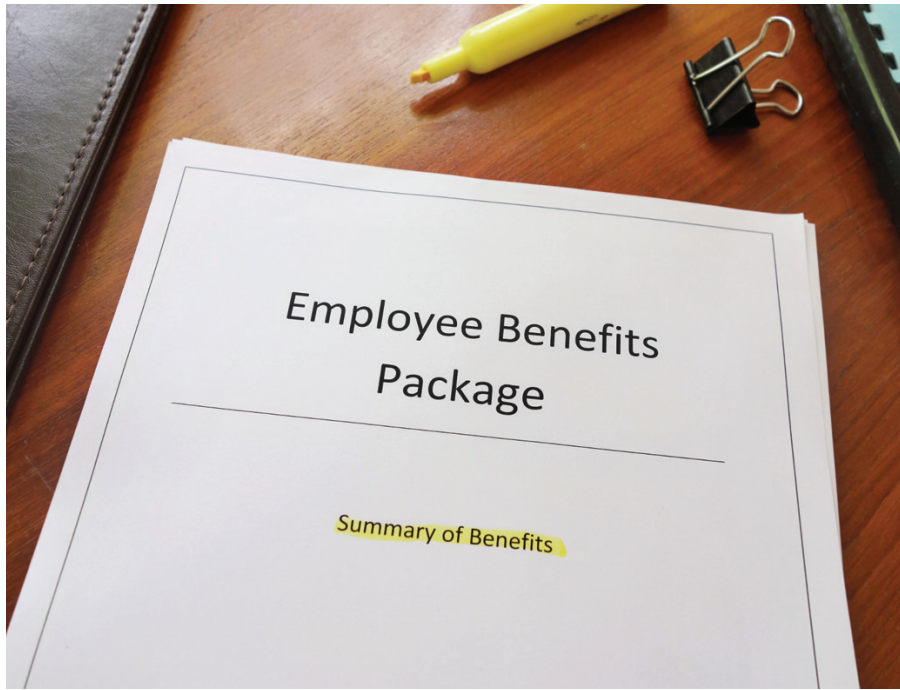


3 Tips to Get the Most of Workplace Benefits During Open Enrollment Season



(StatePoint) For most Americans, the end of the year marks benefit open enrollment season. While this could be viewed as an important chance to thoughtfully review coverage, it's often a time that many employees dread, and in turn, end up avoiding.

More than 170 million Americans receive coverage through the workplace, according to the Robert Wood Johnson Foundation.

"Today, these employees face complicated decisions and have more choices than ever before," says Audrey Im, assistant vice president, Health & Welfare at Lincoln Financial Group. "It goes beyond health insurance, and we find there are many benefits employees aren't even aware they have available."

Employees, especially those of the younger generations, are typically concerned with short-term issues – debt and paying bills top the list of financial concerns for Millennials and Gen-Xers, according to the 2015 Special Report: Measuring Optimism, Outlook and Direction (M.O.O.D.) of America on Employee

Benefits, conducted by the Lincoln Financial Group.

"Longer-term concerns associated with some non-medical insurance offerings can be uncertain and less tangible, and therefore garner less attention. For example, less than a fourth of Millennials and Gen-Xers have concerns about loss of income due to disability," says Im, citing study results.

Financial anxieties shift when looking at Baby Boomers – healthcare expenses elicit the most stress.

Open enrollment is the time to assess your biggest concerns and discover how insurance options can help you secure your financial future and alleviate some of these fears.

It doesn't have to be difficult – here are three quick tips to consider:

- Don't overlook important non-medical benefits such as dental care, vision coverage, disability insurance, life insurance, accident and critical illness insurance. Health insurance is crucial, but these can also play a big role in protecting your income and wealth in times of need. Even if your employer

doesn't contribute toward the premium cost, you may be able to conveniently pay premiums via pre-tax payroll deduction.

- Think about your biggest risks today and make protecting them a priority. Every year you should consider your life changes and re-evaluate your needs. Whether you're about to walk down the aisle, expand your family, or buy a home, protecting your assets with the right insurance coverage is key.

- Educate yourself. Many employers and benefit providers offer web tools to help you better understand benefits. For example, LFG.com features a wide array of tools and resources to help you make smarter decisions about protecting your future, based on your lifestyle.

It's the important things in life that are worth protecting. Insurance benefits offered through your workplace play a role in planning for that protection. Be sure to make informed choices this open enrollment season.

Make Holidays Better with Easy Appetizers

(StatePoint) Love to entertain but maybe not so much to cook? Like to have a houseful of guests but not a sinkful of pots and pans?

Small, easy to prepare appetizers can make parties a snap. Called "small plates" on restaurant menus, flavorful Mediterranean-inspired appetizers are simple and tasty combinations of bold flavors. Here are some savory tips to make beautiful, no-fuss holiday party fare:



- Stock the pantry: Prep pantry shelves by stocking up on assorted jarred items like roasted red peppers, capers, pickles, pickled vegetables, sliced and whole pitted olives as well as tasty premade pestos or tomato based dips.

- Make olives a centerpiece ingredient: Olives have the power to double as an essential part of the healthful Mediterranean diet, and be a party centerpiece. With pitted, seasoned, stuffed and jarred varieties, you have the makings of a festive, ready-to-serve party plate.

