
DOLLARS & \$ENSE™

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A Free Monthly Newsletter from Your Friends at **Kaufman Financial Services, Ltd.**

The Story of the Salvation Army Bell Ringers *A Holiday Tradition...*

In 1891, Captain Joseph McFee wanted to help the poor people in San Francisco, especially for the coming Christmas season, but he didn't know where to get funding for his project. He remembered, during his earlier days as a sailor in Liverpool, England, seeing a large kettle called "Simpson's Pot" where passengers of boats that docked at Stage Landing tossed coins to help the poor.

The following day captain McFee placed a pot at the Oakland Ferry Landing. Beside the pot was a sign that read "Keep the Pot Boiling". He was able to collect enough donations to have a Christmas dinner for the poor people.

Captain McFee's idea spread and in 1897, a nationwide effort was able to fund 150,000 Christmas dinners for the poor. In 1901 donations from New York city funded a sit-down dinner at Madison Square Garden.

Today, bell ringers and red kettles are seen on many reputable stores and malls across the world. They use bells to attract the attention of passerby's, some volunteers even sing Christmas carols or play musical instruments to raise donations. Some of the newer kettles even have a self-ringing bell and a PA system that plays Christmas carols.

Money collected through the red kettles are used to help the needy, the sick, the aged and other less fortunate individuals, especially during the Thanksgiving and Christmas season.

They say Christmas is about sharing and giving. Regardless of religion, there are many different organizations, activities and ways to help those in need, the Salvation Army is one of them.. ☺

Smart Shopping Tips **To Help You**

Avoid overspending

It's the Giving Season, but frugality has been popular during the recession, so retailers are targeting your frugal side to make sales. This holiday season will see a rash of new promotions and coupons aimed at your frugal side.

Here's how to be a smart shopper this season...

See inside.....



Do You Have a Question About Taxes, Payroll or Accounting You Want Answered?

We love to hear from all our good friends and customers who enjoy reading our monthly newsletter. If you have a question about anything related to taxes payroll or accounting, feel free to give us a call at:
(847) 243-3600

Mark Your Calendar

- Dec 1 World AIDS Awareness Day
- Dec 4 Santa's List Day
- Dec 10 Human Rights Day
- Dec 11 Hanukkah begins
- Dec 15 Bill of Rights adopted (1791)
- Dec 18 Bake Cookies Day
- Dec 21 First day of Winter
- Dec 25 Christmas
- Dec 26 Kwanzaa begins
- Dec 31 New Year's Eve

Know someone who needs help with their taxes? We are still accepting new customers and are happy to accept your referrals! And with each referral that becomes a customer, you'll receive \$25.00 off your own return or \$25.00 Cash! Call us at **(847) 243-3600**



Smart Shopping Tips To Help You

Avoid overspending

Frugality has been popular during the recession, so retailers are targeting your frugal side to make sales. This holiday season will see a rash of new promotions and coupons aimed at your frugal side.

Despite the draw of deals, most Americans will be spending less this year on holiday gift giving. Here are three methods for reducing spending this year:

1. Shorten the list: Shopping for fewer people topped the list of ways to reduce holiday spending. Co-workers, hostess gifts, and other small gifts can really add up.
2. Handmade gifts: Most people will understand your budget is a tight, and would rather have your award winning brownies than \$20 worth of too pretty to use speciality soaps.
3. Smarter spending: The best way to save money this holiday season (and year round) is to spend smart. I'll share 10 ways you can be giving this holiday season without sacrificing your savings.

5 Ways To Spend Smarter

Use these helpful spending tips for the holiday season and beyond.

1. Make a list whenever you leave the house. Make a list, check it twice, don't leave home without it!
2. Look online before you buy. Knowing the price of something online saves you time (no running from store to store), and you can guarantee you'll know the cheapest price. Many stores offer price matching, so it's a great incentive to spend 5-10 minutes searching the web.
3. Use coupons and discounts, but only for things you need. Coupons are a great way to save money, but look for coupon codes or discounts for things that are on your list. You are NOT saving money spending on things that you don't need.
4. Eat before you shop. Pack snacks or a meal if you will be out for a long time. Make sure to pack water as well. This not only saves money when food shopping, but also when you are doing other types of shopping as well!
5. Choose quality over quantity. Use Consumer Reports, or other reviews to find a product that will last you longer than a cheap one.

Check this out!

We have just updated our web page with a new look and have added a blog page. From the blog page, I will add new tax updates, financial planning ideas and other articles of interest. Please check this out and leave your comments.

Go to

www.SAVEMORETAXES.COM

Ring In the New Year With a Hula - Hoop

Many people make resolutions to start a fitness routine to lose the "Holiday Bulge" on New Years Day; and one great and fun way to get fit is by "Hooping" which is currently experiencing a wave of popularity once again.

You may think that the Hula Hoop was a fad born in the 1950s, but in fact people were doing much the same thing with circular hoops made from grape vines and stiff grasses all over the ancient world. More than three thousand years ago, children in Egypt played with large hoops of dried grapevines. The toy was propelled along the ground with a stick or swung around at the waist.

