

Road to Financial Freedom

Stay Healthy Amidst Food Gatherings

Food gatherings are a way of life here and in other parts of the world. It feels good to break bread with family and friends. Sharing sustenance is a way to bond with others, but food gatherings also present an indisputable temptation to over-indulge. There are beautiful dishes, flowing wine and you're surrounded by others who appear to be throwing caution to the wind. It's a dangerous situation for anyone, especially if you are trying to lose weight or make healthier decisions, but that doesn't mean you have to avoid these wonderful events. Here are some helpful tips to stay healthy amidst food gatherings and still enjoy yourself.

Practice Portion Control. It's fine to have a taste of everything that's presented on the table – even dessert – but remember that moderation is key. One inconspicuous trick to keeping portion sizes reasonable at a food gathering is to commit to keeping one inch of edging on your plate clear.

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Thanksgiving on a Budget

No doubt about it, Thanksgiving can be expensive. In 2016, the average price for a traditional Thanksgiving meal was said to be around \$50 for 10 people. Fortunately, there are many ways to save at the holidays. These tips will help you have a fun, enjoyable holiday on a relatively low budget.

Plan Ahead

Planning ahead for your Thanksgiving meal can help make the experience more affordable.

- **Set limits.** Keep your group of holiday guests small to limit your costs. Once you've invited people, find out for sure whether or not they'll be attending and if they'll be bringing anyone.
- **Allow guests to bring food.** Guests will often ask if they can bring something to the event. Have a short list of foods that guests can bring to spread the cost around, then make suggestions if they ask. Some may even ask if they can bring a bottle of wine. Alcohol can be expensive and can increase your total bill by quite a bit, so it's a good idea to accept this type of generous offer when it occurs.
- **Shop the sales.** Many grocery stores will put Thanksgiving foods on sale before the holiday. Watch the local ads for the best deals and shop around to keep your bill lower. If possible, start buying ingredients well ahead of time and buy in smaller increments to make each purchase more affordable.
- **Buy frozen.** Frozen ingredients are generally cheaper than fresh ingredients, which can help keep your overall costs down.



Serve Veggies and Ranch Before the Meal

People tend to starve themselves before the big meal, which encourages them to overeat when food is finally served. You can prevent this from happening by feeding

Thanksgiving on a Budget

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your guests light snacks throughout the day. Carrots, radishes and broccoli are inexpensive to buy and easy to prepare. Serve veggies with ranch dressing or hummus. If you want to offer your guests options, serve crackers and cheese as well.



Limit the Wine

Wine can make people hungry. Wine is also one of the most costly items on a standard Thanksgiving menu.

Limiting wine can cut back on your expenses and can control the amount your guests will eat. There are many subtle ways you can limit the wine your guests consume at a big Thanksgiving feast.

- Offer alternatives like hot mulled cider, coffee and tea.
- Serve wine in small glasses.
- Serve wine with dinner but not before.

Save on the Turkey

Turkey can be costly. Some people choose to limit their costs by replacing it with another food, others choose to buy a less expensive turkey. You can save on turkey by watching for deals

throughout the year. Buying just after a big holiday is a good way to save money. You can store your turkey in the freezer for up to 2-3 years.

If you're thinking about serving something besides turkey, these suggestions work well.

- **Chicken pot pie.** Chicken pot pie is delicious, filling and involves less meat so it's less expensive. You can save even more by making the crust yourself from scratch.
- **Chicken.** Buy a large chicken and roast it in the same manner as a turkey. Properly prepared, chicken is just as flavorful and more moist than a typical turkey.
- **Cornish hens.** Cornish hens can be less expensive than a turkey if you're not buying too many of them, so this idea works well for small groups.

Load Up On Potatoes

Potatoes are delicious, filling and cheap, so preparing extra potatoes is a good way to keep your guests full and happy. Plan on serving about 3/4 of a pound of potatoes per guest, and buy



accordingly. Don't forget the gravy, as this can make your mashed potatoes extra tasty for guests. Gravy mix is inexpensive if

purchased in small packets at the grocery store, or you can make your own by mixing juice from the meat with corn starch, flour and spices.



