



Fridley Women of Today

December 2012 Newsletter

A community organization dedicated to service, growth and friendship

Healthy Living Challenge

Thank you to all the chapters that participated in the 8 Week Healthy Living Challenge - you made this challenge a success! There were 275 pounds reported lost during the 8 week challenge (there may be more, but not reported), and a total of 331,133 points counted. Hopefully participants were able to discover new "habits" by doing simple things such as keeping a food journal, or speaking to someone from their support system, drinking water and trying new foods through the Vegetarian Week and looking at walking as not only a way to get around but as a healthy way to exercise. I have heard that a few chapters will be continuing the

Healthy Living Challenge on their own and some have introduced the challenge at their work - good for you!!

Congratulations to all of you for taking the steps to a healthier you. Please choose to continue with the "habits" that you found to be the most helpful.

Tracy Shaffer
MNWT Women's Wellness SPM
Healthy Living

Chapter with the Highest Point Percentage

1st Place - Foley 2203.25
2nd Place - Fridley 2152.86
3rd Place - Savage Area 2055.57

Individual with the Highest Point Total

1st Place - Erin Mulvany-Mankowski (Savage Area) 2905.00
2nd Place - Tammi Winters (Fridley) 2786.00
3rd Place - Kristina Kunstleben (Avon) 2763.00

FRIDLEY ROCKS!

As you can see from the above standings, Fridley did very well in the challenge. Emily, Joanne, Tammi, Kris, Kathy, Vicki and Lindsey participated in the challenge and received the 2nd highest point percentage totals in the challenge.

Congratulations to Tammi for having earned 2,786 points putting her in 2nd place in the individual points category. And congratulations to Kris and Vicki, for being the top weight loss "losers" in our group.

Great team work Fridley!

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*Best wishes for a
Joyous Holiday Season
and a New Year filled with
Peace and Happiness*

Fridley Women of Today Calendar

December

1	Santa's Workshop
13	FWT Holiday Party - 6pm at Kris' house. Hosted by Kris and Vicki
26	Newsletter articles due for December issue
30	Membership Monday

January

3	Board Meeting
10	FWT General Meeting 6:30 at Fridley Community Center
25	Newsletter articles due



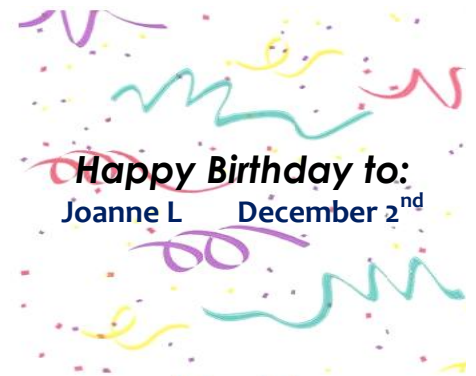
	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DECEMBER 2012							1 ▲
	2	3	4	5	6	7	8
	9	10	11	12	13 ▲	14	15
	16	17	18	19	20	21	22
	23	24	25	26 ▲	27	28	29
	30 ▲	31					

JANUARY 2013	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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	13	14	15	16	17	18	19
	20	21	22	23	24	25 	26
	27	28	29	30	31		

FWT Birthdays and Anniversaries -- submitted by Julie



Novembers Birthday social was held at Bricks in Blaine on November 14. Vicki, Gidget Brenda, Julie, Erolyn and her sister were present. We had a nice group and I know that pretty much everyone enjoyed their meals.



