

# SUNSET ON JACKASS HILL

January 2024

Vol. 13 No. 01 • Circulation: 105

## Friday Night Films

Skip the Theater and enjoy Friday Night Nature Films Fireside at South Platte Nature Center. Nature based films are carefully chosen and include a variety of entertaining topics. All are beautifully filmed, most are award winning. Donation suggested for refreshments.

- American Eagles - 01/19/24
  - Magic of the Snow Owl - 02/16/24
- <https://register.ssprd.org>

## Dog Friendly Shopping

Aspen Grove stores with Dog Friendly Decal welcome you and your leashed furry shopping buddy. When you shop with your furry pup, don't forget to share your experience and tag us when you're posting on social media. #aspengrovelovesdogs

PUPPY LOVE: February 1st through 28th. Dog and cat food donation drive to support Colorado Pet Pantry.

—<https://aspengrovecenter.com>

## Light Up The New Year

Ring in the new year with us as the Hudson Gardens exhibit transforms into the Light Up the New Year show that includes vibrant displays, a laser garden, and upbeat music. Join your friends and family and immerse yourself in the colorful nautilus forest, color cubes, mesmerizing sphere and more. Dated Tickets are valid for single admission to Light Up the New Year at Hudson Gardens on the date reserved.

- Adults: \$20 Seniors (65+): \$18 Child (ages 3-12): \$15
- 2024 Light Up the New Year Dates: Jan. 2-28
- Doors open at 5:00 p.m.. The last entry is at 8:45 p.m.
- Tickets valid between 5:00-8:45 p.m.
- Lights out at 9:30 p.m.

## New Year's Resolutions for Building a Healthy, Happy Life

For many people, the start of a new year marks an opportunity to reflect on their life, and think about where they would like to be in the future. And while New Year resolutions may get a bad rap for encouraging unrealistic goals or placing pressure on us, they can also be a great starting point to prioritize your health and wellness on your own terms. That may look like embracing totally attainable goals that don't focus so much on an overhaul of your current life, but more so make room for slowly adapting new routines and habits that will make you feel great about yourself.

Starting small could look like making an effort to reset your sleep schedule and prioritizing having a bedtime. Or it may start with your home, beginning to organize one room at a time, first focusing on your closet and later getting to your kitchen. Still, it could be as simple as taking control of your thoughts and incorporating inspiring quotes and daily affirmations into your morning routine. In any case, the achievable resolutions below aim to relieve stress, minimize anxiety (not add to it) and improve your overall well-being.

Even if the path to reinventing yourself starts off a little rocky, you can always get back on track at any time throughout the year. Remember 2024 is your year, so treat yourself like it! Here are some examples:

- Start a gratitude journal
  - Make time for family
  - Build a better budget
  - Practice mindfulness
  - Cook something new each week
  - Read more books
  - Create a cleaning schedule you'll stick to
  - Commit to a healthier sleep routine
  - Join a club
  - Learn to love vegetables
  - Become a plant owner
  - Take the stairs
- <https://www.goodhousekeeping.com/>