During the fourteenth century, a "hooping" craze swept England, and was as popular among adults as kids. The records of doctors at the time attribute numerous dislocated backs and heart attacks to "hooping." The word hula became associated with the toy in the early 1800s when British sailors visited the Hawaiian Islands and noted the similarity between "hooping" and hula dancing. In 1957, an Australian company began making wood rings for sale in retail stores.

The item attracted the attention of Wham-O, a fledgling California toy manufacturer. Richard P. Knerr and Arthur K. Melin, of Wham-O, manufactured a plastic hoop in a variety of bright colors. Knerr and Melin promoted it for months in 1958 on Southern California playgrounds where they would do demonstrations and give away hoops to get the children to learn and play. Their perseverance turned HULA HOOP into the greatest fad the country has ever seen. Twenty-five million were sold in four months! The Hula Hoop was introduced in 1958 and made the two men very rich indeed.

The fad died out in the sixties, but Hula Hoops are now very much with us again thanks to the fitness craze. What better way to grind off those unsightly bulges around the waist and hips.

The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty. - Winston Churchill



Have Dinner on Us!

Answer this month's trivia question correctly and you could win a \$50.00 gift certificate at a great restaurant!

Here is the question: "What year did Captain Joseph McFee hold the first Salvation Army Dinner for the poor?"

- a) 1901
- b) 1891
- c) 1897
- d) 1929

The first 10 people with correct answers to call us at (847) 243-3600 will be entered in a drawing for a \$50.00 gift certificate. Winner will be drawn about December 21st.

That's it, no strings attached! And here's a hint: The answer is located within this newsletter, so read carefully and Good Luck!



New Year's Eve Traditions Around the World

Traditions to bring good luck for the New Year are as old as the celebrations and come from all corners of the world.

Some involve housecleaning...brushing the bad luck of the past out with the dust. Holding a piece of silver or gold as the New Year begins is said to increase the chances of prosperity in the coming year...some place a silver coin over the doorway or a penny on the windowsill.

An Irish tradition involves banging on the door and walls with Christmas bread to chase the bad luck out and bring good spirits to the household with the promise of bread enough in the New Year. This is probably related to the tradition of banging pots and pans in Iran, or the ancient tradition of using firecrackers to welcome in the Chinese New Year.

German's drop melted lead into cold water and take turns interpreting the results. This tradition has become so popular that kits are sold that include the lead pellets and suggestions for reading the results.

Then there are the foods. Grapes, one for each month, make for a lucky year in Spain and many Latin countries. The Southern U.S. tradition of black eyed peas or anything that forms a circle - such as donuts or pretzels - make for good fortune in the coming year.

These ancient holiday traditions are as varied as the lands where they are from, but they all have one thing in common: sharing warm personal wishes with friends and family for much happiness, health and prosperity in the New Year...

The Famous "Hershey Kiss" peanut butter Christmas cookie

Great for cookie exchanges during the holidays.

Ingredients

- * 1 cup butter
- * 1 cup creamy peanut butter
- * 1 cup sugar
- * 1 cup firmly packed brown sugar
- * 2 large eggs
- * 4 cups flour
- * 2 teaspoons baking soda
- * 1 teaspoon salt
- * 2 teaspoons vanilla
- * 1 cup sugar (for rolling dough balls into)



- * 2 (10 ounce) packages Hershey's chocolate kisses

Directions

1. Cream the first 5 ingredients until light and fluffy.
2. Sift the dry ingredients and gradually add to wet ingredients until mixed well.
3. Form into small balls and roll in sugar.
4. Place on lightly greased cookie sheet and flatten slightly with fingers, not too thin, just a little.
5. Bake at 350° for 8-10 minutes.
6. As soon as you remove cookies from oven, press a Hershey's Kiss into the center of the cookie, and cool completely.

Source: Recipezaar.com

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Kaufman Financial Services, Ltd.
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What's Inside?

- Win a \$50 Dining Gift Certificate!
- A Wonderful Holiday Breakfast Recipe-
- Notable Events and Dates for December-
- New Year's Eve Traditions-
- Finding Ways to Volunteer-
- Our Monthly Cartoon-
- A Fantastic Special Offer-
- ... & so much more!

What's the Answer?

- How the Hula Hoop became a fad?
- How People around the world celebrate New Year's?
- When The Salvation Army Began?
- How to shop smarter this season?



Science has increased our life span considerably.
Now we can look forward to paying our taxes at
least ten years longer.



Did you know?

At Hanukkah, Jewish families around the world delight in the story of the miracle lamp that remained lit for nine days and the wealth of festive traditions that surround the lighting of the menorah.

When is Hanukkah?

Whether you celebrate Hanukkah, Chanukah, Chanukkak or any other Western spelling, the festival of lights begins this year at sunset on December 11, 2009 - and is celebrated until December 19, 2009

The Story of Hanukkah

The story of the outnumbered Maccabees victory over the Syrian army sent to destroy them is still relevant today. The ancient tale ends with the Maccabees return to Jerusalem where they rebuilt and reconsecrated the altar in the temple.

The temple's golden menorah had been stolen by the Syrians. The Maccabees crafted a new one, but there was only a small amount of oil... only enough to burn for one day. The faithful people lit the lamp and by a miracle, it continued to burn for eight days. In memory of the joyful miracle, these eight days were dedicated for an annual thanksgiving celebration and for lighting candles.

