

# NEWS You Can Use

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## Thanksgiving Trivia

A cultural touchstone for most Americans and one of the biggest travel days of the year, Thanksgiving starts off the fall and winter holiday season.

As one of our oldest holidays, there is a lot more to know. Share the following trivia with friends and family in between courses this Thanksgiving.

About 50 million pumpkin pies are consumed every Thanksgiving, but Americans prefer apple to pumpkin pie.

About 46 million turkeys are prepared for Thanksgiving in America each year, and the most popular alternative to turkey is ham. About 12 percent of Americans skip turkey on Thanksgiving.

The Native American tribe who celebrated the first Thanksgiving with the Pilgrims were called the Wampanoag.

John F. Kennedy was the first President to pardon a turkey, and President George H.W. Bush made turkey pardoning an annual tradition.



Buffalo, New York held the first Turkey Trot in 1896.

[parade.com/1072705/jessicasager/thanksgiving-trivia](https://parade.com/1072705/jessicasager/thanksgiving-trivia)

The first Thanksgiving celebration lasted three days.

## 4 Worst Foods to Eat Before Bed



**Alcohol.** While initially alcohol can make us feel sleepy, after the alcohol has been metabolized it can become a stimulant in the brain causing us to have much less restful sleep.

**Natural diuretics.** These include foods like citrus fruits and juices (lemon), asparagus, beets, leafy greens (spinach) and even cilantro and parsley.

**Spicy foods** like ginger, hot curries, and hot peppers can cause indigestion and acid reflux.

**Caffeine.** Coffee's effects have a half-life of 8 hours, so 50% of your caffeine from 8am is still in your bloodstream at 4pm that afternoon. Coffee at noon means you'll have 50% of caffeine still there at 8pm that evening, and coffee at 2pm would still have half the effect at 10pm.

[healinglifestyles.com/4-worst-foods-to-eat-before-bed/](http://healinglifestyles.com/4-worst-foods-to-eat-before-bed/)

## Thanksgiving Leftover Recipes

### Leftover Stuffing Meatballs



1 large egg  
1 clove garlic, pressed  
Kosher salt and pepper  
1/4 c. parsley, chopped (optional)  
1 c. leftover cooked stuffing, roughly chopped  
1 lb. ground beef  
1 c. marinara sauce, warmed  
Ricotta and/or grated Parmesan, for serving

Heat broiler. Line large rimmed baking sheet with nonstick foil.

In large bowl, whisk together egg, garlic, 2 tablespoons water, and 1/4 teaspoon each salt and pepper; stir in parsley, if using. Add stuffing and mix to combine. Add beef and mix to combine.

Form meat mixture into 1 1/2-inch balls (about 20 total) and place on prepared baking sheet. Broil until cooked through, 6 to 8 minutes. Toss with marinara and spoon over toast or pasta. Dollop with ricotta and sprinkle with Parmesan if desired. <sup>1</sup>

1 - [goodhousekeeping.com/food-recipes/easy/a29429485/stuffing-meatballs-recipe/](http://goodhousekeeping.com/food-recipes/easy/a29429485/stuffing-meatballs-recipe/)

### Sweet Potato Pancakes

1 cup leftover baked sweet potatoes – candied or plain  
1 ½ cups all-purpose flour  
3 ½ teaspoons baking powder  
1 teaspoon salt  
½ teaspoon ground nutmeg  
2 eggs, beaten  
1 ½ cups milk  
¼ cup butter, melted

Mix flour, baking powder, salt, and nutmeg in a bowl.

Mash sweet potatoes into eggs, milk and butter in a separate medium bowl. Blend sweet potato mixture into the flour mixture to form a batter.

Preheat a lightly greased griddle over medium-high heat. Drop batter mixture onto griddle in heaping spoonfuls, and cook until golden brown, turning once with a spatula when the surface begins to bubble. <sup>2</sup>



2 - [allrecipes.com/recipe/36168/louisiana-sweet-potato-pancakes](http://allrecipes.com/recipe/36168/louisiana-sweet-potato-pancakes)



## Money Buddy: The Financial Equivalent of a Workout Partner.



The idea behind the financial buddy system is that two or more trusted friends commit to checking in regularly with each other and reinforcing good money habits.

Friends can encourage and bolster each other when it comes to investing and saving. Money buddies cannot replace the role of a financial professional working with a retirement saver, but they can make a difference.

A 2014 Dominican University of California study found people participating in a system of weekly updates to friends had a better chance of achieving financial goals. Select a financially literate ally who is good at avoiding the financial slip-ups you are trying to avert.

