



HOLIDAY HINTS.....1  
 REMINDER.....1  
 ALL OCCASSEROLE.....2

# CKR Financial Services

## monthly journal

HELPING OUR CLIENTS GAIN THE ADVANTAGE OVER THE COMPETITION

*Tis the Season for Spending! You know your favorite Bookkeeper is going to offer up some help for the Holidays so that you keep the money you've earned all year. Naughty or Nice, Let's Go!*

## Helpful Holiday Hints

We've been here for you all year to help you understand your financial reports, remind you of important tax events, and help you avoid financial crisis. So we're not going to leave you at this crucial time of the year! We're here to help you hang on to the money we've encouraged you to be diligent with!

-Don't go into debt trying to show your friends and family that you love them. You may be able to buy a temporary smile, but you can't buy genuine affection, love, or gratitude.

-Perhaps have a gift exchange with certain dollar limits at your family event instead of buying gifts for each family member.

-It's nicer to be able to stay in your home than to have expensive things you have to move to your parents' house because you got evicted.

-“Budget” is not a dirty word, nor does it have to be a buzzkill.

-Not every flower blossoms at the same time; it's OK if you don't make as much money as your

family members. Try not to compete with your family members this way. Success is not always measured by how much money is in the bank or how big your house is.

- More memories are made in the kitchen and around the table than under the tree.

- Thoughtful gifts don't always break the bank – collections of cherished photos put into booklets, videos, or screen shows are easy to make with your phone and minimal editing these days and can be passed along digitally without having to burn onto a DVD or thumb drive.

- Parents can help younger children create gifts that last longer than anything purchased and have more sentimental value.

- Participate in a White Elephant Christmas exchange. What may be unusable to you might just be a treasure for someone else.

- Make a charitable donation in the family name instead of purchasing individual gifts for each family member.

Holidays shouldn't bankrupt.



### REMINDERS:

- Verify and Update employee addresses so that W-2's go to the correct address in Jan
- Make sure employee files are in order (Make sure your I-9's have been signed and that you have I-9's and W-4's on file for each employee. If you are missing ANY, have them fill it out again to keep in the employee file in case of an audit. Fines are stiff if missing.)
- Make appointment to get your year-end financials reviewed before tax consultation
- Make sure all personal docs (1099's, W-2's, financial statements) are together for taxes



## All Occasserole!

*I'm going to blame my COO, Heath, for this one! His take is on All Occasion and Casseroles together. But he makes a good point. Casseroles are good for the holidays and there ALWAYS seems to be a family or business potluck to attend. These are perfect go-to's for any occasion. You can prep these ahead and keep them in the fridge for a day or the freezer for several, and then heat when ready. Here are Heath's 3 Go-To's!*

"You will either learn to manage money, or the lack of it will manage you."  
-Dave Ramsey

"After a good dinner one can forgive anybody, even one's own relatives."  
-Oscar Wilde

**Easy Vegetable Casserole:** (so easy, you can mix in the casserole dish!)

**Ingredients:** 16oz frozen vegetables (carrots, broccoli, cauliflower), 1/3 cup sour cream, 1 (10.5oz) can mushroom soup, 4oz shredded cheese (or mozzarella or swiss), 1 small can (or 3oz) French Fried Onions.

**Preparation:** Prep casserole dish with vegetable spray like Pam or rub down with oil or butter. Mix 1/2 cheese and 1/2 french fried onions to rest of ingredients. (You can do this in the casserole dish!) Cook for 30 min at 350° in a covered casserole dish. Remove and add rest of cheese and french fried onions. Bake 5 min uncovered. If the veggies are coming directly from frozen, you may need to cook longer. I usually leave the frozen bag in the refrigerator the day before I make this so I don't have to worry about that.

**Green Bean Casserole:**

**Ingredients:** 2 (14.5oz) cans of french cut green beans, 1 (10.5oz) can of mushroom soup, 1 1/2 cups of cheddar cheese, 3oz French Fried Onions, 1/4 cup chopped onion, 1/2 - 1 cup of frozen

spinach, salt and black pepper to taste. (I add spinach to unsuspecting dishes because it's a superfood packed with nutrients and by the time the other flavors come together, no one can really taste it -plus it's an easy way to introduce it to kids. You can omit.)

**Instructions:** Drain Beans. In large bowl, Mix Beans with Mushroom Soup, Chopped Onions, 1/2 of the French Fried Onions, Spinach, 1 cup Cheddar Cheese. You will also want to add salt and pepper to taste here. Put mixture in glass/ceramic/porcelain pan that has been treated with vegetable oil spray like Pam. (If you don't have the spray, smear around some oil or butter to coat the pan). Top the casserole with remaining cheese and fried onion rings (I think I always end up using more cheese than called for). At this point, you're ready to bake at 350° for 30 minutes or put it in the refrigerator/freezer until your event. If coming from the freezer, I'd give it a day to thaw in the refrigerator before trying to warm up. That would then be the 30 minutes at 350°. Check to see if thoroughly cooked or if it needs more time

after being frozen and refrigerated. While this recipe calls for Cheddar, I've used Mozzarella in a pinch and it still goes over well!

**Chicken & Broccoli Casserole:**

Let me start by saying that this is my stuffing mix when baking a turkey except I add Chicken to it and it makes a wonderful casserole. So, if stuffing the turkey, no chicken. After stuffing the turkey, add chicken and the wet ingredients (soups, broths, etc) and you have a casserole!

**Ingredients:** 4-5 chicken breasts (boiled - can use thighs or shredded chicken from the deli), 1 (10.5oz) can cream of chicken soup, 1 (10.5 oz) can cream of mushroom soup, 2 sticks butter, 1 yellow onion coarsely chopped, 6 dinner rolls (pulled into smaller pieces), 2 cans of chicken broth (or broth from the boiled chicken), 1pkg herb stuffing (like StoveTop), 1 pkg cornbread stuffing, 1 head broccoli with crowns cut off, 2 stalks of celery sliced (a must), cornbread fritters (or some cornbread to taste).

**Instructions:** In a LARGE bowl, pour out packages of stuffing mix, melt sticks of butter and

pour over stuffing. Add celery, onions, broccoli crowns, extra bread roll pieces. Crumble 4 corn fritters or 4 cupcake-sized cornbread pieces into the bowl. Stir the dry ingredients with the melted butter. If using stuffing for a turkey, this is when you would put this in. Reserve the rest for your casserole. Shred chicken and mix into bowl of dry ingredients with spoon.

Mix soups and broth together and then pour over chicken and stuffing. (You may find it necessary to add extra broth from the boiled chicken.) Bake at 350° for 30-45 minutes. (You can make 2 casseroles and freeze one before putting into the oven. If coming from frozen, bake at least 60 minutes. Again, I would thaw in the refrigerator for a day before baking if you have the room.) This casserole always goes over well and can be served as a main dish in case you don't want to work with a turkey.



CKR FINANCIAL SERVICES

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