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Connect with Family and Friends through these Virtual Christmas Celebration Ideas.

A virtual Christmas celebration certainly isn't the same as seeing friends and family in person, but when deciding on an online get together, there are some ideas to make it fun for everyone! Take some time to structure the event while also maintaining a very flexible approach.

Send email invites so that everyone knows when and how to sign on.

Start off by asking guests to show off their Christmas trees or by dressing up in a Christmas-inspired costume.

Conversation games like "Two Truths and a Lie" or "Would You Rather" can keep the conversation going.

Christmas is all about the kids and a virtual Christmas celebration must absolutely consider the youngest members of the family and how to include them. Plan activities like cookie decorating or Christmas-ornament creation that kids can do together online with other kids during the call. Let them talk about their pets or favorite toys. Make sure all the kids get some air-time.

Round out the experience by sharing wrapped gifts so that everyone can open their presents online. Christmas wouldn't be complete without spending time opening gifts, so put someone in charge of making sure gifts are delivered on time. If some guests might not be able to give lots of gifts, do a Secret Santa event



instead. The kids will love it and it'll keep the usual Christmas traditions alive!

merakilane.com/onlinecelebrations-11-family-virtualchristmas-celebration-ideas/

party.lovetoknow.com/holidayparty-themes/31-unique-virtualholiday-party-ideas

snacknation.com/blog/virtualholiday-party/

sweethappynest.com/how-tohave-a-virtual-family-holidaycelebration/

## Outdoor Winter Activities for Kids and Adults



Going outdoors is good for you and this year, be creative and try some of these top 5 winter activities which allow for consistent sunshine, exercise and fresh air!

**Plogging -** Don't just jog--plog! To plog means that you pick up litter while you're jogging, which is a better workout, and more productive than just an average run.

#### Shovel Snow for Someone

**Else -** Know someone who needs help? Shovel their sidewalk in addition to your own. This is great exercise and an opportunity to make someone else feel good.

**Scavenger Hunt -** Even if you're a grown-up, a scavenger hunt is fun for all ages no matter what the season!

**Snowshoeing -** If you've got enough snow on the ground to use snowshoes, this is a great way to cross-train and mix up a boring workout.

**Camping -** Get a cold-proof sleeping bag and head out into the great outdoors to bond with nature.

moneycrashers.com/fun-outdoorwinter-activities-kids-adults

# Santa Hat Christmas Cheesecake Bites

Share a smile this season with these sweet and cheezy santa hats – perfect bite sized treats that are fun and easy to put together. Makes 12 Bites!

Start with either pre-made Belgian **Chocolate desert cups** (available at Walmart or through Amazon) or paint silicone cupcake baking cups with a thick coating of your

favorite melted chocolate. Once hardened, the chocolate should easily release to make the chocolate cup.

Next, create a traditional, nobake **cheesecake filling** or try the vegan sugar free

version. Use a pipng bag or evenly spoon in the cheesecake filling. Try to make the filling flat on top wherever possible.

Cut off the top of each strawberry and press cut-sidedown onto the cheesecake filling.

Pipe a small amount of cheesecake filling onto the tip of each strawberry.

Place the bites in the fridge for approximately 5 hours to let

set before serving chilled. Keep refrigerated.

#### Traditional, No-Bake Cheesecake Filling <sup>1</sup>

8 oz . Cream Cheese softened
¼ cup powdered sugar
¾ cup heavy cream
1 pkg Cheesecake Pudding

Combine ingredients and beat well on high until the

Cheesecake Cream is light and fluffy.



## Sugar Free, Vegan Cheesecake Filling<sup>2</sup> 2 cups cashews,

soaked overnight until soft 1 tsp white wine vinegar ½ cup coconut cream ½ cup coconut oil ¼ tsp sea salt

2 tsp stevia powder OR ¼ cup Swerve powdered sugar substiitute 1 ½ tsp agar agar powder

Blend all the ingredients together in a food processor until smooth (about 3-5 minutes). Add more coconut cream if the mixture is too thick, and sweeten to taste.

1 - sprinklesomefun.com/santa-hatcheesecake-bites/

2 - travellingtreats.com/2018/08/ 24/plain-sugar-free-cheesecakevegan/

#### Little Known Facts about Christmas Day



#### **Evergreen Decorations-**

The tradition of putting up a green tree, wreaths or evergreen garland dates back to the time of the ancient Egyptians and Romans. They used evergreen decorations on the winter solstice to remember that spring would be coming soon.

