



## THE FRANKLIN FIVE

- 'TIS BETTER TO GIVE**  
There's no shortage of opportunities this month to donate to charity and help those less fortunate, no matter your financial situation. On top of that, make time to shovel a neighbor's sidewalk, scrape ice off a coworker's windshield, or open the door for a stranger.
- BAH! HUMBUG!**  
Tax filing is still a few months away, but a little prep now will pay off. If nothing else, you should at least label a file folder and have it ready for the W-2s and other end-of-year tax documents you'll be getting in the coming weeks. If you put them there as soon as you get them, you won't be searching for them in April.
- GET YOUR NEW PLANNING SYSTEM IN ORDER**  
With another year just around the corner, this is an ideal time to purchase your planner and get it all in order. While you're at it, take time to set reasonable goals for the coming year.
- SERVE**  
The Christmas season is so busy with family and community events, it's easy to forget the people who need us most. Make a list in your planner of neighbors who could use a visit or a ride to the store, and plan to check on them throughout the month.
- START A NEW HOLIDAY TRADITION**  
Do you go caroling at Christmastime? Do you have a favorite hot chocolate recipe? Do you have a tradition of serving those in need? Whatever it is you'd like to do to enrich your holiday experience, why not start doing it today?

## MY FOCUS FOR THIS MONTH

# DECEMBER

## FUN HOLIDAYS THIS MONTH

### 10 HANUKKAH

Whether you're Jewish or not, this is a great time to learn about the events that led to the heroic Maccabean revolt and the miracle of the Chanukah lights.



### 21 FIRST DAY OF WINTER

Plan a getaway to enjoy the cold weather and play in the snow. Winter solstice is the day with the fewest hours of sunlight during the whole year. The word solstice comes from the Latin words for "sun" and "to stand still."



### 25 CHRISTMAS

As you're gathering your gifts for the season, take some time to consider the gifts you enjoy every day—and be sure to thank the giver.



### 31 NEW YEAR'S EVE

Get ready for another wild and amazing year. Set some fresh goals in your planner and see how much you can do in the next 365 days!

