

Footnotes



COLORADO GOVERNMENT FINANCE OFFICERS ASSOCIATION

December 2013

Letter from the Outgoing President...

Happy Holidays, CGFOA!

The other night, I came home from work to begin a holiday hiatus. Three of my four children would be with us for Christmas, but the fourth, an Airman stationed in Germany, had just been deployed and would not be coming home. My husband arrived shortly after me and upon entering the house announced that he'd ordered a pizza for dinner – a little unusual, but OK – about 10 minutes later the doorbell rang and hubby, who was now distracted in another room, asked me to get it - I made my way across the room and opened the door to a young man in a ball cap looking down at the pizza box saying, "Ma'am looks like you ordered a large sausage and mushroom pizza." Then he looked up at me with a smile pinned from ear to ear, and I realized it was my Airman! Hadn't seen him in a year, so you can imagine the reunion that followed. #Best pizza delivery, #Best Christmas surprise, #Best mom punk, EVER!

Back to Business

On a more relevant note, in this last letter, I've taken time to reflect on the significant accomplishments and activities of the Board and committees over the past year. We covered a lot of ground and it's important to recognize and validate our endeavors, including special task force projects, contracting with a new credit card processing/registration system, addressing significant budget matters, and conducting a communications survey.

Special Task Force Projects

In February, three task force groups were established to address varying objectives. The *Governance Task Force* was charged with evaluating how best to meet the future needs of CGFOA's membership, developing fundamental initiatives to expand representation across the state, and implementing strategies to increase member involvement on the Board and committees. The task force was responsible for updating position descriptions and proposing bylaw changes relative to the Nominations Committee. The *Technical Issues Task Force* was created to inform and educate members on emerging technical issues and to give the organization a voice on controversial standards and mandates of rulemaking bodies. The task force's work was published in earlier issues of Footnotes in response to the Financial Accounting Foundation's (FAF) effort to refine the GASB Agenda setting process. The task force will become an official committee in 2014. The *Communications Task Force* was established to evaluate effective means of sharing and distributing information to CGFOA members, including the use of social media, Footnotes, List Serve and e-mails and ways to sustain interest with future communications.

Contracting with RegOnline

To better meet the organization's Payment Card Industry (PCI) compliance and administration needs, CGFOA transitioned credit card processing from the Colorado Statewide Internet Portal Authority (SIPA) to Boulder based RegOnline, a leader in the event registration industry. Board members evaluated three registration service providers and previewed two software registration programs before selecting RegOnline as the most process and cost effective solution. The application integrates seamlessly with CGFOA's "Happenings" calendar and fully automates the registration process.

Budget Matters

In August, the Board passed a motion to formally adopt minimum and maximum fund balance thresholds at 50K and 75K, respectively. Establishing reasonable margins will drive fiscal responsibility and help level fluctuations with the budget from year to year. Estimated 2013 ending fund balance is \$65,500.

The board also passed a motion to fund scholarships based on available resources above minimum fund balance, and established a financial aid funding priority protocol. Silent auction proceeds from the annual conference are now formally designated to fund future conference scholarships, and annual scholarships including the George

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CGFOA
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Hello CTAC:

Jeff Edwards, Senior Tax Auditor with the City of Aurora is the new CTAC Chair. Tracy Martinez from the Town of Parker is Vice Chair and CTAC has hit the ground running! The CTAC Education Committee met in early December and has begun work on a dynamic and valuable education program for 2014! Quarterly meetings are scheduled for:

February 7, 2014 – Aurora
May 2, 2014 – Parker
August 7, 2014 – Wheat Ridge
November 18 and 19, 2014 - Vail

CTAC NEEDS YOUR INPUT! Please submit ideas for Hot Topics and full-presentation speakers. We do value your ideas and would like input on what you want to see in the upcoming year. Send your suggestions to: jedwards@auroragov.org or tmartinez@parkeronilne.org

Finally, after lots of discussion and feedback from CTAC members, the Board of CGFOA has decided to charge a nominal fee for all CTAC meetings and education. The Board has made it a priority to work within a balanced budget as well as to ensure that all CGFOA events are self-supporting. This will safeguard the long term viability of our organization.

