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A Little December Wisdom

Dear Friend,

December has a way of reminding us to slow down, even when the calendar seems determined to do the opposite. The days are shorter, the air is colder, and our attention turns toward home, traditions, and the people we want close by. It is a busy month, but also a good time to take care of a few things before one year gives way to the next.

And if buying or selling a home might be part of your plans for the coming year, there is no need to wait until spring to start preparing. This month's issue shares a few simple steps you can take now, from checking your credit and gathering documents to talking with a lender early, so you can be ready when the right opportunity comes along.

Wishing you a joyful December, a wonderful holiday season, and plenty of time to enjoy the people and traditions that make this time of year special.

Warmly,
Jim Urban

What A Chickadee Knows About Winter

When the geese have gone and the woods fall quiet, one small voice is still there. Step outside on a cold December morning and you may hear it from the bare branches: a bright, busy chick-a-dee-dee-dee. The black-capped chickadee does not fly south. It stays, and it makes it through.

By rights, that should not be possible. A chickadee weighs less than half an ounce, about the same as a few pennies, and a body that small loses heat fast.



On the longest, coldest nights it can burn through nearly all the fat it built up during the day.

So the chickadee prepares. All autumn it tucks seeds into bark crevices, under lichen, and inside curled leaves, sometimes in thousands of separate hiding places, and it remembers where they are. Researchers have found that the part of its brain that handles spatial memory actually grows new cells in the fall, just in time for the season when memory matters most.

On winter nights it does something even more remarkable. It finds a sheltered hollow, fluffs its feathers into a thick coat, and deliberately lowers its body temperature by 15 degrees or more, slowing everything down to save energy until morning. Then it shivers itself warm and gets back to work.

And it does not go it alone. In winter, chickadees travel in small flocks, often joined by nuthatches and woodpeckers, sharing the work of finding food and watching for danger.

If you are looking for straightforward advice on how to sell a home in the current market, or if you want to know how Jim can negotiate like a "Pit Bull" on your behalf when you find your dream home, please Visit:

MyHomeValueNow.com
Once there simply click on either "I'm looking For My Next Home" or "What is My Current Home Worth?"

There is a lesson in that small, stubborn bird. Getting through a hard season rarely takes one grand act of strength. It takes preparation done quietly and ahead of time. It takes knowing when to rest. And it takes a few good companions close by.

The Shortest Day Of The Year

The winter solstice arrives on Monday, December 21, marking the shortest day and longest night of the year in the Northern Hemisphere. Depending on how far north you live, the sun may be up for only nine hours or fewer.

The cause is tilt, not distance. Earth leans about 23.5 degrees on its axis, and in December our half of the planet is angled away from the sun. The sun takes a low, short arc across the southern sky, and its light strikes us at a shallow angle that spreads the same energy over more ground. Curiously, Earth is actually closest to the sun in early January. Proximity has almost nothing to do with our seasons.

After December 21 the days start growing again, a couple of minutes at a time. It is slow enough that you will not notice for weeks, and then one afternoon in February you will walk outside after work and realize it is still light.

LIGHT IT UP SAFELY



Decorating is one of the best parts of the season and one of the more common sources of December emergency room visits. A few minutes of care up front keeps the month cheerful.

Inspect before you hang. Check every strand for cracked sockets, frayed wire, and loose connections before it goes up. Damaged strands are not worth repairing. Replace them.

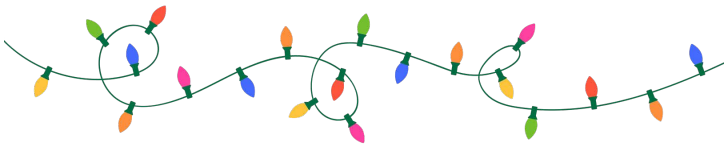
Match the light to the location. Anything going outside needs to be rated for outdoor use, and so does the extension cord feeding it. Plug outdoor lighting into a GFCI-protected outlet, and keep connections up off the ground and out of standing water.

Respect the ladder. Falls while decorating send thousands of people to the hospital every December. Use a ladder rated for your weight plus what you are carrying, set it on firm level ground, and have someone hold the base.

Put lights on a timer. Nothing decorative should run unattended overnight. A basic timer handles it and trims the electric bill at the same time.

Keep greenery watered. Live trees and cut greens dry out faster in a heated house than most people expect, and dry needles ignite alarmingly fast. Check the water daily and keep everything a few feet from heat vents, radiators, and candles.

Switching to LED strands helps on nearly every count. They draw a fraction of the electricity, run cool to the touch, and last for years.



WHY YOU CAN SEE YOUR BREATH

Step outside on a cold morning, exhale, and a small cloud appears in front of you. It is one of winter's simplest pleasures, and the science behind it is the same science that builds clouds in the sky.

The air in your lungs is warm and loaded with moisture in the form of water vapor, an invisible gas. Warm air can hold plenty of vapor; cold air cannot hold nearly as much. When your breath meets the chilly air, it cools fast and the vapor condenses into countless tiny droplets. That puff is a miniature cloud, and within seconds it mixes with the drier air around it and disappears.



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GIFT CARDS AND THE FINE PRINT

Gift cards remain one of the most requested presents every year, and also one of the most commonly forgotten. Billions of dollars in card value go unredeemed. A little awareness protects the money.

