

How to Sweeten Celebrations with S'mores, All Year Long



(StatePoint) Whether you're hosting a big party for friends or it's a movie night in with the family, you can sweeten the fun with an iconic treat that can be enjoyed any time of year.

Consider going beyond the Classic S'mores recipe that family and friends have been enjoying for decades. HERSHEY'S is offering some great twists to the classic snack.

Be the Life of the Party

Hosting a party? S'mores Pops bring to life all of the elements of the traditional

recipe in a newly imagined treat.

Things you'll need:

• 2 HERSHEY'S Milk Chocolate Bars

• 1 tsp. shortening

• 12 marshmallows

• 1/4 cup graham cracker crumbs

• 12 lollipop sticks

• Parchment paper

How to make:

• Line cookie sheet or tray with parchment paper. Remove wrappers from chocolate bars; break into pieces.

• Place chocolate and shortening in small microwave-safe bowl. Microwave for 1 minute; stir. If necessary, microwave for an additional 10 seconds at a time, stirring after each heating, until chocolate is melted and mixture is smooth when stirred.

• Dip about 1/2 of each marshmallow into melted chocolate; shake off excess chocolate. Immediately sprinkle chocolate portion with graham cracker crumbs or dip for heavier coating. Place uncoated side on prepared sheet. Push lollipop stick through top of chocolate about halfway into marshmallow. Repeat procedure with remaining marshmallows.

• Refrigerate for about 5 minutes or until firm. Store in cool, dry place.

Makes 12 treats.

Curl up on the Couch

Make movie night complete with a S'mores sundae or sweet S'mores Snack Mix. Packed with flavors inspired by the classic recipe, this snack will have everyone saying, "Gimme some more!"

Things you'll need:

• 3 HERSHEY'S Milk Chocolate Bars

• 4 full-size graham cracker sheets

• 2 tbsp. butter or margarine

• 2 tsp. sugar

• 1 tsp. ground cinnamon

• 1 cup cinnamon graham cereal

• 1 cup miniature marshmallows

• 1/2 cup peanuts

How to make:

• Heat oven to 350 degrees F. Line cookie sheet with foil. Lightly spray foil with vegetable cooking spray. Break graham crackers into 1/2 to 1 inch pieces; spread on prepared cookie sheet.

• Place butter in small microwave-safe bowl. Heat in microwave for 30 seconds. Add sugar and cinnamon; stir until butter is melted and mixture is blended. Drizzle over graham cracker pieces.

• Bake in oven for 10 minutes; gently stir or turn over pieces. Bake for additional 10 minutes; remove from oven. Cool completely on cookie sheet.

• Remove wrappers from chocolate; break into sections. Toss graham cracker pieces with chocolate bar pieces, cinnamon graham cereal, marshmallows and peanuts. Store in cool, dry place.

Makes about 4 cups mix.

For more inspiration, ideas and S'mores recipe variations, visit www.CelebrateWithHersheys.com.

To add a touch of sweetness to celebrations, enjoy this treat the traditional way or put a fun spin on an old favorite.

■ COLLEGE

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tion practice at Ipsos Public Affairs. "Traditional economic concerns, such as job loss, declining home values, and decreased value of savings, are less worrying for parents this year, allowing families greater freedom to concentrate on college."

Still, while the majority of families agree college is an important and worthwhile investment – and are making such responsible decisions to help pay for it as filing for federal aid, reducing personal spending and working while attending school – only 40 percent of families have a plan to pay for college.

"College remains a priority for parents, and they are feeling more confident as they reach into their own pockets and put their money where their values are," says Raymond Quinlan, Chairman and CEO, Sallie Mae. "It's gratifying to see families are borrowing responsibly and making efforts to reduce costs."

In an effort to move that stubborn statistic and encourage more families to make a college financing plan, the experts at Sallie Mae are expanding their suite of free tools and information. To get started, they recommend these three steps:

• Start with money you won't have to repay. Supplement your college savings and income by maximizing scholarships, grants, and work-study.

• Explore federal student loans. Apply by completing the Free Application for Federal Student Aid (FAFSA) form.

• Consider a responsible private education loan. Fill the gap between your available resources and the cost of college.

To view the complete report, visit SallieMae.com/How-AmericaPaysForCollege. For free tools, such as a college planning calculator, scholarship search and the College Ahead mobile app, visit SallieMae.com/PlanforCollege.

For many families, college is one of the biggest investments they will ever make. Fortunately, as the cost of college trends upward, so too is the incidence of responsible decision-making when it comes to financing an education.

Life Insurance Tips for Every Stage of Your Life

(StatePoint) For many, life insurance is a one-time purchase. But your policy should keep pace with your life circumstances.

Life insurance plays a key role in financial confidence and planning, according to the Lincoln Financial Group's recent M.O.O.D of America Survey (Measuring Optimism, Outlook and Direction), which found that 77 percent of policy holders feel prepared to protect their wealth compared to 61 percent of non-owners. Additionally, the survey found that life insurance owners feel more prepared for retirement, and potential income disruption.

To ensure you have appropriate coverage, consider the following.

Young Newlyweds

You may rely on two salaries to maintain your lifestyle. Would one person be able to continue living in the same manner on just one income? Are your savings adequate for your spouse to afford rent or mortgage payments and pay off debts without you?

Premium rates are based on age and health status, so the earlier you buy, the less you'll potentially pay. Consider locking in lower rates now.

Term life insurance is typically the most affordable option, providing coverage for a set number of years. Identify financial obligations and purchase a policy big enough to cover them. As your financial commitments increase, you can add more coverage as needed.

Growing Families

Between diapers, childcare, dance lessons, braces and education, raising a child in the United States can cost around \$250,000 for a middle-income family, according to USDA estimates.

Life insurance is crucial for allowing your family to maintain the lifestyle you've built for them, even if the unthinkable happens.

The primary breadwinner should have a policy big enough to replace the income require to see children through to adulthood. But a non-working spouse might need coverage too. If that spouse was gone, there might be added household expenses, such as childcare.

Revisit your life insurance after the birth of every child. If coverage is lacking, consider a small policy alongside your existing one, which is generally more cost-effective than buying one larger policy.

Retirement-Ready

The kids are grown, the house is paid off, and you're embarking on retirement. Do you still need life insurance? If no one is depending on you financially, it may be safe to scale down and maintain a smaller policy and focus on long-term care insurance instead.

But, you might also have good reasons to maintain status quo. For example, how big a hardship would it be for your spouse to lose your pension and Social Security benefits? Life insurance can help offset those losses and is useful in helping inheritors pay taxes on a large estate. Or if you have a cash value policy, perhaps you have plans to leverage it as a source of supplemental retirement income.

Remember, life insurance doesn't need to be static. It can be adjusted to fit your changing needs. For more tips, visit www.lfg.com. Additional information on the solutions available for meeting specific needs can be found at www.lfg.com/LIAM.

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