceries and make dessert.

"If I know I am going to have company, I like to make my des-

sert a few days ahead of time so when it's time for dessert, I know all I have to do is cut and serve!" says Jordan.

Jordan points out that refrigerator cakes are wonderful for holiday entertaining, because they can be made in advance and actually get better as the days go by. They also taste great cold.

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- Augusta E. Rundel

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