*Christmas gift suggestions: To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart.
To a customer, service. To all, charity. To every child, a good example.
To yourself, respect.*

-- Oren Arnold



a place for you to say thanks, congratulations or give a shout out to someone for a job well done

Dolores, Thanks for
inviting the Fridley Patch
editor and his supervisor
to our general meeting
--Anne

Thanks Vicki for being
our HLC team captain!
--Kris



Thank you Dolores and
Brenda for organizing
Santa's Workshop this year.
--Kathy

Congratulations
Anne on receiving a
well deserved
Presidential Pin.
--Kathy

Kathy, Thanks for
helping with the
soldier "kiss" pillows.
--Anne



Joanne,
Thanks for
organizing the pie
fundraiser
--Kathy

Anne, Thanks
for making
"kiss" pillows
to give to our
soldiers
--Kathy



Tammi, congratulations on being
among the front runners each week
during the Healthy Living Challenge
-- Kathy



Vicki, Congratulations on receiving your 2nd
well deserved Staff Presidential Medallion.
Good Job!
-- Kathy

Thank You to our HLC
team for the emails &
encouragement!
--Kris

Vicki, Thanks for heading
up Fridley's Healthy Living
Challenge
-- Kathy



Winter State — by Julie

A Reminder from your State Delegate: Everyone who is planning on going to Winter State. Make sure to make your reservations sooner than later!

Who Am I?

Can you guess who this member is based on her answers? Do you give up? Go to the last page to see who it is.

- 1) What restaurant do you go to more than any other?
Subway.
- 2) If you could have any ones job in the world, whose would it be?
Kelly Ripa.
- 3) What are your 3 favorite pizza toppings?
Pepperoni, pepperoni and pepperoni.
- 4) What do you think Martians do for fun on Mars?
Irritate each other.
- 5) What 2 television stations do you watch most frequently?
CBS & NBC.
- 6) My favorite unusual food combination is
(don't have one).
- 7) What would you do if you were invisible for a day?
Attend new product strategy meetings at Apple (Computer, Inc).



Somehow, not only for Christmas, but all the long year through,
The joy that you give to others, is the joy that comes back to you.
And the more you spend in blessing, the poor and lonely and sad,
The more of your heart's possessing, returns to you glad.

- John Greenleaf Whittier

Sometimes I need to approach a persistent problem with a new way of thinking. The Spanish poet Juan Ramón Jiménez said, "If they give you ruled paper, write the other way." His image reminds me to always be my own person, but it also challenges me to think creatively. Turning the paper sideways is like looking at situations from different angles.

Henry L. Mencken said it first: "For every complex problem, there is a solution that is simple, neat and wrong." And how often I am determined to keep pounding on that simple and neat solution until I make it work, or else I finally give up altogether. But success will surprisingly come when I decide to look at the thing from a wholly different perspective.

Several all night convenience stores in New York City learned something about viewing problems another way. Evidently, some of the stores had a problem with teenagers hanging out in their parking lots late into the night. Not that they didn't like kids; they liked them very much. But customers complained that they were afraid to approach them in the dark and push through them to enter the store. Neighbors complained that couldn't sleep with the noise. And store personnel were worried about the well-being of the young people themselves. Late at night, these neighborhoods were unsafe.

Managers tried various methods to solve the problem. They asked the kids to find a safer place to congregate. They asked them to move away from the doors so customers didn't have to push through them. They asked them to discard their cigarette butts and trash in outdoor receptacles and not litter the parking lot. Each solution was simple, neat and completely ineffective. It seems that any of them should have worked. But none of them did and many of the store managers eventually gave up in frustration on solving the problem.

Finally, one man came up with an unusual idea. He decided he had been approaching the situation all wrong. Asking the teens to change their behavior didn't work, so he tried something different. He just piped easy-listening music into the parking lot -- slow, soothing instrumentals especially suited for mature listeners.

No more loitering.

Sometimes we just need to look at things differently. Again and again we butt up against the same old problem. It may involve a child or parent, a friend or lover. It might be a problem with a co-worker. Maybe it's just a complex situation we're working through, or a personal problem with which we can't seem to make any headway. And so far, everything we've tried has failed. Perhaps it's time to turn the paper around and write the other way; to look at the problem a whole new way.

Here's a good question to ask: "How can I come at this thing from a different angle?" Because there is likely something you're not seeing.

