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Dec 2020

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HEATH

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Providing Hope for the People of Our Community

by Chris Heath

For those of us who are parents, we are aware of how meaningful it is to raise a happy child to become an aspirational, confident adult, however, the journey to get there isn't always equal. Because of this, it leaves a multitude of individuals feeling less fortunate than others.

We are certain we can offer some relief through our agency's operations, and that's why we are electing to continue our campaign for the REcing crew.

The REcing Crew was established in 2002 by the families and friends of those with disabilities to offer leisure and recreational opportunities for individuals with disabilities. These programs enhance the physical,



emotional, and social growth of all those that participate.

We believe we can have all of our campaigns SOLELY FUNDED BY OUR AGENCY... by simply REWARDING YOUR RECOMMENDATIONS.

Through your donation, you will join our goal to give hope and happiness to deserving members of our community. When you recommend someone to us for a quote, we offer to donate \$10 to this cause on your behalf!

JOIN US: HeathInsuranceAndFinancial.com/community

OUR GOAL: \$500

WE CAN CHANGE THINGS FOR LOCAL FAMILIES AFFECTED BY DISABILITIES

RECING CREW

Let's change lives! We'll continue to support our community and you can always join by sending friends to us for a no-obligation quote. We'll offer to make a donation to those in need every time.

If you've already told others about how they can just call us for a quote and we'll donate to the community, THANK YOU! You're a true hero!!! Now, let's keep spreading the word!



YOU'RE APPRECIATED!

We often run easy-to-win customer appreciation **promotions** to keep you feeling rewarded, too. Stay tuned to this monthly **magazine** and our **Facebook page!**

Facebook.com/heathinsuranceandfinancial

+ For each **QUOTED FRIEND** you send our way, get...

• A **\$10 Donation** to a worthy cause!

• A **\$10 Gift Card!**

To recommend friends now, **visit us at:**
HeathInsuranceAndFinancial.com/rewards

JUST AROUND THE CORNER

by Marcellus Sanders

DEC 8 - NATIONAL BROWNIE DAY
BAKE IT 'TIL YOU MAKE IT!

DEC 10. HUMAN RIGHTS DAY.
To respect them is only Human.

DEC 14 ROAST CHESTNUTS DAY
THERE'S A SHORTAGE GOING 'ROUND. GOT ANY?



DEC 21 WINTER STARTS
I JUST GOT THE CHILLS.

DEC 24 NATIONAL GOLF DAY
GOLF, GOLF, GOLF.

DEC 28 CARD PLAYING DAY
IT'S STILL 2020 - YOU DIDN'T NEED THE REMINDER.

DEC 31 NEW YEAR'S EVE
AND YOU THOUGHT IT WOULD NEVER BE OVER...

Special thanks for **TRUSTING** our agency...

We will **Keep Rewarding YOU!**

Program Rules: Those recommended must receive a no-obligation quote on an eligible policy for rewards to be granted. They do NOT need to purchase a policy. There is no limit to the number of chances you can create for yourself when entering our prize drawings. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest period. You do NOT have to be a customer to participate. The agency is not responsible if the law states you cannot win due to age or any other reason.



by Michelle Rosamilia

UNWRAP THIS Brussels Sprouts Tarte Tatin

If you are looking for the perfect side to your ham or turkey, or for a dish that can stand alone for your vegetarian folks, stop right here! This unique and hearty recipe is so satisfying, you won't need to bake multiple casseroles to make this season unforgettable for your family. Seriously, consider this our gift to you!

INGREDIENTS:

- Cooking spray
- 2 tablespoons olive oil, divided
- 1 pound fresh Brussels sprouts, halved lengthwise (4 cups)
- 1/4 cup water
- 1/2 cup chopped shallots
- 2 tablespoons white balsamic vinegar
- 2 tablespoons honey
- 1 tablespoon chopped fresh thyme
- 1 teaspoon kosher salt
- 1/4 teaspoon black pepper
- 1 (9-inch) frozen whole-wheat pie dough, thawed

HOW TO MAKE IT:

• **Preheat oven to 400°F.** Lightly coat an **8-inch** round cake pan with cooking spray. Heat 1 tablespoon oil in a large nonstick skillet over medium-high. Add sprouts, cut sides down; cook, stirring occasionally, until beginning to brown, about **5 minutes**. Add **1/4 cup water**; reduce heat to medium. Cover and cook, undisturbed, until sprouts are tender when pierced with the tip of a knife, about 4 minutes. Transfer to prepared cake pan; arrange evenly, cut sides down.