Make A Big Casserole

A big casserole can fill and satisfy guests. Green bean casserole is a common favorite that's easy to prepare and made from inexpensive ingredients. Simply mix one can of condensed cream of mushroom soup with four cups of French cut green beans. Spread the mixture out in a casserole dish and sprinkle the top with one can of French-fried onions. Bake at 350 degrees until the mixture is bubbling, which takes about 25 minutes. If you need to bake the casserole with other foods that require a higher baking temperature, cut back the cooking time and keep foil on the dish until close to the end.

Thanksgiving doesn't have to be expensive! Following these tips can help you save money on the meal while still enjoying the big day!

NOVEMBER SHOPPING GUIDE



Candy. The minute October turns to November, look for deep discounts on any leftover Halloween candy.

Televisions and Electronics. The day after Thanksgiving brings the biggest sales on TVs and other electronics during "Black Friday." While in store deals reign supreme, you can also find discounts on normally pricey gadgets online during "Cyber Monday" sales.

Cookware. November is a surprisingly good time to purchase new cookware and kitchen items, just in time for holiday meal planning.

Wedding Dresses. Bridal shops tend to stock up on inventory in December to prepare for holiday engagements. Many shops will be clearing out their stock of older gowns by offering big sales. It's a great time to find the perfect dress for the bride on a budget!



DIY

Family Photos Like a Pro

Holiday photos are ones you'll look back on each year and cherish. These are the pictures you send out as Christmas cards and post to your Instagram and Facebook pages. Each year, taking family photos for the holiday offers a chance to showcase your loved ones. Holiday family photos become great snapshots of each stage in your life - giving you the opportunity to look back over the years and see how children have grown, how styles have changed, the excitement of welcoming new additions to your family and most importantly the joy each person has brought over the years.

With fantastic quality images on most cell phones and access to great digital cameras, even a novice can take some wonderful, professional quality photos. Rather than spend a great deal of money on a professional sitting, a DIY photo shoot can capture the essence of your family. This can be a fun project for you and the entire family.

The great thing about your own photo shoot is that you're not paying by the hour. You can try as many different backdrops and ideas as you like. If you're not sure what kinds of photos you might like, do a little research and see what other families have done. Besides the camera, there are some supplies that will help make your photos more polished and professional looking. Here are some ideas to get you started:

Lighting. Any photographer will tell you that the right lighting makes all the difference. While you won't have professional lighting equipment at home, you can still play with different ways to enhance the lighting for your photos. Using natural light can be excellent, whether outside or inside near a large window. If there's snow on the ground, that



can also add to the effect. You can add lamps and maneuver or remove shades to add more light to the subject. Another idea that a lot of people use for holiday photos - Christmas lights! Using different size and style Christmas lights in your photography can add just the right festive touch.

Backdrop. The backdrop might be elaborate or very simple. You could use a favorite room of your home or set the stage using blankets or fabric as a backdrop. You could also try using large rolls of Christmas-themed wrapping paper and bows. Another great thing about taking photos during the holidays - you likely already have a ton of holiday decorations which can serve as the perfect backdrop for your photos.

Props. If you have a theme or vision for your photos, props can bring it all together. This might include favorite Christmas books or a cup of cocoa and cookies for Santa. You might take photos of children waiting by the fireplace, or the family all wrapped up in Christmas lights and garland. You might stage reindeer tracks on the lawn, or use your own tree as the perfect prop for a photo of your family decorating the home together.

Costumes &

Clothing. Depending on your vision, you should get all of the outfits and costumes together ahead of time. This might be as simple as matching pajamas for the family, or everyone wearing their formal holiday outfit. Looking to add a little fun to your photo, consider dressing up as your favorite holiday themed characters or wearing

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So, all the way around your plate, you have to keep that one-inch area free of food at all time. Keep dessert slices slim, and don't go back for seconds. (It's okay to take a doggy bag home for tomorrow's lunch, though!)

Quit Eating Before You're Full.