Effective in 2014, membership in CGFOA will cost \$45.00 for governmental members and \$50.00 for associate (non-government) members. Members of CGFOA will pay a \$25.00 fee for a quarterly CTAC meeting. Tax Auditors who choose not to be a member of CGFOA will pay a \$40 fee to attend a quarterly CTAC meeting.

Typical education fees will apply to all other CGFOA sessions, including those that are planned and run by the CTAC Education Committee. Those fees are \$105.00 for a full day education session and \$55.00 for a half day session.



CGFOA Election Results

Recently CGFOA requested your review and vote on numerous bylaws changes. All bylaws changes were approved by a unanimous vote. Updated bylaws are posted on the website for your review.

CGFOA is also pleased to announce the 2014 election results. Congratulations to Larry Dorr, Finance Director for the City of Lakewood who was elected to Vice President. Larry will serve a three year term; 2014 as VP, 2015 as President of CGFOA and 2016 as past president. Sherri Rickard, with the City of Westminster, was elected Secretary of CGFOA, a position she will hold in 2014 and 2015. Finally, please welcome Molly Kostelecky from the City of Longmont and Sandra "Sam" Boster with Bear Creek Water and Sanitation District will each serve a two year term on the Board of Directors of CGFOA. The first meeting of the 2014 Board and Committee Chairs is scheduled for January 27 at the Englewood Civic Center. Please plan to join us for a free networking lunch followed by our open Board meeting. The registration form is on our website.

Congratulations to Judy Dahl, CGFOA 2013 Finance Officer of the Year

Jim Hibbard, Little Thompson Water District Manager nominated Judy Dahl for Finance Officer of the Year and noted the following, “Judy has raised the bar regarding all things financial at the District. Judy presents the financial position of the District to the Board of Directors each month. In this role, she has significantly improved the level of

trust between the Board and staff.”

District Manager Hibbard also stated, “Trustworthy, ethical, hardworking, knowledgeable and well organized, these are all traits that Judy exhibits in her role as Business Manager and Finance Officer for the District. It would be hard to envision better qualities for a Government Finance Officer.”

Recently, Judy was responsible for developing specifications, evaluation, selection and implementation of new financial management and utility billing software for the District. This successful project brought online account access to LTWD customers with additional options for bill payment.

Judy has reorganized the administration department; to accomplish better internal controls and better work flow. She has mentored existing staff with minimal financial experience to accomplish better understanding of the functions of the fiscal requirements of a special district. Judy has opened up dialogue and communications throughout the organization, sharing budgets, financial information, and audit requirements with her staff and employees of other departments. Additionally, Judy has empowered her staff to make decisions, including determining best approaches to helping customers when it comes to billing impacts; she is very supportive of learning and she is willing to teach whoever is interested in learning. Judy Dahl is an instrument of change and leadership, effecting improved productivity and meeting the high standards she has set for excellent customer service.

Judy has been a member of CGFOA for over 20 years. As treasurer of CGFOA since 2009, Judy has:

- Streamlined chart of accounts for ease of reporting and tracking of revenue and expenses
- Instrumental in obtaining Directors and Officer Insurance for CGFOA Board of Directors
- Supported and welcomed the independent review of the financial records of CGFOA
- Prepared and presented the annual proposed budget to the membership at the annual meeting in November
- Helped the organization become PCI Compliant

Judy has also been a member of the Education Committee for 5 years. She has organized, coordinated and moderated numerous education sessions. Judy was an instructor of the CGFOA Budget 101 class all over the state. Participated in formulating a CGFOA Budget 201 class curriculum.

CONGRATULATIONS again to Judy Dahl, 2013 CGFOA Finance Officer of the Year!



