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The official kickoff to the holiday selling season has started, and Christmas trees have already started showing up at retail stores.

It is an important time of year for retailers as holiday sales represent about 20% of the retail industry's total sales.

The typical signals forecasters use to predict holiday sales are not very helpful during this COVID-19 environment. Increasing consumer spending is typically associated with growing employment and low unemployment rates.

The coronavirus pandemic put the economy into a tailspin with employment still 10.7 million below pre-COVID-19 levels in September and the unemployment rate at 7.9% after peaking at 14.7% in March.

Not surprisingly, consumer spending on goods and services plunged 16.5% in April, compared with a year earlier. The latest data for August shows improvement, but sales remain 3.2% lower than a year ago. These trends, along with the social distancing and concerns over coming down with the virus, seem to point toward a dismal holiday selling season.



Is it possible to see more sales over the holidays than last year? The National Retail Federation, the nation's largest retail trade group, predicts holiday sales will increase between 3.5% and 4.1% to more than \$3.9 trillion during the upcoming holiday season.

The forecast, which excludes sales at automobile dealers, gas stations and restaurants, represents sales to be generated in November and December. Holiday sales grew between 3.2% and 4.2% annually over the past five years.

“Consumer spending has seen a clear V-shaped recovery thanks in part to \$1,200 stimulus checks issued in the spring and enhanced benefits for the unemployed,” said Jack Kleinhenz, the NRF’s chief economist. “I am cautiously optimistic about the fourth quarter in terms of the economy and consumer spending, but the outlook is clouded with uncertainty pivoting on COVID-19 infection rates.”



Global financial services firm Deloitte is not as optimistic. It is looking for holiday retail sales to increase between 1% and 1.5% when compared with last year. This forecast comes by melding together two scenarios.

The first is that sales increase only 0% to 1% as consumers remain concerned about their finances and health. A more optimistic scenario of 2.5% to 3.5%

year-over-year sales growth would occur if consumer confidence rises due to additional federal pandemic relief and the creation of a vaccine.



Since people have not traveled or eaten in restaurants as much in the COVID-19 environment, some of that spending might shift to holiday spending under the more optimistic Deloitte forecast.

My view about holiday spending is in line with the NRF forecast for a couple of reasons.

Consumer confidence about the strength of the economy has risen. The Conference Board’s monthly survey index value stood at 101.8 in September, up from a low of 85.7 in April during the COVID-19-induced recession.

Fiscal stimulus and high savings rates also put consumers in good shape to spend this year.

Sales might be a bit higher in Virginia because our economy has rebounded slightly faster than the nation.

But the one thing all forecasters seem to agree on is that the shift toward e-commerce sales will accelerate this holiday season because of virus concerns.

Title: Economic Impact: Cautiously optimistic: Holiday spending could be a bumpy economic sleigh ride
Source: https://richmond.com/business/economic-impact-cautiously-optimistic-holiday-spending-could-be-a-bumpy-economic-sleigh-ride/article_ce0ed3a5-ca73-5605-b81a-91ebbc4901bd.html
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Five ways to keep moving forward in the age of social distancing

Activities that people used to take for granted have changed in major ways — like a trip to the grocery store, attending a live concert or sporting event, participating in church services or even just hugging a friend.

Remember that the simple things, like exercise and eating right are essential to maintain your health. Here are some things to focus on as we continue to adjust to the changes in our daily lives.

Be more present

One positive thing is that people may be actually talking to each other a bit more, instead of communicating primarily through texting and emails. No matter how you are contacting each other, take time to really listen to your friends and family, and not let the distractions of the day or moment take away from that.



Support small businesses in your community

The past several months have been a particularly difficult and challenging time for many small businesses. As it becomes possible and appropriate, consider supporting your favorite local restaurant, salon or retailer as much and as often as you can, as they recover.



Reboot healthy eating habits

What's your diet been like over the past several months? It's understandable if you indulged in more than your fair share of comfort foods and beverages during this stressful time. But if you maintained healthy eating habits — good for you! If you feel the need to get back on track, you're not alone. It's always a good idea to incorporate more fruits, vegetables, and whole grains into your daily diet (and perhaps less red meat), while reducing the amount of sugar you're consuming.

Read more books

Do you need a change of pace from all the binge-watching of popular television shows? Whether you purchase it through a digital reader app or have it delivered to your door, a good book can make for a great change of pace. And if you have a library card, most public libraries offer apps through which you can access books in digital formats, at no cost.

Keep walking

For many Americans, a daily walk outdoors has become their primary way of managing the stress over the past several months. If you started a daily walking regimen, keep it up — especially if you didn't regularly exercise before the crisis.

To help mix things up with your walking routine, consider doing a speed interval workout as part of a longer session. Pick a milestone while you are walking, like the next tree or stoplight, and speed up for the 30 or 60 seconds it takes to get there. Then, slow down to your normal pace until you're ready to pick another milestone and go again. Beginners should try to walk slowly for 5 minutes, then do 15 minutes of alternating speed intervals, then cool down for 10 minutes. That can make for a nice half-hour cardio workout.