For a fast option, serve an assortment in a colorful bowl or small Mason jar. For guests' ease, serve pitted olives, so they won't have to worry about disposing the pits. For example, those from Pearls Specialties are available at Walmart, Target, Kroger and other grocery stores nationwide.

- Say cheese: Pick up a selection of cheeses, choosing hard classic cheddars, feta, fresh mozzarella, soft aged cheeses such as brie, as well as cream cheese.

- Support your baker: Take the time to seek out a great local artisan baker for a wonderful crusty Italian ciabatta loaf, a seeded baguette, a whole grain dark rye or a tangy sourdough. Use slices as a base to emulate trendy restaurants and cafes that serve "toasts" topped with flavorful combinations. In a pinch? Crackers work great too.

- Go nuts: Combinations of crunchy pecans, walnuts, hazelnuts and cashews are delicious with everything. For a shortcut, get packaged candied or spiced blends.

- Veg out: A trip to the produce aisle provides colorful inspiration and loads of tasty choices for an elegant veggie platter. Add fruits too. Sweet grapes and apples are a perfect complement to salty items.

Combine with dips, spreads, cheeses and olives. Dark, flavorful Kalamata olives are delicious combined this way and make a great base for a tapenade.

- Just sticks, no stones: Use bamboo skewers for excellent presentation and make snacking easy on guests. Layer on whole, pitted olives, such as the large and meaty Pearls Garlic Stuffed Queen Olives, slices of mozzarella, cherry tomatoes, fresh basil leaves, colorful bell pepper strips and chunks of your favorite salami. Drizzle a bit of balsamic vinegar onto your skewers before serving. If you prep them ahead of time, wrap them tightly and refrigerate.

- Great drinks: On bartending duty? Garnish spicy or unusual gin or vodka martinis with Pearls Jalapeno Stuffed or Blue Cheese stuffed olives for a rich, surprising twist. Instead of a plain cocktail pick, use a sprig of fresh rosemary to skewer those olives. For more great entertaining ideas, visit www.olives.com and www.facebook.com/pearlsolives

Make holiday entertaining easier by serving fuss-free, no-cook snacks.

What to Consider When Making Holiday Travel Plans

(StatePoint) The holidays can be an excellent time to take advantage of days off from work and school to get out of town. Before you make your plans, travel experts say it's a good idea to consider alternative options to your regular vacation routine. New alternatives may work better for you and your family.

Travel expert Jen O'Neal, CEO and founder of Tripping.com, a search engine for vacation rentals, is offering some insights into thinking differently about holiday travel plans:

Authenticity

It's getting harder to have an authentic experience away from home. Chain restaurants, retailers and hotels can make different destinations feel indistinguishable.

Beat travel tedium by seeking out cuisines for which the region is best known and by shopping at small businesses and boutiques. Also, staying in unique accommodations can make for a more interesting trip.

"A hotel in one city could look identical – down to the wallpaper and bedspread

– as your last hotel room," says O'Neal.

She recommends staying in a vacation rental home in a local neighborhood. By getting off the beaten path a little, you'll see a different side of your destination city that you wouldn't see in a tourist district.

Comfort

Get the typical amenities of home and more space to relax by finding accommodations that meets your needs exactly. For example, if you're traveling with young kids, staying in a full house instead of a one-room hotel suite will provide you the opportunity to put the kids to bed early while you relax with a movie in the other room. Also, holidays are all about family, so why not bring along Fido? There are plenty of pet-friendly options to be had with a little searching.

Save Money

Between gift purchases and travel expenses, the holiday season can be a time of year when it becomes wise to cut costs where possible. Luckily, there are plenty of ways to stretch your vacation budget.

For example, if you are flying, travel during off days and off-times for better rates. Consider red-eye flights and mid-week arrivals and departures. Opt out of a car rental and instead use public transit at your destination.

You can save on meals by staying in accommodations that include a kitchen. Your own food preparation can cut costs and cut calories, as well – which is great if you're looking to jumpstart your New Year resolutions.

Lastly, don't assume that options with more space and luxurious perks like hot tubs and fireplaces mean they're more expensive. Vacation rentals come at many price points and are often cheaper than hotel alternatives. For a vast database of options, visit Tripping.com, which curates over five million properties in 100,000 destinations worldwide from top rental sites, including HomeAway, VRBO and Booking.com. It's an easy way to search, compare and book rentals on one site.

To save time and money on planning your holiday travel and get more out of the trip, tailor your plans to meet your needs.

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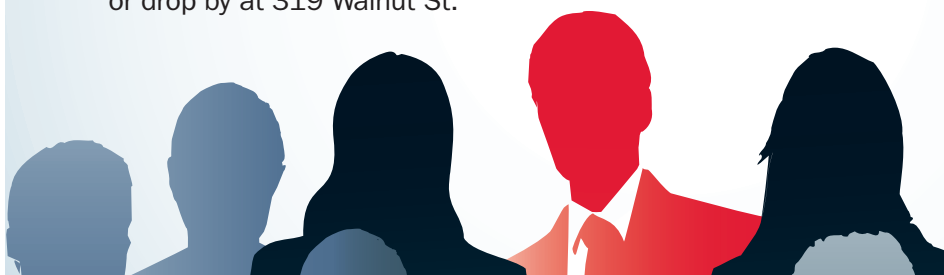
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