A father and his daughter were stopped by a flight attendant before boarding their plane. The problem? The little girl was clutching a large bouquet of balloons. In sympathetic tones, the attendant told the child that she would not be permitted to travel with all of the balloons. "Only one is allowed per passenger," she said in a voice that concluded there's nothing to be done. After all, rules are rules.

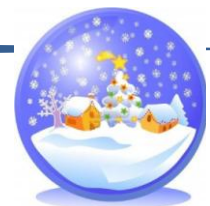
Father and daughter decided they could each carry one. So with tears in her eyes, the little child selected her two favorite balloons for the flight. But before she could discard the rest, another passenger intervened. "Here, I'll take one," he said. He quickly saw a solution to the problem and proceeded to give one balloon to anybody in line who would take one. As she disembarked, every balloon was returned to the happy child.

Here was a man who just looked at the problem a different way. Instead of saying, "There's nothing to be done," he turned the paper sideways and the answer was clear.

When you turn your paper sideways, what do you see?

-- Steve Goodier

At Christmas, all roads lead home.
- Marjorie Holmes





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The Post-Election Agenda

November 26, 2012

Today's post-election political landscape looks a lot like the pre-election political landscape--President Obama will be working with a Democratically controlled Senate, and a Republican-controlled House of Representatives for a minimum of two more years. The issues haven't really changed, either. What has changed, though, is the amount of time left to deal with these issues. With little time to act, the stakes are high. Here's a quick rundown of some of the big issues that need to be addressed.

Expiring tax provisions

With the "Bush tax cuts" (extended for an additional two years by legislation passed in 2010) set to sunset at the end of 2012, federal income tax rates are scheduled to jump up in 2013. We'll go from six federal tax brackets (10%, 15%, 25%, 28%, 33%, and 35%) to five (15%, 28%, 31%, 36%, and 39.6%). The maximum rate that applies to long-term capital gains will generally increase from 15% to 20%. And while the current lower long-term capital gain tax rates now apply to qualifying dividends, starting in 2013, dividends will once again be taxed as ordinary income.

Other breaks go away in 2013 as well:

- The temporary 2% reduction in the Social Security portion of the Federal Insurance Contributions Act (FICA) payroll tax, in place for the last two years, is scheduled to expire at the end of 2012.
- Estate & gift tax provisions will change significantly (reverting to 2001 rules). For example, the amount that can generally be excluded from estate and gift tax drops from \$5.12 million in 2012 to \$1 million in 2013, and the top tax rate increases from 35% to 55%.
- Itemized deductions & dependency exemptions will once again be phased out for individuals with high adjusted gross incomes (AGIs).
- The earned income tax credit, the child tax credit, and the American Opportunity (Hope) tax credit all revert to old, lower limits and less generous rules.
- Individuals will no longer be able to deduct student loan interest after the first 60 months of repayment.

Additionally, lower alternative minimum tax (AMT) exemption amounts (the AMT-related provisions actually expired at the end of 2011) mean that there will be a dramatic increase in the number of individuals subject to AMT when they file their 2012 federal income tax returns in 2013.

There seems to be a general willingness to extend many expiring provisions. The sticking point, however, has centered on whether lower tax rates and other tax breaks get extended for all, or only for individuals earning \$200,000 or less (households earning \$250,000 or less). Recent posturing has indicated that compromise might be achieved by extending the lower tax rates for all, but increasing tax revenue by limiting the deductions available to high-income households.

Automatic spending cuts, or "sequestration"

The failure of the deficit reduction super committee to reach agreement back in November 2011 automatically triggered \$1.2 trillion in broad-based spending cuts over a multiyear period beginning in 2013 (the formal term for this is "automatic sequestration"). The cuts are to be split evenly between defense spending and nondefense spending, and are projected to equal about \$109 billion in 2013 (Source: Office of Management and Budget, "OMB Report Pursuant to the Sequestration Transparency Act of 2012 (P.L. 112-155)," September 14, 2012). Although Social Security, Medicaid, and Medicare benefits are exempt, and cuts to Medicare provider payments cannot be more than 2%, most discretionary programs including education, transportation, and energy programs will be subject to the automatic cuts. As with the expiring tax breaks, new legislation is required to avoid the automatic cuts. But while it's difficult to find anyone who believes that the across-the-board cuts are a good idea, there's been no consensus on what to do. The challenge for political leaders will be to come up with a more palatable set of cost saving measures, or an alternate deficit reduction plan.