Did you know that if you have a slow metabolism it can take you longer than other people

to realize you're full? Avoid that "stuffed" feeling by stopping before you feel full. In fact, you should stop when you're still feeling a tad hungry. In 10 or 15 minutes, the rest of your food will make its way into your stomach and you'll find your hunger has been satisfied. You don't have to leave the table. Just put down your fork and slide your dish. You can still enjoy friendly conversation with other guests as they finish their meals.

Drink Plenty of Water.

Often, you feel hungry when in fact you're thirsty. During the event, drink plenty of water so that you don't feel the need to overeat. The water will not only quench your thirst, but it will take up room in your body and make you feel less ravenous. Another way to use water to stay healthy amidst food gatherings is to add water to your beverages. Ideally, you shouldn't even be drinking soda and alcohol on a diet, but holiday food gatherings deserve a little extra leeway! Add water to wine, sodas and other alcoholic drinks to temper the calorie intake.



Eat at Home Before You Go.

With most food gatherings, you know there is a strong chance that the food will be rich and high in calories. Even the appetizers and "nibbles" are liable to be loaded with saturated fats, salt and processed ingredients. Give yourself a head start by eating healthy at home before you head out. Make yourself a big salad



with fresh vegetables and a spritz of homemade dressing. This fiber-rich inexpensive appetizer will help you resist the diet buster appetizer table at the event.

By using these unnoticeable tips to stay healthy amidst food gatherings, you really will be able to have your cake and eat it, too!

DIY FAMILY PHOTOS LIKE A PRO

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matching reindeer antlers or Santa hats.

Location. Your own home can provide a great backdrop for holiday photos. You might all gather around the tree, on the stairs, or even set up props in an area to make the setting look like Santa's workshop or a winter wonderland. You might also choose a favorite outdoor location for photos. Remember outside natural light can be excellent for good quality pictures. You might take family pictures sledding, building a snowman, or picking out your holiday tree.

One thing your DIY photo shoot will have that a professional photography session can't offer is your own unique personality. Some photographers may be great at working with your family, but the extra person will change the dynamic a bit. You're far more likely to get great, authentic photos when just the family is relaxing together and having fun with your custom photo shoot!

Making a Difference in your Community

There are many cases when you may be tempted to write a check to donate funds to your local Lions Club, Masonic Lodge, or American Legion. While these groups will certainly be appreciative of the funds, since they largely depend on public donations to continue doing the work they do, it may be more beneficial if you put away your checkbook, roll up your sleeves, and



help support an event the organization is hosting.

Many Hands

Oftentimes, when you see a community group hosting an event, what you can't see is the labor necessary to put that event together. For example, what appears to be a simple pancake breakfast often takes weeks of advance planning. In addition to securing labor for the day of the event, members of the organization must handle shopping for food, securing any entertainment that is offered, and seeking donations from local businesses willing to sponsor the event. The date of the event requires numerous hands -- from cooking and serving to cleanup. Overall, a "simple"

successful breakfast can mean more than 200 hours of time invested in the event.

You CAN make a difference. By volunteering to help with an event, you lessen the burden placed on the membership of an organization. There's always work for a pair of willing hands, and you'll be rewarded with the feeling of success knowing you helped make a fund-raising event successful.

Helping the Community

There are service projects that occur every day in your community that you may be completely unaware are taking place. Some examples include removing air conditioners in senior housing units, shopping for someone who is home-bound, cleaning a stretch of local highway, driving a blind community resident to a doctor's appointment, or helping stock shelves in the local food pantry to name a few. What do all these projects have in common? They all need someone to donate not money, but their time to help meet the needs of people in the community.

Spread the Word

Is your local Lions Club or other civic organization hosting a holiday fund-raising event, service project, or food drive? Can't attend? There are other ways to offer your support that don't involve your checkbook. Awareness is vital to the success of these events. You can

contribute by designing, printing and distributing fliers. Share information about the event in your company newsletter or simply provide a write up in a bulletin you get on a regular basis; like your church or local synagogue.



Keep in mind, you do not need to be an active member or participant in the group to make a difference. Reach out to your community leaders and organizations to find out what events are coming up to support members of the community over the holidays. Ask what assistance might be needed and how you can help. You can keep your checkbook closed and still make a big difference in your community. You might be surprised how much your non-financial contributions are appreciated.