Congratulations to the City of Westminster, recipient of the 2013 Significant Contribution Award. The City of Westminster received the award in the area of technology for their Electronic Filing Tutorials for online help. These tutorials are for taxpayers to use in conjunction with their FAST Filing (electronic sales/use tax return processing service). Accepting the award from CGFOA President Cherie Sanchez, are James MacDonald, and Chad Smith.

Letter from the Incoming President...

Doesn't it seem like we were just in Breckenridge for the conference last week; hard to believe it's already been over a month. It was good to see everyone at the conference and I was really glad to see the large number of first time attendees this year. It's always gratifying to everyone take advantage of all the opportunities that our conference offers, whether it's visiting with our very supportive vendors, making new contacts, attending the excellent educational sessions, having fun with a bunch of real life Smurfs or even watching Alan "Maverick" Haynes sing "You Lost That Loving Feeling".

I know we're always saying how great CGFOA is, but there's a reason for that, it really is a great organization with a terrific membership and I'm honored to serve as President of CGFOA in 2014. I want to thank our outgoing President, Cherie Sanchez and the 2013 Board for stepping up and serving this organization, as well as Kathy Velzen for her hard work and dedication to CGFOA and last, but not least, congratulations to Judy Dahl on being named 2013 Finance Officer of the Year.

As I mentioned at the annual meeting in Breckenridge, I have a couple goals for the upcoming year and I want to share them with those of you that couldn't make the meeting.

We all know CGFOA is an excellent resource for education, networking and the sharing of ideas, but I know there plenty of people in our profession that are not members and are missing out on all the benefits we have to offer. To deal with this travesty, the membership committee will be working this year to reach out to those people that are not currently members and bring them on board so they can take advantage of all the opportunities available to CGFOA members. In conjunction with the work the membership committee will be doing, I want to ask all of you to seize the opportunity to promote CGFOA and bring a new member into the organization.

In addition to attracting new members, I want to get more current members involved in CGFOA by serving on the various committees or even serving on the Board. I really believe the more involvement we have from our membership, the more ideas that will be generated and the better we can make our organization. I know our newly created nominations committee will be a tremendous tool to help achieve this goal, especially since they have such a diverse group on that committee, representing various types and sizes of organizations. They may be reaching out to you, so if you have ever had the slightest of interest in serving, then please say yes and get involved. On the flip side of that, if you're interested in getting involved, then don't wait to be contacted, attend a Board meeting, reach out to one of the various committee chairs listed below or contact someone on the Board and we can get you plugged in.

Education Annual and Conference - Laurie Litwin E-mail: litwinl@co.teller.co.us

Education Annual and Conference - Karen Slater E-mail: kslater@mcsd.k12.co.us

Education Annual and Conference - **OPEN**

Education Western Slope - Kathy Elmont E-mail: elmontk@ci.ouray.co.us

Education Western Slope - Heather Alvarez E-mail: halvarez@mancoscolorado.com

CTAC – Jeff Edwards E-mail: jedwards@auroragov.org

Careers/Outreach – Cherie Sanchez Email: csanchez@cityofwestminster.us

Legislative/CML Representative – Don Warn E-mail: dwarn@parkeronline.org

Nominations – Larry Dorr E-mail: lardor@lakewood.org

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January , 2014



New Year's Day, Jan. 1. Dust off those resolutions and get a fresh start on a new year.

National Bird Day, Jan. 5. Nearly 12 percent of the world's 9,800 bird species may face extinction within the next century. Public awareness and education about the physical and behavioral needs of birds can go far in improving the welfare of the millions of birds in captivity and in the wild.

Stephen Foster Day, Jan. 13. Commemorating the life and music of Stephen Foster, American composer whose songs, including "Camptown Races," "O! Susannah," and "My Old Kentucky Home," have become classics.

Martin Luther King Jr. Day, Jan. 14. National holiday celebrating the birthday of civil rights leader Dr. Martin Luther King Jr.