The debt ceiling

While it hasn't received the same level of attention given to the expiring tax provisions and the automatic spending cuts, there's another problem looming--the government is running out of money again. The federal government will likely hit its borrowing limit (currently set at approximately \$16.4 trillion) sometime before the end of the year, although certain "extraordinary measures" can be implemented to allow the government to meet its obligations into early 2013. (Source: U.S. Department of the Treasury, *Treasury Assistant Secretary for Financial Markets Matthew Rutherford November 2012 Quarterly Refunding Statement*, October 31, 2012.)

It was a little over a year ago that the last debt ceiling impasse led to the creation of the deficit reduction super committee and, ultimately, the imposition of the automatic cuts described above. It remains to be seen whether a new debt ceiling increase is included as part of a larger agreement encompassing the expiring tax provisions and impending spending cuts, or whether it is debated on its own.

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Santa's Workshop



All systems are a go for
SANTA'S WORKSHOP
on Saturday, December 1st.
Hope to see you there!
HO HO HO



What's Cooking in Fridley? -- submitted by Tammi

Low Fat/Calorie Pineapple Pudding Cake

Ingredients

- 1 package (9 ounces) yellow cake mix
- 1 1/2 cups cold fat-free milk
- 1 package (1 ounce) sugar-free instant vanilla pudding mix
- 1 package (8 ounces) fat-free cream cheese
- 1 can (20 ounces) unsweetened crushed pineapple, well drained
- 1 carton (8 ounces) frozen fat-free whipped topping, thawed
- 1/4 cup chopped walnuts, toasted
- 20 maraschino cherries, well drained

Directions:

1. Prepare cake mix batter according to package directions; pour into a 13-in x 9-in. baking pan coated with cooking spray. Bake at 350 degrees for 15-20 minutes or until a toothpick inserted near the center comes out clean. Cool completely on a wire rack.
2. In a bowl, whisk milk and pudding mix for 2 minutes. Let stand for 2 minutes or until soft-set. In a small mixing bowl, beat cream cheese until smooth. Beat in pudding mixture until blended. Spread evenly over cake. Sprinkle with pineapple; spread with whipped topping. Sprinkle with walnuts and garnish with cherries. Refrigerate until serving.

Yields 20 servings. Nutrition facts: 1 piece equals 131 calories, 2 g fat (1g saturated fat), 1 mg cholesterol, 217 mg sodium, 24 g carbohydrates, 1 g fiber, 3 g fiber.



Living and Learning -- by Julie

Hi Everyone, missed all of you at certification night. I do have prizes. So you still have a chance to receive a prize for completing a certification. I still have to submit the ones for myself so if you have any that you have done, please bring them to the Holiday party.

--Julie

Who Said That?

Each month an e-mail with a silly little question is sent out to the Chapter asking them to respond with their answer to the question. Then at our general meeting we will try to guess which member gave which answer. A little reward is waiting for all who play along and send in their answer.

Here is Novembers question with FWT members and their answers.....
all jumbled up!

Can you match the person with their answer?

**If you were one of Santa's elves,
what would your elf name be?**

Joanne	Candy Cane
Kris	Snow Bud
Kathy	Miss L. Tow

He who has not Christmas in his heart will never find it under a tree. - Roy L. Smith

After reading the clues in column 1, can you find the Holiday song title in column 2?