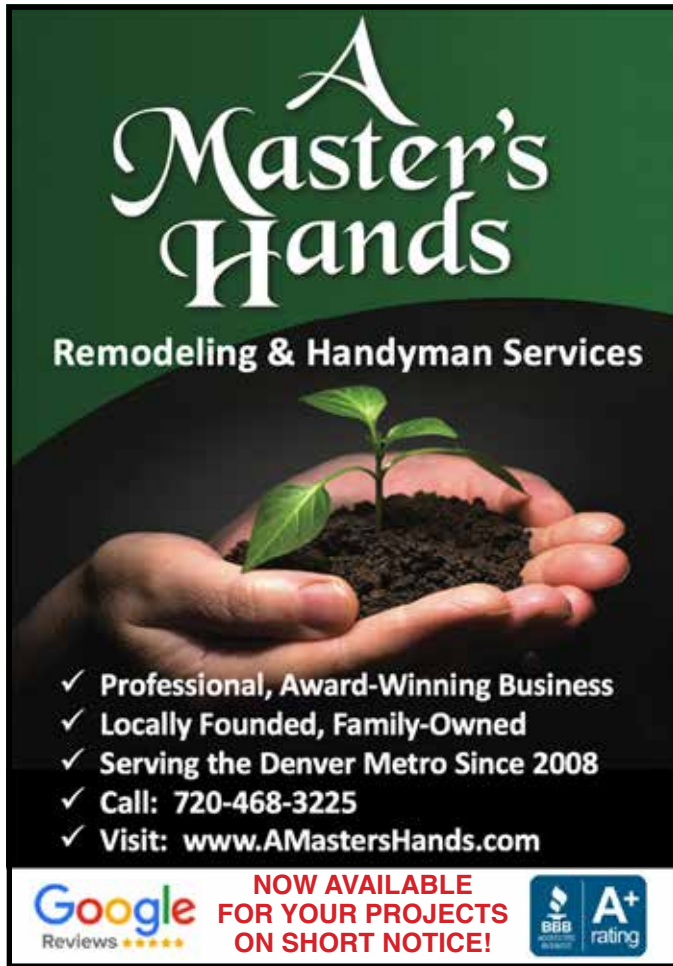


## Breckenridge International Snow Sculpture Championships

Breckenridge's International Snow Sculpture Championships is a world-renowned snow sculpting competition where teams from around the world descend on Breckenridge, Colorado to hand-carve 25-ton blocks of snow into enormous, intricate works of art. Artists are only allowed to use hand tools, creativity and inspiration to bring their ideas to life. No power tools allowed! Teams sculpt countless hours across five days (totaling around 94 hours), resulting in a temporary outdoor art gallery in historic downtown Breckenridge! Join us at the 2024 International Snow Sculpture Championships.

**Sculpting Week:** January 22-26, **Viewing Week:** January 26-31

—<https://gobreck.com>





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## Advertise in this Newsletter!

The deadline for advertisements is the 15th of the month for the next month's issue, except for the Jan. issue which is Dec. 6th.



Newsletter Connections: 303-979-7499 or [info@newsletterconnections.com](mailto:info@newsletterconnections.com)

To find ad rates and discounts, go to [NewsletterConnections.com](http://NewsletterConnections.com) or scan QR code.

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## The National Western Stock Show & Rodeo

January 6–21, 2024, [nationalwestern.com](http://nationalwestern.com)

Celebrate Denver's rich cowtown roots with a cherished Colorado tradition since 1906. Held every January at the National Western Complex, it's the nation's premier livestock, rodeo and horse show, serving agricultural producers and consumers throughout the world. Enjoy rodeos featuring top-notch bull riders, horse shows, livestock competitions and auctions. And don't miss acres of shopping at Colorado's largest Western trade show.

## Master Your Finances in 2024: A Quick Checklist for Financial Success

As we usher in the new year, it's crucial to take stock of our financial health and set the stage for a prosperous future. Here is a concise financial checklist to ensure you're on the right track in 2024:

1. **Review and Update Your Budget:** Assess your income, expenses, and savings goals. Make necessary adjustments to accommodate any changes in your financial situation.
2. **Evaluate and Adjust Investments:** Analyze your investment portfolio. Ensure it aligns with your risk tolerance and long-term goals. Consider consulting a qualified financial advisor to optimize your investment strategy.
3. **Use FSA Dollars and Make HSA Contributions:** If you have a high deductible health plan (HDHP), explore maximizing your health savings account (HSA) contributions. In 2024, the maximum contribution for an individual HSA is \$4,150, and the maximum for a family is \$8,300. If you are 55 or older, you can contribute an additional \$1,000.
4. **Emergency Fund Boost:** Aim to have at least three to six months' worth of living expenses in your emergency fund. It provides a financial safety net in case of unexpected events.
5. **Retirement Savings Reassessment:** Confirm you're contributing enough to meet your retirement goals. Take advantage of employer-sponsored plans and tax-advantaged accounts.
6. **Insurance Review:** Assess your insurance coverage, including health, life, and property. Adjust based on changes in your circumstances to ensure adequate protection.
7. **Debt Reduction Strategy:** Develop or refine a plan to reduce high-interest debt. Prioritize paying off debts to free up more money for saving and investing.

Remember, financial success is an ongoing process. Revisit this checklist throughout the year and adjust your financial strategy as needed. Rely on us as a resource. We are always available to assist you with deadlines or other issues. We are also happy to collaborate with your CPA, attorney, and other professionals you work with to help ensure that you are prepared for the coming year.

**Start today to help secure a brighter financial future in 2024!**



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This checklist was created using various sources including generative artificial intelligence output from ChatGPT. All output used in this checklist has been verified by the author/advisor.



Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services are separate from and not offered through Commonwealth Financial Network.

# CLASSIFIEDS: The perfect way to find local professionals to work on your house! You can also find activities, sale items and more!

Find more professionals to suit your needs on our Service Provider Directory at [NewsletterConnections.com](http://NewsletterConnections.com).

**Furnace inspection w/ CO detection - \$49.99.** Emporia Home Services, Your local HVAC Company. 303-909-2018. (parts/addit. labor not included)

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## Spring 2024 Is The Time To Sell!

Mortgage rates are projected to keep declining through spring. Buyers are already beginning to take action, which will cause appreciation or and increase in prices. If a move is in your future – take advantage of this window of opportunity – it won't last! Numbers to help clarify the current market:

- 18% of properties are selling for over the asking price
- 70% are selling for under the asking price
- 48% of properties are reducing from the original listing price
- 49% are holding steady to the original price
- \$6,354 is the average seller concession per contract for November (almost an all-time high)

Contact me with all of your Real Estate questions.

–**Celia Zaharas Your Trusted Realtor Colorado Home Realty**  
303-949-3107 [Celia@ColoradoHomeRealty.com](mailto:Celia@ColoradoHomeRealty.com)

## Free Entrance Days In The National Parks

Come experience the national parks! On six days in 2024, all National Park Service sites that charge an entrance fee will offer free admission to everyone. Mark your calendar for these entrance fee-free dates in 2024:

- January 15: Birthday of Martin Luther King, Jr.
- April 20: First day of National Park Week
- June 19: Juneteenth National Independence Day
- August 4: Anniversary Great American Outdoors Act
- September 28: National Public Lands Day
- November 11: Veterans Day

—<https://www.nps.gov/planyourvisit/fee-free-parks.htm>

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## How To Travel On Snow

**Skiing:** With over 30 ski areas to choose from in Colorado, there is truly terrain for every kind of skier and snowboarder. All levels and budgets can be accommodated. There are smaller slopes perfect for learning the craft, and big giant playgrounds that keep everyone in your group entertained for days.

**Cross Country Skiing:** Nordic skiing, more often referred to as cross country skiing, is fantastic across the state. There are Nordic centers near all the favorite ski towns and resorts, plus endless miles of trails in the national forests to peruse on your own accord.

**Snowshoeing:** Most of the aforementioned Nordic centers in Colorado provide access to snowshoers on their multi-use trails. Many will even have snowshoe rentals available, as do many ski resorts. It's not uncommon for ski areas to allow snowshoeing on some of their cat trails (greens), or even have separate trails completely for these winter hikers.

**Snowbiking:** When written as one word, snowbiking technically implies no motor. A Snowbike® is a registered trademark that's used to glide down the slopes. You can rent snowbikes at a few places locally, and there are even some ski resorts that allow them on their chairlifts, such as Breckenridge Ski Resort. You then ride down the mountain as you would on your skis or snowboard, except you're sitting down on a Snowbike®.

**Snow Biking:** When snow biking is written as two words, it implies it has a motor. These are sort of like snowmobiles and are used in a similar fashion. You could use them in the backcountry (uphill, downhill, on the flats) the same as you would a snowmobile. This version is not a registered trademark and technically needs a space between them, snow bike, however, you still might see it improperly referred to as a snowbike with one word.

**Fat Biking:** These are bicycles with fat tires and thick treads that are suitable for riding on packed snow. They are becoming more popular in mountain towns, and you can often see someone riding along for fun or transportation. There are even competitions held. There are some shops in select towns that will rent you a fat bike to use for a fun day off the ski slopes.

**Snowkiting:** Snowkiting is very similar to kiteboarding on water. However, you'll use skis or a snowboard instead of a surfboard. It's simpler to master kiteboarding since snow supplies less friction than water. Do note that snowkiting lessons do require you already have a snow kite and harness available. Many people attempt snowkiting on frozen lakes, such as Lake Dillon in Summit County. An advantage is that this skill can be later applied to kiteboarding on the water during the warmer, summer weather.

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# Blessings to You in 2024!

**2024 is on track for an extremely strong spring real estate market. With rates slowly decreasing week over week Buyers are taking action. Those of you wanting to Sell your home will want to take advantage of this window of opportunity!**

**Contact me to discuss:** *Selling your home, your home's market value, making improvements, or purchasing an investment property. No obligation - I'm here to help get your questions and concerns addressed.*

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