

DeVille

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Happening in January...

New Year's Day, Jan. 1. Ring in the new year with good cheer and some smart resolutions.

Martin Luther King Jr.'s Birthday, Jan. 15. The civil rights leader's birthday is celebrated as a federal holiday on Jan. 16 of this year.

Sundance Film Festival, Jan. 21-Jan. 31. Held in Park City, Utah, it's the largest festival of independent cinema in the United States, and it has become the premiere showcase for independent filmmakers in the U.S. and around the world.

National Slavery and Human Trafficking Prevention Month. Aimed at raising awareness of the many forms of human trafficking that still plague the world today: "Children forced to take part in armed conflict or sold to brothels by their destitute families, men and women who toil for little or no pay, who are threatened and beaten if they try to escape," as the 2013 presidential proclamation put it.

National Hot Tea Month. Isn't a cold month like January the perfect time for a nice cup of hot tea? Especially when you're striving to keep your New Year's resolution to lose some weight. Some studies have suggested that tea (green tea, specifically) may promote weight loss by increasing the amount of energy spent by the body.

The Weather Outside Is Frightful

When the mercury dips, try these housewarming tips: Close the blinds or curtains to trap the warm air inside your apartment. Invest in a humidifier—or lots of plants—to keep the air moist, warm and comfortable. Keep heat-producing items (lamps, electronic equipment) away from the thermostat. When it's really cold, don't forget to leave the faucets dripping slightly and open the cabinet doors so warm air can circulate around your pipes.

How to Make Resolutions You'll Actually Keep

Making a New Year's resolution is like setting any other type of goal. You have to choose wisely if you want to achieve something significant. Remember that a good resolution, like a solid goal, usually has a few definable characteristics:

- **Focus.** Set a definite target: "Lose 10 pounds by June" is better than "Lose some weight."
- **Challenge.** Your resolution should be neither too hard, nor too easy.
- **Commitment.** Share your resolutions with others who will help you work on them.
- **Presence.** Write down resolutions in detail, and post your list where you'll see it often.
- **Vision.** Visualize the results you want to achieve every day.

Avoid Inhaling Spray Cleaners

If you use a lot of sprays to clean furniture, polish glass and perfume rooms, maybe you should consider cutting back on their use. At least try to avoid inhaling the spray.

Researchers in Europe found that adults who used these household products once a week or more increased their risk of developing asthma by 30 to 50 percent.

Most of these cleaning products come in forms other than aerosol sprays. Consider choosing one of those.



January 2017

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LifeStyle

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New Year's budget resolution? Try this!

If your goal is to make 2017, a better financial year, try Zero-Sum Budgeting. According to FamilyFinancier.com, Zero-Sum Budgeting revolves around two main ideas: Budgeting to zero and paying for next month's expenses with this month's income.

What is budgeting to zero?

Budgeting to zero means spending every single dollar on a specific goal.

You could have goals like paying a bill, saving for a vacation or adding to an investment. Over time you can identify overspending in one or multiple categories and make adjustments.

How to Pay for Next Month's Expenses Today

The second main goal for the zero-sum method is to pay for the month ahead with the current month's income.

This allows for two benefits:

- No issues paying bills on time
- Safety net of at least one month's income in case of emergency

Accomplishing these two goals would put someone far ahead of the average American. According to a recent Federal Reserve survey, 46 percent of Americans said that they would have to borrow or sell something to pay for a \$400 emergency.

Given this reality, paying bills a month ahead can take time unless a person already has savings. Once accomplished, this goal can provide financial security and peace of mind.

Tips for Implementing the Zero-sum Budget

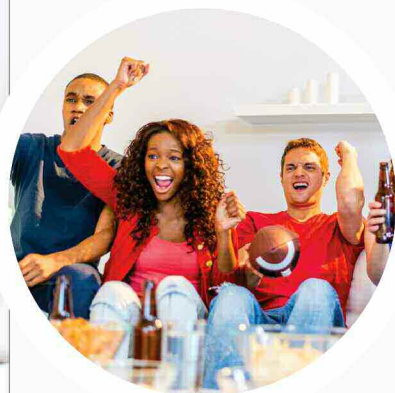
Start with your monthly bank statement in hand. Make a list of spending categories.