Answers on page 9

- | | |
|---|---|
| 1. The apartment of 2 psychiatrists | A. I Saw Mommy Kissing Santa Claus |
| 2. The lad is a diminutive percussionist | B. As Shepherd's Watch Their Flocks At Night |
| 3. Decorate the entry-ways | C. I Saw 3 Ships |
| 4. A B C D E F G H I J K M N O P Q R S T U V W X Y Z | D. We Three Kings |
| 5. The smog-less bewitching hour arrived | E. Silver Bells |
| 6. Exuberation to this orb | F. Frosty the Snowman |
| 7. 288 Yuletide hours | G. All I Want for Christmas is my Two Front Teeth |
| 8. Do you perceive the same longitudinal pressure which stimulates my auditory sense organs? | H. It Came Upon A Midnight Clear |
| 9. The red-suited pa is due in this burg | I. God Rest You Merry Gentlemen |
| 10. Stepping on the pad cover | J. I'm Dreaming of a White Christmas |
| 11. Far back in a hay bin | K. Let It Snow |
| 12. Leave and do an elevated broadcast | L. We Wish You A Merry Christmas |
| 13. Behold! I envisioned a trio of nautical vessels | M. Jingle Bell Rock |
| 14. Listen, the winged heavenly messengers are proclaiming tunelessly | N. 12 Days of Christmas |
| 15. A joyful song relative to hollow metallic vessels which vibrate and bring forth a ringing sound when struck | O. Grandma Got Run Over by a Reindeer |
| 16. As the guardians of little woolly animal's protected their charges in the shadows of the earth | P. Oh Come, All Ye Faithful |
| 17. Frozen precipitation commence | Q. Up On The House Top |
| 18. Oh, member of the round table with missing areas | R. Do You Hear What I Hear? |
| 19. Boulder of the tinkling metal spheres | S. Away In A Manger |
| 20. Vehicular homicide was committed on Dad's mom by a precipitous darling | T. Go Tell It On The Mountain |
| 21. Present to me in December: top forward incisors | U. Deck The Halls |
| 22. We are Kong, Lear, and Nat Cole | V. Hark The Herald Angels Sing |
| 23. Cup-shaped instruments fashioned of a whitish metallic element | W. O Little Town of Bethlehem |
| 24. Small Israel urban center | X. Nutcracker Suite |
| 25. Our fervent hope is that you thoroughly enjoy your yuletide season | Y. Santa Claus Is Coming To Town |
| 26. Parent was observed osculating a red-coated unshaven teamster | Z. Oh, Holy Night |
| 27. May the Deity bestow an absence of fatigue to happy male humans | AA. Joy to the World |
| 28. Natal celebration devoid of color, rather albino, as a hallucinatory phenomenon for me | BB. Noel |
| 29. Obese personification fabricated of compressed mounds of minute crystals | CC. Little Drummer Boy |
| 30. Tranquility upon the terrestrial sphere | DD. Carol of the Bells |
| 31. Have hitherward the entire assembly of those who are loyal in their belief | EE. Peace on Earth |



Color in each square on the grid as instructed below. Picture is best if done in all one color.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	

ROW 1: H I J K L M N O P Q R
 ROW 2: F G H I J K L M N O P Q R
 ROW 3: E F G H I J K L M N O P T U
 ROW 4: D E F G H I J K L M N O P Q T U
 ROW 5: B C D E F G H I J K L M N O P Q R
 ROW 6: A S
 ROW 7: A S
 ROW 8: A B C D E F G H I J K L M N O P Q R S
 ROW 9: B R
 ROW 10: A F G H I J K L M N S

ROW 11: A E F G I J K M N O S
 ROW 12: A E F G H I J K L M N O S
 ROW 13: A G H I K L M S
 ROW 14: A S
 ROW 15: B I K R
 ROW 16: B J R
 ROW 17: C Q
 ROW 18: D P
 ROW 19: E F G M N O
 ROW 20: H I K L
 ROW 21: J