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| 6 Fun Things to do this Winter

1. Hot chocolate bonfire outside. We know the risk of Covid-19 transmission is lower outdoors, but how can you stay warm during a socially distanced gathering? One answer is sharing a crackling, hot bonfire, preferably with a side of hot chocolate.

Bring your own thermos and cups to avoiding sharing germs, as well. If you don't have a safe place to build a fire at home, call a local campground to see if you can book a site for the day.

2. Plan a holiday-movie marathon. If you're low on holiday cheer, lining up a holiday movie spree is a good way to top up. Whether you go for the classic "It's a Wonderful Life," romantic favorite "Love, Actually" or the Christmas-action flick "Die Hard," there is sure to be a happy ending and at least one Santa hat.

To share the love — and occasional cringes — of holiday movies with people outside of your household, send out invites for a virtual watch party. You can use services such as Netflix Party, Scener or Zoom, or just keep a group chat going on a separate screen.

3. Find the nearest sledding hill or make a snow sculpture. Snow turns the world into a ready-made playground. Make the most of it by heading to a nearby hill with a sled or to a snowy area with buckets that you can use to make snow art.

4. Zoom with Santa. Let's face it: No one wants St. Nick to come sliding down the chimney in the middle of a pandemic. (We're trying to social distance, here.) But that doesn't mean missing out on the Santa experience altogether. Like people around the world, Santa has gone virtual, so you can schedule one-on-one videochats before the holiday arrives.

5. Send a holiday cookie care package. This one pays off twice. First, fill your home with the happy aroma of baking sweets, whether you're making spicy gingerbread or mellow sugar cookies in seasonal shapes. Then, spread the joy by bundling your treats into a feel-good box for someone you love. (Here are some tips on mailing cookies.)

6. Plan a virtual dance party. Long winter nights are perfect for dancing, which brings serious health benefits without the routine workout. Even better if you share it with friends and loved ones, who can show off their moves in the comfort and safety of their own homes.

Title: 25 fun things to do this winter
Source: <https://keyt.com/health/2020/11/19/25-fun-things-to-do-this-winter/>
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Peppermint Hot Chocolate



What's in Season for December?



Pomegranates



Celery



Potatoes

Apples
Avocados
Bananas
Beets
Bok Choy
Broccoli
Brussels Sprouts
Cabbage
Carrots

Cauliflower
Citrus
Cranberries
Greens
Kiwi
Leeks
Lemons/Limes
Mango
Mushrooms

Parsnips
Pears
Rutabagas
Strawberries (FL)
Sweet Onions
Sweet Potatoes
Turnips
Winter Squashes

INGREDIENTS:

- 1 cup milk (whole or 2% are best)
- 1/4 cup heavy cream
- 1 to 2 tablespoons granulated sugar (depending on how sweet you like it)
- Pinch of kosher salt
- 3 ounces finely chopped semisweet chocolate or chocolate chips (about 1/2 cup)

- 1/4 teaspoon vanilla extract
- 1/8 teaspoon peppermint extract
- Whipped cream, marshmallows, and crushed candy canes, for garnish (optional)

SERVINGS: 1 or 2

Prep Time: 10 Minutes

INSTRUCTIONS:

1. In a pot, whisk together milk, heavy cream, sugar, vanilla and peppermint extracts, and salt. Heat on the stove on medium-low until bubbles start to form around the side of the pan.
2. Reduce heat to low, add chocolate and extracts, and whisk until melted, glossy, and thickened slightly, 1-2 minutes.
3. Pour into a mug and top with lightly-sweetened whipped cream or marshmallows and a sprinkling of crushed candy canes.
4. **Lighter options:** This hot chocolate is a very rich treat, much like a European drinking chocolate. A small serving is usually perfect for me. If you prefer your hot chocolate a little lighter, decrease chocolate to 2 ounces (about 1/3 cup). You can also omit the heavy cream and use 1-1/4 cups milk.

Sources: <https://stripedspatula.com/peppermint-hot-chocolate/> Produceforkids.com



The Sudoku Section



	4			2				1
		3	9		1	4		5
8		5			4			
9								
7	8	1	2					
		4		3		1		
		2		4	8	5		
3						9		
		8			3			

2	1	7	3	9	5	8	6	4
4	8	6	2	6	1	7	5	3
6	3	5	8	4	7	2	6	1
7	9	1	6	3	8	4	2	5
3	4	9	6	5	2	1	8	7
8	5	2	7	1	4	6	3	9
9	2	3	4	7	6	5	1	8
5	6	4	1	8	9	3	7	2
1	7	8	5	3	2	6	4	9

The answers

December Special Days & Holidays

(Universal Human Rights Month)



1st- Giving Day

6th-12th- Computer Science

Education Week

7th- Pearl Harbor Day

10th- Human Rights Day

10th-18th- Hanukkah

13th- Ice Cream Day

20th- Ugly Christmas Sweater Day

21st- Crossword Puzzle Day

25th- Christmas Day

26th - Jan. 1st- Kwanzaa

31st- New Year's Eve



Source: www.printmysudoku.com