Assign expenditures to one of these categories. This helps you see what you actually spend and where.

Now, decide where you can cut spending and where you can add spending, to suit goals such as paying off bills. Make sure every single dollar you bring in has a 'home' in your budget.

A few recommendations for someone trying this, or any other, budgeting method:

- Use an app, tool, or spreadsheet to help stay organized and accurate. This makes the process so much easier.
- Find an accountability partner.
- If overspending is a problem, roll with the punches and work to get back on track.



Easy Sports Party Tips

No matter the sport, it's a tradition to get together with friends for some fun while watching the game. Although the competition is enough to keep everyone excited, there are some party tips that help ensure everyone is having fun.

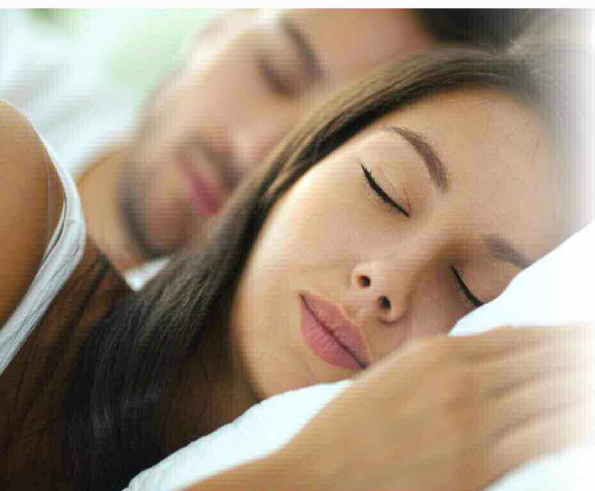
Here are a few tips for planning a fun party from Food Network.

Pre-Game Strategy Start by making a list and then, to cut down on time, visit a warehouse store, like Sam's Club, to get all your party supplies in one stop. Since you're shopping for a group, buy in bulk to get better deals.

Menu Party food should be delicious, but it should also be fun and casual – this isn't an occasion for champagne and caviar.

Stadium Seating Arrange furniture in an "L" shape with extra chairs around the perimeter of the room. That way, most guests will have a good view of the television and they can also sit and talk.

Post-Game To avoid hours of clean-up after the game, use disposable paper products for everything from tablecloths to plates and napkins.



Good sleep habits encourage rest

If you do the same things every night before you sleep, you can expect to fall asleep faster and sleep deeper. Called Sleep Hygiene, these considerations make sleeping better:

- Don't eat large meals before bed.
- Avoid caffeine, nicotine, and alcohol before bedtime. Chocolate milk is no good because it has caffeine.
- Establish a bedtime routine. Read in a chair for a time before bed, for example. Brush your teeth. Put on pajamas. Whatever you do, make it a regular part of your sleep routine.
- Don't read in bed, play with your phone or watch television in bed. The bed should be associated with sleep.
- Consider not reading the news or your favorite websites before bed. You want to retire with a calm mind.

During the day, you can exercise to help you feel tired at night. Be sure you are exposed to natural light, which maintains a healthy sleep and wake cycle.



THE FOUNDER Michael Keaton stars in the true story of how Ray Kroc, a salesman from Illinois, met Mac and Dick McDonald, who were running a burger operation in 1950s Southern California. Kroc was impressed by the brothers' speedy system of making the food and saw franchise potential. He maneuvered himself into a position to be able to pull the company from the brothers and create a billion-dollar empire.



HIDDEN FIGURES Taraji P. Henson, Octavia Spencer and Janelle Monáe star in the incredible untold story of three brilliant African-American women working at NASA, who served as the brains behind one of the greatest operations in history: the launch of astronaut John Glenn into orbit, a stunning achievement that restored the nation's confidence, turned around the Space Race, and galvanized the world. The visionary trio crossed all gender and race lines to inspire generations to dream big.