Federal rules give you more protection than most people know. Gift cards generally cannot expire sooner than five years from the date they were issued or last loaded with funds. Inactivity fees are restricted too: they cannot start until a card has gone unused for at least a year, and then only one fee per month. Terms still vary, so it is worth reading what is printed on the back.

Know the difference between store cards and bank-branded cards. A card tied to one retailer usually has no purchase fee but is only good in that one place, and it becomes worthless if the company closes. Visa or Mastercard gift cards work almost anywhere but often carry an activation fee.

Two habits worth adopting. Keep the receipt and the card number somewhere safe, since many issuers will replace a lost card if you can prove what it was. And when you receive one, use it early rather than saving it for a special occasion. The special occasion is what the drawer full of expired cards is made of.

If you buy from a rack in a store, inspect the packaging first. Tampered cards are a well-known scam, and a card that looks scratched, re-taped, or already exposed should go back on the rack.

WHY WINTER IS SO HARD ON YOUR SKIN

Cold outdoor air holds very little moisture, and heated indoor air is drier still. Move between them all day and your skin loses water faster than it can replace it, leaving the tight, itchy, flaking skin that shows up every December.

The habits that feel best in winter often make it worse. Long hot showers and harsh soap strip the natural oils that hold moisture in. Turn the water down to warm, keep it short, and use a gentle fragrance-free cleanser on the parts that actually need it.
Timing matters more than the product. Pat mostly dry and moisturize within a few minutes, while skin is still damp, to seal the water in. Thicker creams and ointments hold up better in winter than thin lotions.

A humidifier in the bedroom helps the whole household, since you spend seven or eight hours breathing that air. Aim for 30 to 50 percent humidity, which is comfortable for you and easier on wood floors, doors, and furniture too.



YOU STILL NEED TO HYDRATE IN THE WINTER

Most people think of dehydration as a summer problem. Winter can dry you out just as easily, and it tends to happen without anyone noticing.

Cold weather dulls your thirst. When you are chilled, blood vessels near the skin narrow to protect your core, and the body's thirst signal weakens even when you need fluid. Research has found cold can reduce the sensation of thirst by as much as 40 percent. Meanwhile, you are still losing water. Cold, dry air pulls moisture out with every breath, heated indoor air is often very dry, and heavy layers can leave you sweating through a brisk walk or a round of shoveling without realizing it.

Mild dehydration looks a lot like other winter complaints: headache, fatigue, dry skin, and trouble concentrating. Keep a water bottle within reach at your desk or in the car. Warm drinks count, including herbal tea and broth-based soups, and fruits and vegetables add more. Pay extra attention to older family members, whose sense of thirst often fades with age.

YEAR-END MONEY MOVES

The last weeks of the year are easy to spend just keeping up. But December 31 is a real deadline for several financial decisions, and a little attention now can pay off when tax season arrives.

Use your flexible spending account. Many FSA plans are use-it-or-lose-it. Some allow a short grace period or a small carryover, so check your balance and your plan's rules. Eyeglasses, prescriptions, and first aid supplies are common eligible purchases.

Top off retirement savings. Workplace 401(k) contributions generally must come out of paychecks by year-end. If you have room, raising your contribution on your final checks may lower your taxable income.

Take required distributions. If you are old enough to be required to withdraw from retirement accounts, the deadline for most people is December 31, and a missed withdrawal can carry a steep penalty.

Review your investments. Selling investments that have lost value can offset gains elsewhere, a strategy called tax-loss harvesting. The rules are specific, so plan carefully.

Start a tax folder. Gather receipts and donation records now, and add tax forms as they arrive in January.





READY FOR A POWER OUTAGE?



Winter storms bring down more than snow. Ice and wind can snap branches and power lines, and an outage that would be a nuisance in July can become a real problem in December. A little planning now makes a dark, cold house far easier to manage.

Build a simple kit. Gather flashlights, fresh batteries, a battery-powered radio, a first aid kit, any needed medications, and a few days of water and shelf-stable food in one easy-to-find spot. Skip candles if you can; battery lanterns are far safer.

Keep your phone charged. Portable power banks are inexpensive and can keep a phone running for days. Charge them now and top them off whenever a storm is in the forecast. Keep important phone numbers written down on paper, too.

Know the food rules. Keep the refrigerator and freezer doors closed. An unopened refrigerator keeps food cold for about 4 hours. A full freezer holds its temperature for about 48 hours, a half-full one for about 24. When in doubt, throw it out.

Use generators outdoors only. Never run a generator, grill, or camp stove inside the home or in an attached garage, even with the door open. Place generators at least 20 feet from the house, with the exhaust pointed away from windows and doors.

Stay warm together. If the heat goes out, gather everyone in one small room, close off the rest of the house, and hang blankets over the windows. Wear layers and a hat, and eat and drink regularly to help your body produce heat.



One last step: if anyone in your household depends on electricity for medical equipment, call your utility company before storm season arrives. Many keep a priority list for restoring service.

If you are looking for a business that provides exceptional service, Jim offers access to his 5-Star Referral Center. To see the businesses Jim refers to his own family, friends, and clients, please visit:

Denver5StarReferralCenter.com

You can find the specific services you need by using the search tool on the site.

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