

NEWS You Can Use

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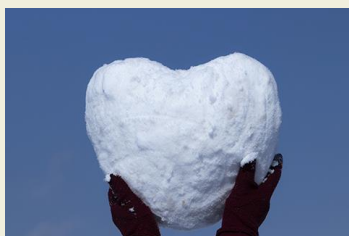
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Snowman Building 101

Take advantage of our wintery season to make a classic snowman that looks good and ages well, with minimal pain.



Recognize good snowman conditions. Test a scoop of snow to see if you can form a tightly packed snowball. The snow must be sticky, not slushy. Also, you need a sufficient quantity – at least three inches should work.

Protect your back! Especially with a larger project, the base and mid sections can get heavy quickly. Push with your legs as you roll the snowballs. Two or more people can roll the mid section onto a tarp and then lift it more easily to place on the base, while those working solo could use a plywood ramp to roll the mid section onto the base, avoiding the extreme heavy lift.

Rolling for roundness: Pushing a snowball in one direction results in a cylinder shape instead of a round globe. Switch directions as

you roll, and frequently pack down the uneven areas with your gloved hands to maintain a smooth round ball.

Stabilize your structure. Before you place the middle section on the base, scoop the top of the base out to form a shallow seat for the mid section, and pack some stabilizing snow around the two sections (the “waist”) to secure them. Use this same technique to anchor the head to the mid section, and pack snow around the “neck” to hold everything together.

Features: Anchor the classic carrot nose and branch arms deeply into your snowman by making pilot holes with a sharp object so you can place them deeper in the shoulders and face – this keeps them from falling out as quickly when the weather warms.

thespruce.com/how-to-build-a-snowman-a-better-easier-way-4026624

Your Real Christmas Tree Can Have A Second Life



Biodegradable natural trees can be recycled after their ornaments and trimming are removed for the holiday display. Many communities offer programs that divert natural Christmas Trees from the landfill, from curbside recycling in the two weeks after Christmas or through tree drop off locations. Check out the municipal programs available in your area. Companies like Home Depot offer limited drop off services as well.

Treecycling options for homeowners may include a backyard winter bird habitat – placed in the backyard, and decked out with edible ornaments like pine cones dipped in peanut butter and rolled in birdseed. As the weather warms, these trees can be broken down into mulch and compost. Those with private fish ponds, can sink trees to create an excellent habitat for fish.

realchristmastrees.org/All-About-Trees/How-to-Recycle/

Orange-Pomegranate Winter Salad

Salad Ingredients

16 oz Baby Romaine
1 cup pomegranate seeds
2 oranges, sliced
1/2 cup pecans
1/2 cup feta, crumbled
1 shallot, sliced

Drizzle the orange-maple dressing over the top of the salad and toss gently to make sure every leaf is coated.



Orange-Maple Dressing

1 orange, juiced
1 tsp orange zest
2 tbsp maple syrup
1/4 cup olive oil
2 tbsp red wine vinegar
1 tbsp Dijon mustard
1 tsp salt
1/4 tsp black pepper

Add all of your Maple-Orange Dressing ingredients to a jar and shake vigorously. Set aside.

Wash and thoroughly dry lettuce leaves. Chop roughly.

Add your lettuce leaves, orange slices, pomegranate arils, pecans, shallots, and feta to a large bowl. Toss gently to combine.

This salad is best made just before serving. The intermingled flavors of the ingredients, and their variety of colors and textures, offer a feast for the senses that is especially welcome in winter.

Fresh oranges are at their peak in the winter season, adding a fresh zing to both the salad and dressing.

Feta adds a creamy texture and hint of salt, while crunchy pecans and seasonally fresh pomegranate arils add complex color and crunch.

uncomplicatedchef.com/orange-pomegranate-winter-salad/

Supporting Backyard Winter Wildlife



Birds get hungry in fall and winter. Setting out bird feeders can help sustain them until spring and provide you with an entertaining live show.

Different birds have diverse dietary needs. Black oil sunflower seeds offer nutrition and fat for a wide variety of birds. Nyjer thistle attracts finches and several other small birds. Suet feeders, chunks of fruit, nut pieces, and mealworms are also popular.

