

# “THE TRUTH” NEWSLETTER

## (CAN YOU HANDLE THE TRUTH?)

November 2018



### Holiday Fun

It's that magical time of the year, when beautiful decorations are all around, sky miles are being used and the creations from special recipes are shared. This is the only time of the year when you hear songs like; *Silent Night, Jingle Bells* and my all-time favorite *Santa Claus is Coming to Town*. As you enjoy the holidays, keep warm and watch your spending. The article below was so good, I had to share it again and it can help with your shopping budget.

Family gathering can bring stressful feeling, but being in the moment and just letting things happen can eliminate those feelings. Throughout this Season and always  
“Give Love”.

From my family to yours

“HAPPY HOLLIDAYS”

*The Truth*

### ENERGY TIPS FROM ALABAMA POWER

**Set your ceiling fans to the clockwise direction** to help pull the heated air down to the living areas of your home and keep drafts at bay.

**Cover up cold feet.** Research shows we are more sensitive to feeling cold when our toes are exposed, and women are more likely than men to have cold feet. Wearing comfy wool socks can help you feel warm all over.

**Make sure the insulation in your attic is 10-12 inches deep** to help keep your home comfortable, and if you have a crawl space or basement, use an insulation wrap to help blanket your living areas.

**Check your water heater.** If your water heater tank is warm to the touch, believe it or not, it may need a blanket. Check with the manufacturer to see if it has an R value of at least 24, and if not, try adding a custom-made insulating blanket, which can reduce heat loss by 25%-45%.

**Program your thermostat to a temperature setting of 68 degrees** or lower during the day and even cooler at night while you're sleeping and snuggled under the covers.

**If you've got a programmable thermostat, set it to automatically increase** about 10 or 15 minutes before your alarm goes off, so you can start your day without shivering.

**Open your drapes or blinds to take advantage of the sun's rays** during the day to help heat your home. Close them on the shaded side of the house and at night.

**Use an electric blanket at night.** An electric blanket is more economical than heating the entire house all night long. Another option - swap out your bedding to flannel sheets or heavier blankets.

**If you have a fireplace, keep the flue closed** when the fireplace is not in use.

**Close all louvers and vents** in the attic or foundation walls during the winter - but be sure to open them when the weather turns warm.

**Zone heat** — only use portable electric space heaters in the room or area you are in. Buy models that are thermostatically controlled.

## CONTACT US

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*“Be thankful for what you have; you’ll end up having more. If you concentrate on what you don’t have; you will never, ever have enough”*

**-Oprah Winfrey**

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## JOKE OF THE MONTH

Q: What do you get when you cross an octopus with a turkey?

A: Finally, enough drumsticks for everyone.

[theholidayspot.com](http://theholidayspot.com)

## Don't let the Holidays Stress You Out

Take these simple steps to avoid stress

### FINANCIAL UPDATE

#### 8 Tips to Help Control Holiday Spending

1. **Set limits for total holiday spending** – stick with it
2. **Make your own “Naughty” or “Nice” list** – this could be fun
3. **Budget based on your own finances** – don't try to keep up with the Jones
4. **Become a coupon or coupon code collector** – make sure the coupons match what you are aiming to buy
5. **Give your time** – most people just want to spend quality time with you
6. **Gift yourself a better spending habit** – make shopping fun, not a chore
7. **Give personalized gifts instead of expensive gifts** – focus on the individual
8. **Organize group volunteering instead of holiday parties** – get creative and make a difference

- **Acknowledge your feeling** – it is normal to feel sad about the lost of a loved one or not being able to be with love ones
- **Reach Out** - if you feel lonely or isolated, seek out community, religious or other social events.
- **Be Realistic** – the holiday does not have to be perfect or just like last year
- **Set Differences aside** – try to accept family members and friends as they are
- **Stick to a budget** – before you go gift and food shopping, decide how much you can afford to spend
- **Plan ahead** - set aside specific days for shopping, baking, visiting friends and other activities
- **Learn to say no** - saying yes when you should say no can leave you feeling resentful and overwhelmed
- **Don't abandon healthy habits** - don't let the holidays become a free-for-all
- **Take a breather** - Make some time for yourself
- **Seek professional help if you need it** - despite your best efforts, you may find yourself feeling persistently sad or anxious, plagued by physical complaints, unable to sleep, irritable and hopeless, and unable to face routine chores. If these feelings last for a while, talk to your doctor or a mental health professional.

**CLICK TITLES FOR FULL ARTICLES**