

Creative ways to ring in the new year



Counting down the hours until the new year can be exciting, as the world anxiously anticipates the adventures in store for the months ahead.

Celebrating the new year dates back thousands of years to the ancient Babylonians, who celebrated

a new year come the first full moon after the spring equinox. The new year is now commemorated in various ways across the globe. According to History.com, one million people gather in New York City's Time Square to watch the famed crystal ball drop each year. Across the pond in London, celebrants watch thousands of individual fireworks launch over the Thames River. In Sydney, Australia, roughly one million people line the shoreline each year to watch a fireworks show over the famed harbor.

To match the excitement of New Year's festivities, each year party hosts and hostesses

are on the lookout for innovative ways to entertain and ensure everyone has a blast. The following are a few ways to do just that as you and your guests prepare to close the book on 2015 and usher in 2016.

- Go bowling. New Year's Eve probably isn't a big league night, so it's likely you can reserve a number of lanes. Book in advance to take advantage of affordable food and drink packages. Some alleys now offer more than just bowling, with live music or deejay entertainment as well. You do not have to be a professional bowler, either, as the goal of bowling with friends is to simply have some fun and make some lasting memories.

- Try a "first". There is a first time for everything, and why not try something you have been thinking about doing for some time on the first day of the new year? Maybe you're ready to tap into your adventurous side and try skydiving. Or, you may be looking to travel abroad to experience something you have

longed to see, such as the Egyptian pyramids or the city lights in the romantic city of Paris.

- Cheer for every time zone. Thanks to the various time zones across the globe, "Happy New Year" is shouted multiple times throughout the night on New Year's Eve. Timeand-Date.com notes that, depending on how you define the time zone and if you include the International Date Line, there are 24 or 25 standard time zones. That gives revelers 25 opportunities to usher in the new year. Choose a country in each time zone, and then employ that country's cultural traditions to celebrate the new year.

- Design a scavenger hunt. A fun activity for both adults and children, scavenger hunts can send guests in search of clues and answers based on things that happened over the previous 12 months. Include photos and other mementos when preparing clues.

Make Every Day Count!



Your friendship and goodwill make every day a good one for us.

With gratitude and best wishes for a Happy New Year to one and all.

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Smart shopping involves making budget-friendly purchases. Never paying full price is a mantra shoppers can follow to help keep their finances in check.

In addition to coupons and other discounts, shoppers can usually score deals based on which time of year they shop for particular items. Each year, various consumer resources offer advice on the best time to buy certain items.

The beginning of the year is often an ideal time to purchase certain items. Consumers who take advantage of sales offered at the start of the new year can save substantial amounts of money. Now that the holiday season has passed, consumers can begin to find deals on items for themselves.

- Clothing: Post-Christmas sales are booming, and stores are looking to sell what's left of their inventories to make room for spring and summer selections. Even though the weather outside is still cold, sweaters, pants, coats, and more are usually available at a discount come January. It may take some digging through the racks, but there's an excellent chance to discover some great items.

- Boats: Wintertime is boat show season,

but it's also the offseason for boaters who live in cooler climates. These factors combine to make it easier and less expensive to find a new boat. According to boat-buying retailer Boatline, consumers can probably get one of last year's models at a good price.

- Air conditioners: If the warm-weather season was particularly steamy this past year, it might be time to revamp the HVAC system or invest in some new portable units. Bankrate offers that the first few months of the year are prime times to shop for air conditioners. While you may not get the latest model, it's likely you can find a reliable unit at below-market cost.

- Theater tickets: January and February are not especially busy seasons for theaters, which means there will be greater opportunity to get discounted seats for many popular shows.

- Linens and bedding: John Wannamaker was a retail entrepreneur and had a few department stores in New York and Philadelphia. Wannamakers held the first "white sale" in 1878, and since then many stores have continued the tradition. January is a great month to buy towels, sheets, bed-

spreads, and more at a discount.

- Motorcycles: Riding a motorcycle is a fair-weather hobby, and retailers are aware of this. The easy riders of tomorrow might be able to find great deals today.

- Video games: Those who haven't purchased their fill of video games for the holidays can benefit from post-holiday drops in price.

- Furniture: Many furniture manufacturers begin to churn out new inventory in February, so last season's items will need to move quickly. Shoppers can often negotiate some good deals now and upgrade their homes' decor.

- Wedding-related services: Couples who don't mind the chilly weather can enjoy steep savings by hosting their weddings in January. Spring and summer are by far the more popular seasons to tie the knot, but reception halls, musical acts, florists, and other vendors may heavily discount their services in winter.

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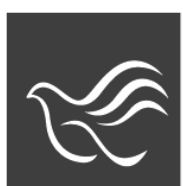
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*a new beginning
a fresh start
a blank page*

Here's hoping your year is filled with the makings of many grand memories. For the opportunity to serve you again, we are deeply grateful.



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With best wishes to you and yours for the coming year.

It's been a privilege and a pleasure serving you. Thank you for your business!

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2016

A number of wishes for you:

Peace • Prosperity • Happiness • Health • Friendship • Love
and all the good times you deserve!

Happy New Year

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