Car Repair Kit Necessities

Being prepared for a breakdown could save your life, especially during the winter months. Whether your vehicle breaks down or you slide off the road and have to wait quite a while for a tow truck, you'll be glad to have a proper emergency travel kit for your car. To save space in your vehicle, tailor your emergency kit to the season. In the summer, you won't need heavy blankets, but you'll be glad for them during the winter. Of course, some items come in handy no matter the weather.

Sustenance. The longer your body goes without water and food, the weaker you become. While a few hours is fine, if you are in a remote location on the way to a ski trip or a winter vacation at a cabin in the mountains, it's possible that help may take longer to get to you, especially in blizzard conditions.

Water. Carry at least 2 liters of water for each person in the vehicle. If you have space where it won't freeze, carry more.

Non-perishable, high-energy foods. Pack protein bars, peanut butter and crackers and, during the winter, chocolate. Avoid options with too much salt as they will



make you more thirsty. Beef jerky is another good food to pack in your emergency kit. Don't forget to rotate the food every couple of months or by the 'use by' date.

Water Purification Tablets. If you do have to melt snow to drink or drink water from a creek, you'll have a way to purify it.

Survival. Hypothermia is one of the most dangerous situations you can get yourself into. Never rely on the gas in your tank to last until someone can rescue you, especially in remote areas. Pack a wool blanket for each person in the vehicle. Everyone should also have a change of warm clothing and an extra jacket. If your clothing gets damp, you'll be more apt to suffer

from hypothermia. Chemical heat packs will also help keep you warm if you put them under a blanket. Many last for up to 15 hours.

Additional survival gear that you should have includes:

- Flashlight & extra batteries
- Matches, preferably waterproof or in a waterproof container
- Candles
- Waterproof poncho with a hood
- Whistle
- Reflective triangles
- Hand-crank-powered light with radio and cell phone charger
- Tarp
- Knife
- Hatchet

A first aid kit is always a good idea and should have more than just the basics:

- Gauze bandages and medical tape
- Eyewash
- Nitrile gloves
- Small towels to clean wounds
- Absorbent pads to press onto wounds
- Antiseptic wipes and burn cream
- Aspirin and/or non-aspirin pain relievers
- Needle and thread
- Superglue (for minor cuts that may need one or two stitches)
- Tweezers, scissors, and a knife that can be sterilized



Recovery and Other Supplies.

Additional items you should have to help yourself if possible include tire chains, a shovel, a tow strap, jack and tools to change a tire along with small hand tools like screw drivers, and an adjustable wrench.

Your Century Program 'Who's Who' Contact Sheet

On your journey to financial freedom, you are receiving communication from several different support organizations. To keep the roles and contacts clear, here is a snapshot for your reference:



Century Support Services is your debt settlement services company. Our goal is to resolve our client's unsecured debt in the shortest amount of time possible by executing on a plan that fits your budget and negotiating with your creditors to get the best settlements for you.

**Century Contact
Information**

customer care@centuryss.com
888-913-8784
centuryss.com



UCAN (United Consumer Advocacy Network) specializes in consumer advocacy issues. As a Century client, your membership to UCAN is included with your account. In order to use your UCAN services, you simply need to contact them. They can start assisting you immediately with any collector harassment you may be experiencing.

**UCAN Contact
Information**

877-462-8226
ucan.net

Century's 3rd Party Bank Affiliates (Payment Processors)

Century's third party affiliate banks work with Century debt settlement clients to help administer payments (deposits) in and disbursements out of our clients' Dedicated Accounts. Neither of these payment processors has any legal affiliation with Century. The third party affiliate banks enable our clients to accumulate and control their own funds within their Dedicated Accounts. These funds are then used to payoff the client's creditors once settlements are authorized. Each client will work with one of the third party payment processors below.



**GCS Contact
Information**

800-398-7191
globalclientsolutions.com



**CFT Contact
Information**

888-348-4543
cftpay.com



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