Friday, January 17, CGFOA Education Committee Meeting, Frisco, CO; 9 AM - 2 PM

Monday, January 27, Annual Conference Committee Meetings , Englewood, CO; 9 - 11:30 AM

Monday, January 27, CGFOA 1st Quarter Free Networking Lunch, Englewood, CO; 11:30 AM
[Register Here!](#)

Monday, January 27, CGFOA Board Meeting , Englewood, CO; 12:30 - 5:00 PM

International Holocaust Remembrance Day, Jan. 27. This remembrance of the victims of the Nazi regime marks the anniversary of the liberation of the infamous concentration camp Auschwitz-Birkenau in 1945.

Check the website for class descriptions and registration forms: www.cgfoa.org/calendar.htm

Important Events in 2014



Mark your calendars! The 2014 CGFOA Annual Golf Tournament will be held on Friday, June 13 at the Thorncreek Golf Course in Thornton, Colorado. The 18-hole "Thorncreek" course at the Thorncreek Golf Club facility 7,268 yards of golf from the Championship tees for a par of 72. The course rating is 73.6 and it has a slope rating of 135. A challenging course designed by Finger Dye Spann, Inc., the Thorncreek golf course opened in 1992.

GFOA's 108th annual conference, *The Future of Government Finance*, is scheduled for May 18-21, 2014, at the Minneapolis Convention Center in Minneapolis, Minnesota.

GFOA Invites You to Participate In Webinar with SEC on Municipal Advisor Definition

On **January 15, 2014** at 2:00 EST, the Government Finance Officers Association (GFOA) will host a webinar with the SEC Office of Municipal Securities to discuss the impact of the final [Municipal Advisor Rule](#) on issuers of municipal securities. Webinar attendees will learn firsthand from SEC Office of Municipal Securities Director John Cross about the Rule that goes into effect January 13, 2014. Mr. Cross will highlight how the Rule will shape communication and interaction between governments and underwriters and financial advisors. The webinar will include a question and answer session so that GFOA members may raise questions with the SEC about the Rule's implementation and how it could affect their debt management programs. To register, please visit [GFOA's website registration page](#). To view GFOA's issue brief on the Rule, [click here](#).

MSRB Electronic Municipal Market Access Website and User Survey

The [Municipal Securities Rulemaking Board \(MSRB\)](#) operates [the Electronic Municipal Market Access \(EMMA®\) website](#) which is a resource for evaluating municipal finance options, complying with disclosure requirements and communicating with investors. The MSRB's "Putting EMMA® to Work for You" campaign seeks to raise awareness of small to mid-sized municipal issuers about the importance of communicating with their investors on an ongoing basis. The MSRB is interested in ICMA member participation in [EMMA User Survey](#). The survey will be open through **January 8, 2014**.

The MSRB has also published the [State and Local Government Toolkit](#) which contains information about the issuance process and providing required disclosures to investors, as well as resources for using EMMA.

FAF ISSUES UPDATED GASB ANNUAL BOUND EDITIONS

Norwalk, CT, November 5, 2013—The Financial Accounting Foundation (FAF) today released an updated print edition of the Governmental Accounting Standards Board's (GASB) *Codification of Governmental Accounting and Financial Reporting Standards*. The FAF also released an updated print edition of GASB's *Original Pronouncements and the 2013–2014 Comprehensive Implementation Guide*.

The GASB *Codification* and *Original Pronouncements* are the authoritative sources of U.S. Generally Accepted Accounting Principles (U.S. GAAP) for state and local governments. The [annual bound editions](#) contain all of the content of the online versions as of June 30, 2013. Both publications are part of the [Governmental Accounting Research System Online](#) (GARS-Online) through a free *Basic View*, or a paid *Professional View* that includes enhanced search, navigation, and other features.

Highlights of the new publications:

Codification of Governmental Accounting and Financial Reporting Standards is an integrated view of the current version of accounting and financial reporting standards for state and local governments, organized by: General Principles, Financial Reporting, Specific Balance Sheet and Operating Statement Items, and Stand-alone Reporting—Specialized Units and Activities.