• **Wipe skillet clean.** Add remaining 1 tablespoon oil; heat over medium-low. Add shallots; cook, stirring often, until softened, **3 to 4 minutes**. Stir in vinegar, honey, thyme, salt, and pepper; cook, stirring constantly, until liquid is slightly syrupy, about **2 minutes**. Drizzle evenly over sprouts. Drape pie dough over sprouts, tucking edges into sides of the cake pan. Prick top all over with a fork or tip of a knife.

• **Bake at 400°F** until crust is golden brown, **25 to 30 minutes**. Transfer to a wire rack to cool for 5 minutes. Carefully invert onto a serving plate.

Tip: The key to delicious Brussels sprouts is to cook them just enough so their flavor stays earthy-sweet and their texture tender without too much give. They're best served right away, so put your bells on and be ready to raise up your fork!





by Diane Evans

PROTECT & GUARD Miracle on 36th St.

Johnny woke up to the smell of smoke. It was eleven o'clock at night on December 24th. Because of his anxiety over the exciting surprises that were surely waiting to unravel in the morning, he was barely asleep anyway. Sensing trouble, he jumped out of bed and knocked on his parents' door. "Mom, dad, something is happening downstairs; please wake up!" Joyce was up within seconds, her heart was racing, and she started to scream "fire!" Joel was quick to follow. "Stay here. I'll go down to see where it's coming from."

The lights on the tree had ignited a fire after being in close contact with the wrapping paper on one of the tall gifts. Johnny and Joyce heard the sound of the fire extinguisher being triggered, as Joel exclaimed, "It's the tree, but I've got it under control now."

"Honey, can we come down? Are you okay?" asked Joyce. "Phew! Yes, I am okay - the tree, not so much." Johnny ran down the stairs as fast as he could to assess the damage. Looking at his dad's devastated expression, he knew he had to hold in the tears that wanted to come out so badly. The last thing he wanted was to have a sad Christmas. "Don't worry, daddy, at least we're together and safe."

The firemen were now blocking 36th Street while evaluating the incident and ensuring safety protocols were in place. "I hope you all understand how important it is to keep your smoke detector functional at all times. What would've happened if your ten-year-old hadn't woken up?" Joel and Joyce knew not ever to take that lightly again. But at that moment, they were just so grateful - their lives had been spared, and Johnny would have many more opportunities for

a joyous Christmas morning. Just not this year, they thought. Feeling exhausted, the three of them fell asleep in each other's arms, not too far from the burned down tree and gifts, which had all become a pile of rubble.

Shortly after dawn, Nick, Joel's brother, who was in the Army, and had been deployed overseas, arrived at their house unexpectedly. Light sleeper Johnny heard him come in, and the two of them decided to work some quiet magic together. By the time Joyce and Joel woke up, all the mess was gone, and Johnny had a big smile on his face. "Mom, Dad, I want you to see something really special. Meet our *Tree of Life*."

Joyce and Joel couldn't believe their eyes - or noses. Not only was Nick standing right in front of them, handing them some delicious-smelling peppermint hot cocoa, but Johnny had also built the most spectacular tree of all time! It was made of all of his favorite toys and family objects, beautifully arranged in the family room. "Johnny, it's magnificent! We're just so sorry you don't have any gifts to open now." Johnny quickly replied, "I don't need them! Making this tree made me realize I already have all the gifts I could possibly wish for, and they will never get burned by any fire."

If a ten-year-old can get to that conclusion after one eventful night, we trust that you too will find that the joy of the holidays is in appreciating the small things just as much as the big ones; the tangible things, just as much as those you cannot touch, such as memories and love - especially as we are still restricted by a pandemic. If you're having a hard time locating those opportunities for joy in your own life, these considerations may offer some perspective:

1. Because you probably won't have as much company this year, you can give the idea of hosting the "perfect" holiday party a rest. Chasing that idealized version can sometimes create much stress and anxiety. Be kind to yourself - keep it realistic, and be happy that *Zoom* exists!