Holiday Songs Quiz Answers

1 X	7 N	13 C	19 M	25 L
2 CC	8 R	14 V	20 O	26 A
3 U	9 Y	15 DD	21 G	27 I
4 BB	10 Q	16 B	22 D	28 J
5 H	11 S	17 K	23 E	29 F
6 AA	12 T	18 Z	24 W	30 EE
				31 P

Stocking Stumpers

- How do sheep in Mexico say Merry Christmas?
- It is midnight. Santa is making his rounds and appears to be a little behind schedule. As his sled flies over London he looks down at Big Ben and notices that the big hand is on the 5 and the little is on the 2. What time is it?
- Where do polar bears vote?
- You've probably been hitting the old ATM pretty heavily over the holidays but where would you be if you used the southernmost ATM in the world?
- If you *really* can't wait for Christmas to come, what major nation is the first to celebrate Christmas every year?
- Over which country does a goat named Ukko help out Santa's reindeer?
- Why did the elf put his bed into the fireplace?
- Since I always keep Rudolph in the lead, how many different ways are there to arrange my other 8 reindeer?
- What's the only Christmas decoration ever banned by the government?
- Why was Santa's helper down in the dumps?
- Why does Scrooge love Rudolph?
- In Switzerland, what do they call Santa's wife? (A) Gerda, (B) Lucy, (C) Tanta Kringle, (D) Frau Christenklinger
- In what country would you find Swagman at Christmas?
- If you were to celebrate an authentic Victorian Christmas, when would you set up and take down the tree?
- How many "Lords a Leaping" were there?



- Fleece Navidad
- As stated, it is midnight. There must be something wrong with the clock.
- At the North Pole
- McMurdo Station in Antarctica . . . Although there aren't that many people who stay there year 'round, once in a while everybody needs some cold cash!
- New Zealand . . . It lies just west of the International Date Line so it's where Christmas officially begins.
- Finland . . . Actually, Ukko takes over altogether and gives the reindeer a little break on their round-the-world trek. You might say the reindeer are always glad to cross the Finnish line.
- He wanted to sleep like a log
- 40,320
- Tinsel . . . It used to contain lead which is very poisonous. Nowadays, it's made of plastic and the worst you can get from it is a bad case of tinseltitis . . . Ho, Ho, Ho!
- Because he had low elf esteem
- Because every buck is dear to him
- (B) Lucy
- Australia . . . Swagman is decked out in brown regalia with long, baggy shorts. At Christmas, he delivers his presents throughout the Land Down Under in his four-wheel drive vehicle
- You'd put it up Christmas Eve and take it down January 5th to coincide with the Twelve Days of Christmas
- 10

Fridley Women of Today

PO Box 32547
Fridley MN 55432

The Fridley Women of Today chapter
meets at 7pm on the
2nd Thursday of each month at:

The Fridley Community Center
6085 7th Street NE
Fridley MN

For more information please
visit our website at
www.fridleywt.org

or you can e-mail us at
moreinfo@fridleywt.org



Check us out on Facebook too!

Fridley Women of Today believes very strongly in service to others. We contribute to our communities through fundraising for worthy causes and by providing services and education to community and chapter members. We are a nonprofit, volunteer organization that has many interesting programs and projects for everyone.

Service

Developing self-confidence and learning how to work more effectively with others is a priority in the Fridley Women of Today organization. We offer programs designed to help "build a better you" through training and personal enrichment courses and projects.

Growth

Membership in the Fridley Women of Today offers the opportunity to develop close friendships with others who share similar interests. Socials and other fun-filled events

Friendship

Membership in the Fridley Women of Today offers the opportunity to develop close friendships with others who share similar interests. Socials and other fun-filled events are held to encourage members and their families to get to know each other better. The friendships among our members and their families help strengthen our community.

Minnesota Women of Today Creed

We, the Women of Today are service, growth and fellowship.

We believe that through us great lessons can be learned,
worthy deeds performed, and a hand of fellowship
extended to millions of women everywhere.

May we leave the world a better place
because we lived and served within it.



Who Am I? It's Anne!