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Time to Renew CGFOA Membership

The CGFOA Board of Directors has established membership dues for 2014. A slight increase will ensure that the new registration system expenses are covered. A couple of other changes have been implemented as well. Associate memberships are now individual (\$50 per person) and no longer require a group of three people. Government members are \$45 and out of state government memberships are \$50. Retirees or those between jobs can also be included in the membership roster, contact Kathy for details on how to be included as well as the cost.

The membership year is fiscal, running from January 1 through December 31. Membership dues are not pro-rated, so be sure to renew early enough to enjoy the benefits all year long.

All memberships will be processed through the new registration system on line. You may pay by check or credit card, simply mark the appropriate payment method when you renew. Finally, we expect that going forward, member communication will be handled through the online registration system as well; consequently there will no longer be the ability to include non-members in the information e-blast that are sent.

If you would like to process your payment yet in 2013, the forms are up and running - go [here](#) to renew or join. We look forward to another great year in CGFOA.

Letter from the Incoming President *(Continued from page 4)*

Membership – Judy Dahl E-mail: jdahl@ltd.org

Membership – Don Warn E-mail: dwarn@parkeronline.org

Technical Issues Committee – Catrina Gonzales E-mail: cgonzales@bouldercounty.org

Technical Issues Committee – Don Warn E-mail: dwarn@parkeronline.org

Awards - Stephanie Novello E-mail: snovello@cityofgolden.net

Golf Outing - Jeff Hansen E-mail: jhansen@cityofgolden.net

Scholarships - Sharon Spurlin E-mail: sspurlin@townofgranby.com

And finally, as we move through the holiday season, I trust everyone has been doing their part to bolster the local economy with all your holiday shopping. If you're like me, you're really happy the shopping is done so you can relax with family and friends and celebrate the holidays. However, if you've still got more shopping to do, then come to Parker and enjoy some of our holiday cheer and finish your shopping here. (yes, I meant for that to rhyme) Have a Merry Christmas and a very happy and prosperous new year!

Don Warn, Finance Director
Town of Parker
CGFOA President 2014

Letter from the President (Continued from page 1)

Nielson and Outreach awards will be budgeted before subsidies for the annual education program.

Finally, the Board passed a motion to implement quarterly meeting fees for the Colorado Tax Auditor Coalition (CTAC). Since the merger five years ago, CGFOA had been subsidizing CTAC's program and the evaluation of fund balance proved the draw down wasn't sustainable. The Board surveyed Finance Directors and CTAC members throughout the organization who overwhelmingly supported the new fee.

With a commitment to fiscal responsibility and financial sustainability, CGFOA is positioned well for the future.

Communications Survey

The Communications Task Force developed and conducted a survey on the effectiveness of CGFOA's communication tools to help the Board better understand whether Footnotes, the CGFOA website, Listservs, and emails were meeting member needs and in what ways the tools could be enhanced to better capture member interest. Of the 145 members who responded to the survey, the majority indicated they utilized and were satisfied with these communication channels.

Members were also queried about their interest in CGFOA having a social media presence; a third indicated they were not interest at all, and at least half indicated they were either not interest or not very interested. We asked specifically if members were interested in CGFOA having a Facebook presence. 73% of respondents indicated they were not.

The Board received useful feedback from the survey's open ended questions about what content and other recommendations members wanted to see; you may have noticed in Footnotes more pictures, color, and technical content in direct response. Most recently snapshots and profiles of CGFOA Board and committee members were added to Footnotes so members can get to know their leaders.

10% of respondents indicated that they'd be willing to help with a Communications/Social Media Committee for CGFOA. As we move into the new year, I hope those interest will step forward to work with the survey feedback to further enhance the content and development of CGFOA's Footnotes and website. It would be a fun way to get involved in CGFOA. If you are interested, please try to join the Board on January 27 to share your interest.

Special Thanks to Those Who Made It Happen

Thanks to Education Committee chairs Karen Slater (Montrose School District), Lori Litwin (Teller County) Sherri Rickard (City of Westminster) and the plethora of education committee members who helped develop and facilitate the Annual and Conference Education programs. You did an amazing job bringing affordable, relevant training opportunities to CGFOA members.

