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Friday, December 23, 2022

ENSURING A HAPPY NEW YEAR

Protecting family finances in the year ahead

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Spice up the holidays with the gift of flavor

(StatePoint) Selecting thoughtful gifts and preparing delicious, home-cooked meals are two ways we show loved ones we care, and now, it's easier than ever to infuse more flavor into the holidays when accomplishing both these tasks.

Whether you're shopping for your favorite foodie or you're hosting and want to add extra oomph to holiday dishes, you can spice things up with The TEN, by McCormick, a giftable and useful kit of 10 staple spices meant to inspire cooks of all backgrounds, from those just dipping their toes into the world of flavor to seasoned kitchen vets. With a unique numbering system, each sleek package has been designed in a way that's easy to store and organize, and includes basil leaves, chili powder, cinnamon, cumin, garlic powder, onion powder, oregano leaves, paprika, parsley flakes and crushed red pepper. Offering culinary inspiration too, an accompanying QR code unlocks ideas, delicious recipes, spice pairings, exclusive videos and more on the McCormick Flavor Maker app.

But there's no need to wait until

your gift exchange to let flavor take center stage. To help home chefs get started now, McCormick has partnered with actress, singer and television personality Keke Palmer to share this custom recipe for Bacon and Veggie Quiche using classic McCormick spices included in The TEN.

For more gifting information, visit <https://shop.mccormick.com>.

BACON AND VEGGIE QUICHE

10 minutes prep time
55 minutes cook time
6 servings
266 calories per serving
Ingredients:
• 1 tablespoon vegetable oil
• 1 small red bell pepper, chopped (about 1/2 cup)
• 1 small yellow onion, chopped (about 1/2 cup)
• 1/2 pound asparagus, trimmed and cut into 1-inch pieces (about 1 cup)
• 1/2 teaspoon kosher salt
• 1/4 teaspoon McCormick Pure Ground Black Pepper
• 1 refrigerated pie crust, (from 14.1-ounce package)



The TEN is a kit of staple spices for cooks of all backgrounds. STATEPOINT

- 6 slices thick-sliced bacon or turkey bacon, crisply cooked and crumbled (about 1 cup)
- 1/2 cup shredded mozzarella cheese, divided (optional)
- 4 large eggs
- 1/2 cup milk or unsweetened, plain non-dairy milk
- 1 teaspoon McCormick Garlic Powder
- 1 teaspoon McCormick Onion Powder
- 1 teaspoon McCormick Parsley Flakes
- 1/2 teaspoon McCormick Crushed Red Pepper

Instructions:

1. Place oven rack in lowest position. Preheat oven to 375 degrees F. Heat oil in large skillet on medium-high heat. Add vegetables, salt and pepper. Cook and stir 5 minutes until softened. Remove from heat.

2. Prepare pie crust as directed on package for one-crust pie using 9-inch pie plate. Layer vegetable mixture, bacon and cheese in pie crust. Whisk eggs, milk, garlic powder, onion powder, parsley and crushed red pepper in medium bowl until well blended. Pour egg mixture over filling in pie crust.

3. Bake on lowest oven rack 40 to 45 minutes until set and knife inserted in center comes out clean. If necessary, after 15 to 20 minutes of baking, cover crust with strips of foil to prevent excessive browning. Let stand 10 minutes before slicing and serving.

Test Kitchen Tip: For a low-carb pie crust: Mix 2 cups almond flour, 1/2 teaspoon kosher salt, 1/2 teaspoon McCormick Garlic Powder and 1/3 cup unsalted butter in medium bowl until dough forms. Press into bottom of a 9-inch pie plate sprayed with no-stick cooking spray. Blind bake crust in preheated 325 degree F oven 10 minutes. Prepare recipe as directed using low-carb crust in place of store-bought crust.

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Resolve to protect finances, family in 2023

Consumers seek stability and preparedness in today's economic environment

(StatePoint) After a holiday season spent racking up credit card bills, many Americans consider making financial resolutions in the New Year. However, now is the perfect time to not only reevaluate your saving and spending, but also commit to creating a more holistic financial plan designed to protect your finances and your family.

Consumers are seeking stability and preparedness in today's uncertain economic environment, according to a recent Consumer Sentiment Tracker study by Lincoln Financial Group. With ongoing inflation and market volatility, 56% of respondents cited protection from risk as being most important to them. When it comes to thinking about their finances, people said they have the greatest interest in protecting their family (39%) followed by their income (26%).

"Our research reinforced the importance of financial solutions that can help consumers navigate

through market cycles and protect their loved ones," said David Berkowitz, president, Lincoln Financial Network, Lincoln Financial's wealth management business. "People are not only concerned about having enough to pay their bills, but also saving for retirement and preparing for the unexpected. It's important to have a well-rounded financial plan that can address those risks, protect assets and create positive outcomes for today's families."

To achieve a stronger financial future, don't neglect your finances in 2023 — instead, add a little TLC (Talk, Learn, Commit). Resolve to create a robust financial plan using these three tips from Lincoln Financial:

1. Talk about it. Financial conversations play a crucial role. Be transparent with your loved ones about financial priorities so you can set expectations and work toward your shared financial goals. Initiate

ongoing discussions to stay on track with everything from saving for retirement to paying for a long-term healthcare event, which can happen suddenly and be very costly. Also, consider talking to a financial professional who can help identify solutions that best meet your individual needs, as well as drive better outcomes. Lincoln's research found those who work with financial professionals are more likely to prioritize retirement savings (26% vs. 10%).

2. Learn more about tax-deferred investments. Life insurance can be more than just a death benefit, with some types of policies offering income replacement for unforeseen events. It can also protect your financial security from the impact of taxes, market volatility and longevity. It's not just for individuals and families either, but businesses too. Also, consider diversifying your portfolio with an annuity, which can provide protected growth

and monthly lifetime income to help cover expenses in retirement and ensure you have a stream of income.

3. Commit to maximizing your workplace benefits. Look into supplemental coverages like disability, accident and life insurance that may be available through your employer. Solutions like these protect against unexpected events that can disrupt your ability to provide for your family or drive you into additional debt. If you have an employer-sponsored retirement plan, make sure you are contributing and getting a match, if offered. Tap into any financial wellness tools offered at work to help provide you with an accurate picture of your holistic financial situation and lower stress.

Visit www.lfg.com for more tools and resources.

With a robust plan, you can help ensure a solid financial future for you and your family.

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