Squirrels don't hibernate and may have small pups to care for, leading to a greater need for winter food. If you want to help them out, squirrels love unshelled sunflower seeds, acorns, walnuts and peanuts, dried corn on the cob, any unused avocado and pits, as well as chunks of carrots and apples.

gardeningknowhow.com/garden-how-to/beneficial/how-to-help-animals-in-winter.htm

2022 Tax Dates & Deadlines

Date	Description
Jan 15	4th Installment of last year's taxes
Jan 31	W2 and 1099 mailing to contractors and employees.
Feb 15	1099 mailing by financial institutions to accountholders
Mar 15	Corporate Tax Returns filing deadline
Apr 15	2021 Health Savings Account contribution deadline
Apr 15	Deadline to correct excess contribution to IRA plans
Apr 15	2021 contribution deadline for Roth and Traditional IRA's
Apr 15	2021 contribution deadline for KEOGH, SEP plans
Apr 15	First installment of estimated taxes due for 2022
Apr 18	"Tax Day" - deadline to file or request extension
Jun 15	Second installment of estimated taxes due for 2022
Sep 15	Third installment of estimated taxes due for 2022
Oct 15	Deadline to file for those requesting an extension
Oct 15	Deadline to re-characterize a 2022 Roth conversion
Dec 31	2022 contribution deadline - employee sponsored 401(k)
Dec 31	Deadline for itemized deduction expense payments
Dec 31	Deadline to complete capital loss or gain transaction
Dec 31	Deadline to establish/fund a 2022 Solo 401(k)
Dec 31	Deadline to establish a 2022 Keogh plan

Schedules can often take the edge off of stressful tasks like taxes. Listed above are important tax related dates in chronological order, including some additional to-do-by dates that might apply to you.

Adding the relevant deadlines to your calendar can improve

your chances for a smooth 2022 tax season and free up your time for more enjoyable pursuits!

irs.gov

thebalance.com/income-tax-deadlines-3192862#toc-deadlines-organized-by-date

It Happened In



January

January 1, 1901 –

Six former British colonies united as states to found The Commonwealth of Australia, electing Edmund Barton as the first prime minister.

January 7, 1782 – The Bank of North America in Philadelphia opened its doors as the first U.S. commercial bank.

January 17, 1773 – Captain James Cook was the first to cross the Antarctic Circle in his ship *Resolution*.

January 24, 1972 – After spending 28 years hiding out in the jungles of Guam, Japanese soldier Shoichi Yokoi was found. He was unaware at that time that World War II had ended.

January 30, 1973 – Gordon Liddy and James McCord were convicted of burglary, wire-tapping and attempted bugging of the Democratic headquarters inside the Washington, D.C. Watergate building.

1 - historyplace.com/specials/calendar/january.htm

When to Start Claiming Social Security



An important question to make the most of Social Security as a retirement income source is “When to start?”

The Social Security Administration gives eligible individuals the option to start their Social Security benefits as early as age 62, but offers incentives to those who wait to claim their benefits at a later age. Claiming early generally results in a lower lifetime monthly benefit than what would be earned at full retirement age, whereas waiting until as late as age 70 produces the highest lifetime monthly benefit amount.

When determining which age makes the most sense for you to claim your benefit, remember that many calculations the Social Security Administration uses are based on average life expectancy. You could receive a larger lifetime amount if you live longer than expected. Your

choice may depend on whether your lifespan is expected to be shorter or longer than average.

When to begin taking benefits may also hinge on your need. Claiming benefits early can give your financial safety net a welcome boost, and if you are able to continue working as well, that can stretch your Social Security dollars even farther. Keep in mind that if you claim benefits prior to your full retirement age and continue to work, SSA limits the amount that you may earn while receiving full benefits.

Remember, working and claiming benefits before your full retirement age may limit your ability to receive your benefits. Working may also cause a portion of your benefits to be taxable.

ssa.gov/benefits/retirement/planner/agereduction.html

ssa.gov/benefits/retirement/planner/taxes.html