2. By perhaps visiting fewer stores in person, you may have extra time to show support to your significant other, friend, sibling, or favorite nonprofit organization. Offer that help - even if it's just an ear - and allow non-materialism to fill you with a sense of purpose.

3. Do you have a pet? Then, you probably get face-to-face with pure, innocent joy every single day. Don't take that for granted this time of year, just because you are rushing around to check things off your list.

4. Just like Johnny, Joyce, Joel, and Nick, you can indulge in some delicious hot cocoa! You may avoid it all year, but now - oh now - 'tis the season to allow yourself yet another cup.

5. Guess what? You may rejoice in the fact that it is okay to take some time out for yourself, even if it's just a few minutes of solitude in the morning or before you go to bed. Claim that right and relax, do a crossword puzzle, finally start reading that book you bought, or just enjoy your own company.

6. Feel free to jump for joy very high on this one: At any time this month, you can get a free assessment by a professional at our agency regarding your best coverage options. You don't even have to be or become a customer!

7. Even if you find them a bit cheesy, you can't rob yourself of the special feeling that follows telling Alexa to play holiday songs. There just is something about Frank Sinatra's, Michael Bubl e's, and Mariah Carey's voice in December that is, yes, jolly.

Speaking of Frank Sinatra, *Winter Wonderland* was playing when Joel's phone beeped. He had forgotten that before leaving, the Chief fireman handed him a report and told him to contact the insurance company. Joel immediately sent a message to his agent through the agency's mobile app but didn't think that would do much at all. He could always deal with that later. However, that caring agent who got the message felt the family deserved to receive at least this one gift then - the assurance that their losses would be covered entirely by their insurance. To top it all off, they had also noticed an opportunity to apply a new discount to another one of Joel's policies and wanted to give that good news as well!

Joel looked at Johnny's tree and smiled, now gripping a new meaning for it. He felt very good about his recent decision to properly protect the things that mattered most in their lives - and to bundle all of those policies. "It's just really beautiful all together like that, isn't it?" We say it sure is.

Have a joyous holiday time, everyone!



by Ally Rains

DID YOU KNOW

You're a **Cookie**

Yes, you obviously know quite a bit about cookies. They come in such a wide variety that surely there is at least one flavor you love. You may go for certain types based on your taste preferences or even your mood at a given moment. However, your favorite kind of cookie also depends on the kind of person you are. Bet you didn't know that! **December 18th is Bake Cookies Day**, and you'll likely pick the one that is the flour and sugar version of you. What's that, though?

Snickerdoodles
Incredibly modest. Never takes credit and prefers to stay in the shadows, even when recognition is well deserved.

Peanut Butter
Very intelligent. A high IQ allows for great performance while under pressure. Skillful handling of stressful

situations highlights noteworthy patience and composure.

Shortbread Introvert and lonely at times, quietly yearns to be noticed. Outstanding work ethic and skills gather the admiration of others, though being timid prevents recognizing it.

Oatmeal Raisin
A little plain on the surface, but with many subtle personality dimensions. Sometimes down to earth and crunchy. Other times, sweet and a little gooey.

Black and White Cookie
Often feels conflicted in life, pulled in opposite directions. When doing well, the air is sweet as sugar. Otherwise, prepare for wicked!

Chocolate Chip Cookie

Traditional and conservative, it's almost always comforting. Being friendly and easy to get to know drives effortless popularity.

Jam Cookie

On the outside, projects a straight-laced, innocent vibe. On the inside, shows much complexity, flavor, and exotic twists.

Got yourself all figured out? Only one thing left to do now...**Bake!**

...ing unusual thought is not an unusual experience these days. There's a reconfigured world around us, and we're all trying to make sense of it. The result is lots of thoughts. Do they mean something? Maybe. How do we find out?

Having unusual thoughts is not an unusual experience these days. There's a reconfigured world around us, and we're all trying to make sense of it. The result is lots of thoughts. Do they mean something? Maybe. How do we find out?

We've come across *Morning Pages* as a technique to help clarify, comfort, provoke, cajole, prioritize and synchronize those thoughts - and life in general. It entails three pages of longhand, stream-of-consciousness writing, done first thing in the morning. We know what you're thinking - we thought it too: "There is no way I can dedicate 30 minutes of my morning to something abstract like that." Believe us: we were dead wrong. "But I'm not a writer." Wrong again. If you can form words from letters, you are too a writer. Besides, *December 7th is Letter Writing Day*, so you can honor it by writing a letter to...self.