The conference committee made up of CGFOA and CMCA Board members and Education chairs, as well as Town of Breckenridge hostess Leslie Fischer worked together to put on what I understand was the largest conference on record, with the most attendee and vendor participation ever! This level of involvement is an indicator that we're doing something right by pairing our unrivaled education program with a large scale networking venue for Colorado government finance professionals.

Thanks to Alan Haynes (City of Golden), CTAC and Heather Alvarez (Town of Mancos), Western Slope Coalition for keeping association members connected with relevant programming and professional development throughout the year.

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UPDATED GASB ANNUAL BOUND EDITIONS (Continued from page 6)

Original Pronouncements is a two-volume compilation of original versions of GASB Statements, Concepts Statements, Technical Bulletins, and Interpretations, together with pronouncements of the National Council on Governmental Accounting and selected materials of the American Institute of CPAs.

Comprehensive Implementation Guide is a consolidation of all GASB implementation guides issued through June 30, 2013, including the *Guide to Implementation of GASB Statement 67 on Financial Reporting for Pension Plans*, in question and answer format.

The bound editions of the *Codification*, the *Original Pronouncements*, and the *Comprehensive Implementation Guide* can be ordered online at the [GASB Store](#) at the cost of \$105.00 each.

Letter from the President (Continued from page 8)

Thanks to Jeff Hansen (City of Golden) for his work with the Colorado Municipal League on behalf of CGFOA, and for carrying on the tradition of the Annual Golf Tournament!

Crystal Dorsey's (Colorado Office of the State Auditor) evaluation of the organization's financial controls, and service as Library Chair as well as Careers and Outreach Co-Chair are greatly appreciated, as are the contributions of Awards Committee co-chairs Molly Kostelecky (City of Longmont) and Bob Prendergast (Garfield County), and Scholarship Committee chair Sharon Spurlin (Town of Granby).

Thanks to Careers and Outreach Committee members Tammy Hitchens (City of Westminster) Rachel Price (City of Westminster), and Jeff Hansen (City of Golden) for their efforts to promote government finance careers among college students.

Special thanks to Communications Task Force members Brent Worthington (City of Loveland), Ron Lay (Town of Firestone), and Kathy Velzen for conducting the member survey that has provided a springboard for developing and enhancing future communications.

Thanks to the Governance task force chair GFOA President Elect Bob Eiche (City of Boulder), and task force members, Kathy Elmont (Town of Ouray), Heather Alvarez, Sherri Rickard, Katrina Gonzales (Boulder County), Sam Boster (Bear Creek Water & Sanitation District), and Kathy Velzen (CGFOA Administrator) for their evaluation and development of ways to increase interest and participation in Board and committee positions.

Thanks to task force Chairs Don Warn (Town of Parker) and Catrina Gonzalez as well as task force members, Bob Eiche, Jeff Hansen, and Javier Martinez for their work in evaluating the FAF's proposals and for being responsive on behalf of the Board of Directors and the CGFOA organization.

And finally, a huge thanks to the Board, Past President Pete Mangers (Town of Castle Rock), Vice President Don Warn, Treasurer Judy Dahl (Little Thompson Water & Sanitation District), Secretary Sam Boster, Director Byron Jefferson (South Adams County Water & Sanitation District), Director Wade Nickerson (Town of Lafayette), Director Bob Prendergast, and Director Jim Wedding (City of Loveland).

And finally, thank you to Kathy Velzen for her tireless support and good work supporting us all. #MVP!

Member Involvement

In each issue of Footnotes, at the quarterly board meetings, and at the annual conference, participation on task forces and committees was solicited from members. Overall, the response was positive and enabled many efforts to be undertaken in 2013. CGFOA is a wonderful venue for professional development and leadership experience, and the Board welcomes the involvement of those interested in advancing CGFOA's mission. As is evident, it takes many to facilitate the organization's activities. I hope you'll consider getting involved in 2014. The best starting point is to attend one of the quarterly board meetings. On January 27, in Englewood the Board will commence business for the new year.

