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'Tis the Season for Giving – Not Stealing

How to Avoid Holiday Scams

We get busy shopping for Christmas gifts online and in-store during the holiday season. It's the season that keeps on giving — but not for all. Scammers will devise clever ways to con you out of your hard-earned money. Some will take advantage of your generosity. So, as you scroll through shopping websites and wait for your gifts to come in the mail, be sure to protect yourself from scammers. Here are some tips.

Holiday Mail Scams
Shipping companies will give you updates and status on your items when you order something online or ship a package off. Although this tool is excellent for tracking where your orders are, scammers will send phishing emails pretending to be these shipping companies.

These emails claim your package is lost or more information is needed to process your order or shipment. Some may have a webpage link for you to submit personal information. Phishing

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Bah Humbug!

4 Lessons From 'A Christmas Carol'

We all know "A Christmas Carol," which features the three ghosts of Christmas as well as Ebenezer Scrooge and Tiny Tim. The story is a Christmas classic many of us read or watch every year. Growing up, I watched this around the holidays, too, and as I've continued this tradition with my own family, I've come to realize something. The tale of Ebenezer Scrooge was written nearly two centuries ago, in 1843 — however, its themes and lessons are still relevant today. Here are some of my favorite takeaways from "A Christmas Carol."

We can learn through listening.
Once Scrooge decides to listen to the spirits, he begins understanding why the ghosts of Christmas are showing him different scenes. They reveal how others perceive him and encourage him to learn from his mistakes — to grow from them. We are often quick to judge and dispute when we don't understand something, but having an open mind to the situations around us can help us learn.



Regret can lead to positive change.
After the ghost of Christmas "Yet to Come" visits Scrooge, he's terrified he will die alone and miss the chance to make amends for his cruel actions. But he soon realizes he doesn't have to wallow in regret because he still has time to change the course of his life. Although Scrooge seemed nervous about how others would react to his change of heart, his epiphany ultimately helps him start over. Likewise, we can use our own realizations about past regrets to make positive changes.

Forgiveness shows strength, not weakness.
At the end of the story, Scrooge donates money to the two solicitors he turned down at the beginning of the tale. Then, he goes to see Bob Cratchit, Tiny Tim's father, and gives him a turkey and a raise. In some stories, Scrooge goes to his nephew's home and spends Christmas with them. In all three cases, Scrooge seeks forgiveness from those he wronged. Although holding yourself accountable for your actions is difficult, you show strength and courage when you seek forgiveness.

Change is always possible.
Some say you can't teach an old dog new tricks, but Scrooge proves this saying wrong. He decides not to dwell on the past, to let go of his grudges, and to live in the moment. Scrooge shows us that if we want to do something, change our perspective, or start over, now is a perfect time. It's never too late to change your ways or start fresh.

As you and your family watched or read "A Christmas Carol," what lessons did you learn from the tale? Can you identify other themes and meanings in the story? I would love to know your thoughts.

I hope you and your family will have a very Merry Christmas and a wonderful start to the new year.

- Bill Steffens

Locks of Love

Son Makes a Wig for His Mother

Melanie Shaha is currently fighting her third brain cancer battle. For 15 years, she's been suffering from a benign tumor on her pituitary gland. Although she doesn't mind being sick, going to her appointments, focusing on her treatment, and talking to loved ones about her cancer, she doesn't like looking sick.

If you didn't know Shaha, you wouldn't realize she was battling cancer. But this suddenly changed once she lost all of her hair. She had two surgeries, in 2003 and 2006, in hopes of removing the tumor on her pituitary gland, but they weren't successful. Then, when she began radiation therapy in 2017, the treatment caused her hair to fall out.

"Not having hair [makes] you stick out like a sore thumb, and well-meaning people can say things that break your heart," Shaha told TODAY. She didn't like all the attention and the looks people gave her in public. So, her 27-year-old son Matt had an idea. At first, Matt joked about cutting all of his hair off to make his mother a wig. But the joke soon became a plan, and Matt followed through in 2018.

After graduating from college, Matt began growing his hair out. In no time, he had long and luscious hair. His mother tried to dissuade



him from cutting it, but Matt wanted to help her feel confident and comfortable in her skin. So, he chopped it off and sent his locks to Compassionate Creations, a hair company in Newport Beach, California, that created a wig for his mother.

Now, Shaha has a piece of her son to take everywhere with her beautiful new tresses. "The color is spectacular, and we had it cut and styled with a hairdresser. Matt said it looked great on me. It sure fills your emotional cup," Shaha says.