Honestly, we think *Morning Pages* are the only letter-type of writing you need to do this season to bring about that miracle you've been secretly believing in. Why? Because you'll end up increasingly able to calm your anxieties, silence your inner critic, produce more and better insights, and resolve more internal and external dilemmas. Where do you sign up? Just say yes and follow these simplest of simple rules:

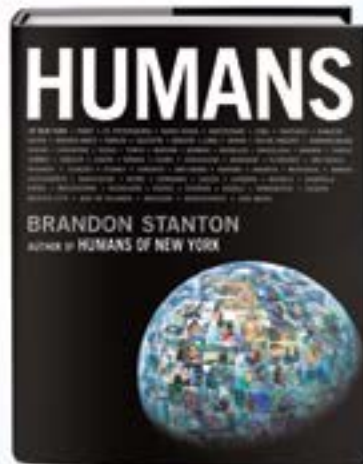
LIFEWISE DAY after DAY

by Diane Evans



1. **Do not overthink it:** This isn't art or science, and there is no wrong way to do it. You can write about whatever is on your mind.
2. **Must be done first thing in the morning:** You're trying to catch yourself before your ego's defenses are in place. With the brain's inhibitory processes still weak, "A-ha!" moments come more readily.
3. **They must be longhand.** It takes longer to write by hand, and it's that slowness that allows us to connect with our emotions. Typing yields us speed but deprives us of depth.
4. **You must fill in exactly three sides of US Letter paper.** It turns out you can't really write about nothing for three whole pages.
5. **Put it away.** Crucially, *Morning Pages* are private. Not because you'll necessarily pour out secrets there, but because it's liberating to know you could.
6. **Do your best to let go of the results.**
7. **Do it all again tomorrow.**

Brain-sweep complete, it's time to get on with the day. Ready for a great one?



HUMANS

A Book by BRANDON STANTON

Just in time for the gift-giving season comes Brandon Stanton's deeply moving book, *Humans*. This enormous project actually began with the well-known bestseller, *Humans of New York*, which

Others, it's harder for us to fathom: war, disease, hunger, and danger. But each story is so succinctly and lovingly told, accompanied by photographs of the unique person sharing it, that we feel we actually know these people. They could be our neighbors; they could be our friends; they could be us.

What the insightful Stanton has done in this volume is to remind us of our shared humanity. As humans, our struggles are universal. We're inherently empathetic beings and so, what affects one of us, affects all of us. It only takes us lifting our heads up and really seeing the incredible souls with whom we share this earth to feel that interconnectedness.

Humans will make you laugh, make you cry, and make you feel grateful to be human. It's an exquisite book and truly inspiring - think of it as an inspirational end to a very challenging year.

took the country by storm and carved a literary niche for the photojournalist.

Here, Stanton has gone global, featuring everyday people from more than 40 different countries. Despite the hardships of travel and language barriers, Stanton has been able to showcase his own rare gift - compelling people to bare their souls and share their personal stories. Each of these tales resonates deeply and is accompanied by extraordinary photos. Some lives we can easily relate to, as people tell of struggles with spouses, children, families, and jobs.

READ THIS BOOK

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Our customers have raved about some great local businesses. As your local field guides, we have reserved this space to feature them, so you too can be in the know... Have fun trying them all!

Now, have you received services from other professionals in our area who have exceeded your expectations? They might be a good fit for our exclusive - and FREE - Business Directory, too! Tell us all about them through this link:
HeathInsuranceAndFinancial.com/concierge-directory

Had I known in Dec 2019 what 2020 was going to be like... What would I have done or planned to do differently?

Probably a good place to start my resolutions list, huh? Hummm...
-> In case I need help, remember to call:

North Augusta: (803) 279-8046

Last month's RIDDLE answer is...

SECRET

(You can't see me but you can hear me. You can speak my name but if you speak of me I disappear.)

WHAT AM I?

Winner will be announced on our Facebook page by Dec 8th.

@Heath Insurance & Financial Group

Wherever life takes you, we're there.

Life is full of uncertainties and sometimes you need someone to help guide you through it all. At the Chris Heath Agency, we specialize in finding customized solutions for your financial and insurance needs.



LET'S TALK TODAY.

CHRIS HEATH

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