#### The True Meaning of Holiday Wreaths -

Christmas wreaths are symbolically significant. Holly used in wreaths symbolizes the crown of thorns that Jesus wore at crucifixion, and the berries represent Jesus' blood.

**Illegal History** - Between the years of 1659 and 1681, Christmas celebrations in the 13 Puritan colonies were considered illegal and anyone caught making merry would face a fine for celebrating. In fact, Christmas didn't become a federal holiday until the 1800s.

goodhousekeeping.com/holidays /christmas-ideas/g2972/ surprising-christmas-facts/

## Top 3 Benefits to Working from Home

This year has been universally

**strange** for everyone across the globe, but scientists are reporting some benefits to working from home rather than commuting. Below are the top 3 benefits that home based workers are noting as perks compared their experiences working on-site.

**Time Savings**. One of the most obvious benefits of working at home is that people save time because they don't have to make a commute. The time savings can be significant,

especially for workers who tended to do their drive during rush hour. By saving time on the commute, workers have been able to take up hobbies or

spend additional time getting exercise or cooking healthy meals.<sup>1</sup>

## Daycare Savings and Improved Psychological Health for

Young Children. Rather than taking kids to daycare, some parents have been able to simply keep their kids at home with them. Pre-World War II studies by the famous psychologist Albert Bandura showed that daycare was not the best option for kids and that children who were cared for by one or two dedicated caregivers (ideally parents or grandparents) during their first five years of life had better attachment behaviors and were more skilled at maintaining long-term relationships as adults. These studies were swept under the rug due to the need for women to go to work during World War II, but as remote work is becoming more common, more and more young children are getting to stay home with their parents.<sup>2</sup>



Greater Flexibility. Having greater flexibility during the workday isn't a luxury available to everyone who works remotely, but

for those who get to decide on their daily schedule, flexibility can translate into more productivity. Juggling schedules is easier when time permits rather than on a rigid schedule. Family members find it easier to make time for each other with flexibility in the work schedule, which promotes greater happiness and adaptability for everyone.

1 - money.com/work-from-homecommute/

2 - sciencedirect.com/topics/ neuroscience/social-learning-theory

# It Happened In



**December 3, 1967** – Dr. Christiaan Barnard performs the very first successful human heart transplant in Cape Town, South Africa on his patient, Louis Washkansky.

**December 13, 1642** – The Dutch navigator and explorer Abel Tasman discovers New Zealand while traveling as a part of the Dutch East India Company.

#### December 23, 1888 -

Vincent van Gogh, the famous Dutch postimpressionist painter, cut off his left ear while suffering from a severe bout of depression.

#### December 30, 1903 -

In Chicago, a fire inside the Iroquois Theater killed 588 persons, eventually resulting in new fire safety codes for theaters.

historyplace.com/specials/ calendar/december.htm

### 2020 Year-End Tax Planning Tips

The COVID-19 pandemic and its attendant stimulus packages adds a higher than normal share of uncertainty around tax — which makes year-end planning all the more crucial. Even in more certain circumstances, the end of the year is a good time to get organized and use the tips below to see where you can plan to save on taxes and/or build a little more wealth.

# Above-the-line charitable

deduction: Congress included a provision in the Coronavirus Aid, Relief, and Economic Security (CARES) Act, P.L. 116-136, as relief for charitable organizations. Section 2104 of the CARES Act permits eligible individuals who do not itemize deductions to deduct \$300 of qualified charitable contributions as an "above-the-line" deduction for tax years beginning in 2020. Taxpayers interested in this should donate before the end of the year.<sup>1</sup>

The impact of that stimulus check: The CARES Act directed the IRS to issue stimulus checks of up to \$1,200 per taxpayer and \$500 per qualified child dependent earlier this year. The payments were paid based on 2018 or 2019 return information, but are structured as advances of 2020 tax credits. Credits phase out for higher-income taxpayers, so if taxpayers received a check based on 2018 or 2019 it may not match the amount of credit they will calculate on their 2020 return. If the 2020 credit calculation is



less than they received, there is no clawback. If they received

less than the credit calculated for 2020, they can claim it as an additional refund.

Low interest rates and generous exemptions: Many estate and gift tax strategies hinge on the ability of assets to appreciate faster than the interest rates prescribed by the IRS. There's a small window of opportunity current gift and estate tax exemptions are set to expire in a few years, and a new administration in the White House could accelerate that timeline. <sup>2</sup>

1 - journalofaccountancy.com/issues /2020/sep/cares-act-charitablededuction-for-nonitemizers.html

2 - accountingtoday.com/list/top-10year-end-tax-planning-tips