If you — or someone you know — would like to donate your hair to cancer patients, you can donate to Locks of Love, Wigs For Kids, Chai Lifeline, and Children With Hair Loss. Research donation centers in your area if you would like to give back locally.

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emails like these are all too common; unfortunately, millions of people's data is compromised as a result. Understandably, when you first receive these scam emails, you panic because you think they are legitimate. But remember, USPS, UPS, Amazon, and FedEx won't ask for personal information over email.

A good rule of thumb is never to click on links in emails — even from the actual company. Scammers are very good at making their emails look authentic. Instead, go to the delivery company's website and log in to your account. If action is required, you should see a notification in your portal. Alternatively, you can call the business's customer service line to check if their email is authentic.



Holiday Shopping Scams

Businesses boom during the holiday season because more people buy their products and services. But this means potential scams can also increase, but you can do a few things to ensure your personal information and banking details are safe.

You may see products online or advertisements on Facebook, Instagram, and TikTok that pique your interest. But before you click "buy," ensure the website is legitimate. Search for the product on a search engine to see if the same links appear. Carefully read reviews, look for website security credentials, and research unknown retailers before purchasing. It's better to take extra precautions to ensure your information isn't compromised.

In addition, never use public Wi-Fi when purchasing items online. You're more likely to be hacked when the Wi-Fi connection isn't protected or in a secure network. Hackers tap into public internet sources and intercept your data through techniques like eavesdropping. Although it's appealing to use public Wi-Fi because you think it's free, it's not. You pay with your personal information and data.

If you or someone you know is a victim of fraud, report the scam to the Federal Trade Commission (FTC) online or by phone at **1-877-382-4357**. For more information on scams, fraud, and identity theft, go to [USA.gov/scams-and-frauds](https://www.ftc.gov/scams-and-frauds) to learn how to protect yourself better.

TAKE A *BREAK*



WINTER VEGETABLE SHEPHERD'S PIE

Inspired by [BBCGoodFood.com](https://www.bbcgoodfood.com)

Ingredients

- 6 1/2 cups potatoes, cut into large chunks
- 2 tbsp olive oil
- 2 onions, sliced
- 1 tbsp flour
- 2 large carrots, cut into rounds
- 1/2 cauliflower, broken into florets
- 4 garlic cloves, sliced
- 1 sprig rosemary
- 15-oz can diced tomatoes plus liquid
- 1/2 cup water
- 1 1/2 cups frozen peas
- Milk, to desired consistency

Directions

1. In a pot, boil potatoes until tender.
2. In a pan, heat oil over medium heat. Add onion and cook until softened. Stir in flour and cook for 2 minutes. Add carrots, cauliflower, garlic, and rosemary and stir until softened.
3. Pour tomatoes into mix and add water. Cover and let simmer for 10 minutes, then remove lid and cook for 15 minutes until thickened. Stir in peas and simmer.
4. Drain and mash potatoes. Stir in milk to desired consistency.
5. Preheat oven to 375 F. Spoon hot vegetable mix into pie dish, then top with mashed potatoes. Bake until top is golden brown.

TIRED OF FEELING ANXIOUS AND FEARFUL?

Read *'You Are Not a Rock'*
by Mark Freeman

We've all felt anxious, guilty, fearful, and sad — it's a part of life. Perhaps you've tried to avoid or suppress these emotions, but you're not a rock. As humans, we experience these feelings all the time. Trying to control them may only make matters worse. So, instead, focus on something you can control — your actions.

That's the central premise of Mark Freeman's mental health book "You Are Not a Rock." He aims to teach readers how to build emotional fitness and overcome their struggles and hardships with different techniques. The book is divided into two sections titled "The Basics" and "The Transformation." The first half is about learning basic mental health skills and unlearning ways of thinking about mental health that cause us challenges. The second half focuses on how to create and build what you want to see in your life instead of trying to avoid and control what you can't see.

As you read, you'll learn how to recognize your problems, practice mindfulness, prioritize and follow your values, and understand your fears. The strategies in "You Are Not a Rock" are the same tactics Freeman used in his personal life, and he shares some of those stories in the book. There are exercises at the end of each chapter that Freeman highly encourages you to complete. By performing these exercises, you can better understand the book's contents and implement Freeman's tactics in your life.

Before Freeman helps readers begin their journey, he states that strengthening your mental health is like working on your physical health — you won't see instant results. "Changing your brain takes time and effort ... I'm not going to share with you any magical supplements or special mantras. This is simply a book about actions," Freeman says in his introduction.

If you're interested in reading "You Are Not a Rock," you can purchase your copy wherever books are sold online or in bookstores.