A financial buddy system may even draw you and that good friend closer.

[nbcnews.com/better/pop-culture/want-save-more-spend-less-money-try-financial-buddy-system-ncna912531](https://www.nbcnews.com/better/pop-culture/want-save-more-spend-less-money-try-financial-buddy-system-ncna912531)

## Getting a Jump on Holiday Plans

**Product shortages and shipping delays are predicted for the 2021 holiday season,** and demand is projected to increase 7% compared to last year. Retailers have less motivation for discounts and promotions except for moving excess inventories, so the limited deals available might not be on your shopping list.<sup>1</sup>

**Expect holiday shopping to begin well before Thanksgiving this year** and slow down earlier than usual, and make travel reservations as early as possible. People are planning far in advance, which could drive up prices for procrastinators.

**Online research** can provide an even greater advantage this year as you work through your holiday list. Identify local and online sources and compare prices; call ahead to local stores to confirm that products are still available.

**Also consider EBAY.** If you're new to the platform, EBAY is not just about bidding on auctions. It is filled with small businesses and individual dealers with limited inventories, and you just might find some one of a kind or incredibly popular items for your gift list there.

**How to get the best results:**

**Review your seller's rating.** Ideally, work with 99% to 100% rated sellers with a lot of sales and feedback. If there is negative feedback, read any comments - sometimes buyers will rate a satisfactory purchase lower than 5 stars when there was nothing wrong with their transaction.

**Using the Ebay 'Make Offer' option might get you a deal.** Not all sellers will accept offers, so search for the product you're interested in and then under 'filter' click 'buying options' and select 'Accepts Offers' in order to see only products from vendors willing to accept offers. When making an offer, expect to get a counter-offer and then meet somewhere in the middle. Be careful with an extremely low offer as often it insults the seller and you may not even get a response. Consider somewhere within 20-30% off the retail price as a starting point.



1 - [cnbc.com/2021/09/14/holiday-shopping-2021-early-predictions-call-for-fewer-deals-delays.html](https://www.cnbc.com/2021/09/14/holiday-shopping-2021-early-predictions-call-for-fewer-deals-delays.html)

## It Happened In



**November 8, 1519 –** Hernan Cortes and his troops conquer the Aztec Empire, capturing Emperor Montezuma from his home in today's central Mexico. The Spanish explorer landed in the Yucatan Peninsula in April of the same year.

**November 9, 1989 -** The Berlin Wall, constructed in 1961, is first opened after nearly 30 years of separation between East and West Germany, symbolically marking the end of the Cold War.

**November 20<sup>th</sup> 1789 –** New Jersey became the first state to ratify the Bill of Rights.

**November 24<sup>th</sup> 1874 –** Joseph Glidden patented his invention of barbed wire.

**November 30<sup>th</sup> 1835 –** Author Samuel Clemens was born in Florida, Missouri. He wrote The Adventures of Tom Sawyer, The Adventures of Huckleberry Finn, and The Prince and the Pauper as Mark Twain.

1 - [historyplace.com/specials/calendar/november.htm](http://historyplace.com/specials/calendar/november.htm)

## 2021 Year End Money Moves

**2021 has been a year of change for many Americans, with job transitions and relocations figuring prominently across the country. The ongoing turmoil of the pandemic makes advance planning even more helpful.**

Deductions: Standard deductions for 2021 have increased from \$12,400 to \$12,550 for single filers, from \$18,650 to \$18,800 for heads of households, and from \$24,800 to \$25,100 for joint filers. If you think it might be better for you to itemize, now would be a good time to pull together the necessary receipts and paperwork. As a start, it may help to review your filing from last year and compile the same information for this year. Presenting well-organized documentation to a preparer will keep their time and expense to a minimum and let them focus on the most important aspects of your case.<sup>1</sup>

**Incorporate tax-loss harvesting, charitable gifting, or asset rebalancing as appropriate.**

The art of tax-loss harvesting involves realizing investment losses in order to offset gains or other types of income. This combines well with an annual review that can include portfolio rebalancing, charitable contributions and other gifting, and reviews of IRA and HSA contributions, among other things.



Talking with a financial or tax professional now rather than in February or March will give you time to make year-end moves in the areas mentioned above, with an eye toward your current financial situation and your long-term financial goals.

1 - [irs.gov/newsroom/irs-provides-tax-inflation-adjustments-for-tax-year-2021](https://www.irs.gov/newsroom/irs-provides-tax-inflation-adjustments-for-tax-year-2021)