XXX 3: THE RETURN OF XANDER CAGE Focuses on extreme athlete turned government operative Xander Cage (Vin Diesel) coming out of self-imposed exile and on a collision course with deadly alpha warrior Xiang and his team in a race to recover a sinister and seemingly unstoppable weapon known as Pandora's Box. Recruiting an all-new group of thrill-seeking cohorts, Xander finds himself enmeshed in a deadly conspiracy that points to collusion at the highest levels of world governments.

GOLD Matthew McConaughey stars as Kenny Wells, a failing businessman and modern-day prospector desperate for a lucky break. As a last ditch effort, Wells teams up with an equally luckless geologist, played by Edgar Ramirez, to execute a grandiose plan: find gold deep in the uncharted jungle of Indonesia.

THE BOOK OF LOVE After tragedy strikes Henry (Jason Sudeikis) and Penny (Jessica Biel), he befriends a tenacious young girl (Maisie Williams) and discovers she is constructing a raft to sail across the Atlantic to find her lost father. Together, along with some unlikely friends, they set forth to construct the vessel and subsequently rebuild their lives.

BASTARDS Ed Helms and Owen Wilson play Peter and Kyle Reynolds, two brothers whose eccentric mother (Glenn Close) raised them to believe their father had died when they were young. When they discover this to be a lie, they set out to find their real father, learning more about their mother than they probably ever wanted to know.

LIVE BY NIGHT It's the Roaring '20s and Prohibition hasn't stopped the flow of booze in an underground network of

gangster-run speakeasies. The opportunity to gain power and money is there for any man with enough ambition and nerve, and Joe Coughlin, the son of the Boston Police superintendent, long ago turned his back on his strict upbringing for the spoils of being an outlaw. But even among criminals there are rules, and Joe breaks a big one: crossing a powerful mob boss by stealing his money and his moll.

SLEEPLESS Jamie Foxx as undercover Las Vegas police officer Vincent Downs, who is caught in a high stakes web of corrupt cops and the mob-controlled casino underground. When a heist goes wrong, a crew of homicidal gangsters kidnaps Downs' teenage son. In one sleepless night he will have to rescue his son, evade an internal affairs investigation and bring the kidnappers to justice.

THIS MONTH ON DVD & BLU-RAY

January 10	The Accountant
January 10	Deepwater Horizon
January 10	Kevin Hart: What Now?
January 17	The Girl on the Train
January 17	Keeping Up with the Joneses
January 31	Masterminds



Happy New Year!!

sunday	monday	tuesday	wednesday	thursday	friday	saturday
1 New Year's Day Rent Due.	2 <i>Weigh-In Day</i>	3 <i>Fruitcake Toss Day</i>	4 <i>Pop Music Chart Day</i>	5 	6 <i>Cuddle Up Day</i>	7
8 <i>Argyle Day</i>	9 <i>Clean Off Your Desk Day</i>	10 <i>Houseplant Appreciation Day</i>	11 <i>January is Get Organized Month</i>	12 	13 <i>Make Your Dream Come True Day</i>	14 <i>National Kite Day</i>
15 <i>Humanitarian Day</i>	16 MLK, Jr. Day <i>National Day of Service</i>	17 <i>Ditch New Year's Resolutions Day</i>	18 <i>Thesaurus Day</i>	19 <i>January is National Polka Music Month</i>	20 <i>Penguin Awareness Day</i>	21 <i>National Hugging Day</i>
22 	23 <i>National Pie Day</i>	24 <i>Compliment Day</i>	25 <i>Opposite Day</i>	26 <i>Australia Day</i>	27 <i>National Fun at Work Day</i>	28 <i>Kazoo Day</i>
29 <i>Curmudgeons Day</i>	30 <i>Bubble Wrap Appreciation Day</i>	31 				

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