It's a Wrap

I am grateful to have had the opportunity of serving as President for this fine organization. It has been the chance of a lifetime for me working alongside so many talented professionals, and an experience I will not soon forget. I am proud of the positive impact we made through our collective contributions and the continued success of the organization. I look forward to working with the Board again as Past President and serving the membership of CGFOA in the year to come.

#Gratitude #Best Wishes #Peace #Joy #Love #Over and Out!

Cherie Sanchez, Accounting Manager
City of Westminster
CGFOA President 2013



*Sanchez Family
Christmas 2013*

*Rock Bottom
Restaurant &
Brewery,*

*Westminster,
Colorado*



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What are the original meanings of some of our most beloved Christmas customs? Many of these customs originated in older pagan traditions, rather than in the Christian tradition in which they are celebrated.

The celebration of Christmas on Dec. 25 was not relegated to that date until the fourth century by Pope Saint Julius I. The pope, it seems, was trying to round up a passel of pagan festivities into one date and took the opportunity to turn them into a Christian celebration. Dec. 25 previously had marked the Roman Saturnalia (the day when the sun ebbed lowest in the year). Mithra, the Persian Sun god, had his birthday then, too. And Odin, a Norse god, also appeared to the world on that day.

Overeating and drinking are related to the Saturnalia. Saturn, an agriculture god, was related to feasting in the winter, a practice that in ancient times would have been important to help people survive the long, sometimes famine-ridden winters.

Today's Christmas pudding has a long history going all the way back to the Celts, who celebrated their god of the harvest by making a pot of porridge and stirring it for him. Later plum pudding was made by adding prunes to the porridge, and that evolved into what we now know as Christmas pudding. Tradition says that each member of the family should stir the pot in an east-west manner (as the sun moves across the sky). Flaming brandy poured onto the pudding is also a symbol of the sun's energy.

The first Christmas stocking was derived from the charity of a kindly Turkish bishop, who slipped a bag of gold into the stocking of a girl in need of a dowry. And it's true that Santa never wore red and white until he was popularized by the Coca-Cola Company wearing the company colors.

Decorating Christmas trees has its origins in the Dark Ages of Germany, the idea being to encourage tree spirits, who deserted the forests during the winter, to want to return to the trees to reawaken them again in the spring. This originally focused on oak trees, but later came to be associated with fir trees by the Christians, because they likened the triangle outline of the firs with that of the Holy Trinity.

—adapted from the New Statesman

When your parents need extra help, approach with care

As your parents grow older, they may need some extra help in their day-to-day lives. Talking to them about their health issues can be difficult, though. Here are a few suggestions for making the conversation a little easier for both of you:

- **Observe your parents' behavior.** Keep your eyes open for changes in their patterns of eating, grooming, or socialization. Ask their doctor, neighbors, relatives, friends, and associates if they have noticed any significant functional, behavioral, or cognitive decline. Present these observations to your parents as possible reasons for their need for extra help.
- **Educate yourself.** Find out all the options and costs for medical and social resources and professional services such as home care, legal and financial planning, senior centers, and housing alternatives. Be prepared to suggest a variety of possibilities, and be ready to talk about how they might be paid for.
- **Enlist outside help.** Family tensions can get in the way of a straightforward talk about the situation. If your parents are resistant, recruit a third party such as their physician or legal or financial adviser to moderate the discussion.
- **Learn where key documents are located.** If your parents have already tended to legal, financial, and burial matters, make sure you know where all the documents are. You want to avoid a frantic hunt for powers of attorney or wills in the event of an emergency.
- **Listen to your parents.** Don't assume you know all about what they want or need. Make your meeting a true dialogue. Let them express their preferences without insisting on one particular course of action. Otherwise they may feel that you're now treating them like children, and resist your efforts to care for them.