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The Gingerbread House Tradition

Hard gingerbread cookies, sometimes gilded with gold leaf and shaped like animals, kings and queens, were a staple at Medieval fairs in England, France, Holland and Germany. Queen Elizabeth I is credited with the

idea of decorating the cookies in this fashion, after she had some made to resemble the dignitaries visiting her court.

Gingerbread houses originated in Germany during the 16th century. Their popularity rose when the Brothers Grimm wrote the story of Hansel and Gretel, in which the main characters stumble upon a house made entirely of treats deep in the forest.

The Grimms’ original fairy tale includes the line: **“When they**

came nearer they saw that the house was built of bread, and roofed with cakes, and the window was of transparent sugar.” In later versions it became gingerbread, rather than just bread. Inspired by the story, German bakers began to craft small decorated houses from lebkuchen, spiced honey biscuits.



The modern tradition of making gingerbread houses has become a Christmas activity for families around the world.

pbs.org/food/the-history-kitchen/history-gingerbread/

Peppermint Candy - More Than Just a Sweet Treat



Candies flavored with peppermint oil or extract contain menthol, menthone, and other compounds that provide more than just refreshing flavor:

The antibacterial properties in peppermint oil can combat the oral bacteria that cause bad breath.

The anti-inflammatory and relaxing properties of peppermint oil provide a soothing force in the gastrointestinal tract, comforting multiple gut ailments such as irritable bowel syndrome, cramps and nausea.

The menthol compound found in peppermint has been used to remedy pain from tension headaches, migraine headaches, and other causes.

[healthline.com/health/fitness-exercise/essential-oils-for-sore-muscles](https://www.healthline.com/health/fitness-exercise/essential-oils-for-sore-muscles)

Vishing: How to Identify and Prevent Voice Phishing Scams

Vishing uses internet phone services (VoIP) to scam targets. Often, this includes ‘spoofing’ the phone number of a real business or company.

One form targets your bank account or credit card, with a notice that your account has been compromised, and a number to call back and reset your password. Upon calling, a recording asks for bank account numbers or other sensitive information.

Another twist may be to tell you that there is a problem with a payment from your account, and ask you to transfer money to correct the problem. But all they’re doing is taking your money.

Another approach involves a free offer or prize. In order to redeem the freebie or prize, you must first pay for shipping and handling, or a redemption fee. This requires you to give your credit card number over the phone.

Other vishing scams include:
◆ Unsolicited offers for credit and loans

- ◆ Exaggerated investment opportunities
- ◆ Charitable requests for urgent causes
- ◆ Extended car warranty scams.

Remember that a legitimate business doesn’t make unsolicited requests for personal, sensitive, or financial information. If someone tries to coerce you into giving them sensitive



information, hang up. Rather than calling a number provided in your message, contact the phone number for your bank, credit card company, or whoever the caller claimed to be. Then verify whether there is a real problem.

Be careful what details you give over the phone and never send sensitive information via text message or email.

[fraudwatch.com/what-is-vishing-voice-phishing-scams-explained-how-to-prevent-them/](https://www.fraudwatch.com/what-is-vishing-voice-phishing-scams-explained-how-to-prevent-them/)

In Season: Pomegranates



Commonly available in late October and running through January, the sweet, ruby red seeds are a great addition to salads, fruit cups, and festive holiday drinks.

The pomegranate is a fruit that contains hundreds of edible ruby toned seeds called arils. They are rich in fiber, vitamins, minerals and bioactive plant compounds, but they also contain some sugar.

Pomegranates contain punicalagins and puniceic acid, shown to reduce inflammation, a leading driver of many killer diseases.

Looking for the benefits of pomegranate without the sugar? Pomegranate extract and powder is typically made from the peel, due to its high antioxidant and punicalagin content.

authoritynutrition.com/12-proven-benefits-of-pomegranate

The Audubon Christmas Bird Count

On Christmas Day 1900, ornithologist Frank M. Chapman, an early officer in the nascent Audubon Society, proposed a new holiday tradition—a "Christmas Bird Census"—that would count birds during the holidays. The Christmas Bird Count occurs December 14 to January 5 every season, and this current season marks the 123rd count.

wildlife census to assess the health of bird populations and help guide conservation action.

Volunteers can register with The Audubon Society and are connected with the nearest established 15-mile wide diameter circle, organized by a count compiler. They follow specified routes through a designated 15-mile diameter circle, counting every bird they see or hear all day. It's not just a species tally—all birds are counted all day.



From an initial group of 25 dedicated participants, this tradition has grown to tens of thousands of volunteers throughout the country.

Audubon and other organizations use data collected in this long-running

Residents within the boundaries of a circle can stay at home and report the birds that visit their feeders, coordinating with that circle's count compiler.

audubon.org/content/join-christmas-bird-count

It Happened In ...



December 1, 1990 –

Engineers digging a railway tunnel under the English Channel broke through the last rock layer, connecting England to mainland Europe for the first time since the Ice Age.

December 15, 1995 –

European Union leaders announced the Euro as their new currency.

December 23, 1947 –

John Bardeen, Walter Brattain, and William Shockley of Bell Laboratories invented the transistor. They shared the Nobel Prize for their work which set off a period of innovation in electronics.

December 30, 1803 –

The United States took formal possession of the 885,000 square mile territory of Louisiana, nearly doubling the size of the U.S. - purchased from France for approximately \$15 million.

<https://www.historyplace.com/specials/calendar/december.htm>

Recession Considerations in Retirement

A recession involves a significant decline in economic activity, spread across the economy which lasts more than a few months. Recessions have been compared to forest fires – small ones are healthy for the forest, as they get rid of dead wood and convert it to fertilizer. Larger fires can erupt with more devastating and long-lasting effects.

A recession can be particularly challenging for people who are nearing or have just entered retirement. The five years before and after retirement have been referred to as the “fragile decade.” Hitting a recession in this period could make it harder to recover from market losses or deplete retirement funds that you are drawing faster than expected.

Unemployment increases in a recession as consumer spending falls and businesses reduce overhead. Some companies may offer early retirement packages to senior employees – make sure you understand the potential benefits and drawbacks of taking the offer. Having enough in your emergency fund to make any necessary transitions – to a new job, if

needed. Consult your financial advisor to see where you stand financially and your retirement readiness.

A recession often means market turmoil and losses.

Some people may choose to postpone retirement during a recession, so they can continue to contribute to retirement accounts, build up savings, and delay withdrawals.

If you have to tap into retirement savings during a downturn, essentially you’re taking out money without putting any back in. This type of retirement-timing risk is



commonly referred to as a sequence of returns risk. Make sure your plan is appropriately diversified and rebalanced reduce exposure.

We can’t control our circumstances, but we can control our strategy and execution.

marcus.com/us/en/resources/retirement/retiring-during-a-recession