

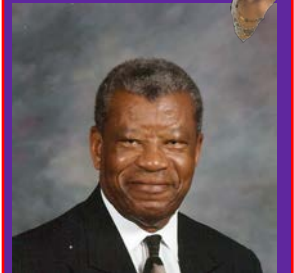
ALLSTON: *The Law of Unintended Consequences* - p. 5

FREE

Preston: 'Staying Connected,' p. 3

Friday
December 16, 2022
Vol. 9, No. 15
ValleyWeeklyllc.com

SALUTE!
Rosetta James Foundation
ELDER OF THE WEEK



Col. (Ret.) James O. Heyward



"The end is almost never far off any time at all!" - J. California Cooper



MOM'S PROFESSOR EMERITUS: Standing in for his 100-year-old mother, Dr. Henry Lane Bradford (2nd, left) accepts Professor Emeritus citation for Mrs. Nell Lane Bradford in recognition of the latter's 40 years of service to Alabama A&M University as a choral conductor. Pictured (from l-r) are: Trustee Nichelle Gainey, Bradford (son), Trustee Roderick DeWayne Watts, Trustee Jeanette Jones and President Daniel K. Wims. (Photo by J. Saintjones)

AAMU Honors Choral Matriarch Nell Lane Bradford

Alabama A&M University awarded Professor Emeritus status to Mrs. Nell Lane Bradford (right), who served as choir director for more than 40 years.

The University presented the citation to Dr. Henry Lane Bradford, her son, during the 2022 fall commencement ceremony held Friday, December 9, in AAMU's new Event Center.

Mrs. Bradford and her late husband, Dr. Henry Bradford, Jr., who headed the music department,

formed what many Normalites refer to as a "dynamic duo" of music for more than four decades.



Drake, Calhoun Expand GOAL to Northwest

Drake State Community & Technical College and Calhoun Community College are bringing their GOAL program to the Dr. Richard Showers, Sr. Recreation Center. GOAL, which stands for Greater Opportunities for Adult Learners, is a free program designed to make people employable.

"One amazing partnership with a local community center can change the future of families seeking career advancement and education," said Drake State President Dr. Patricia Sims. "Drake State is committed to serve more students by bringing quality instruction closer to residents who need it most. Expanding the GOAL program to the Dr. Richard Showers, Sr. Recreation Center will allow us to meet individual students where they are, removing barriers that prevent them from reimagining their futures."

Huntsville Seeks Community Input on New Greenways

Following two greenway public input meetings in November, the City of Huntsville and Land Trust of North Alabama are casting a wider net to gain even more community feedback.

For three weeks, the City and Land Trust invite citizens to participate in a brief survey on the Huntsville Greenway Network and Master Plan. The City's Planning Department will use survey responses and data to inform future decision-making and planning.

"This survey helps us with prioritization and allows us to identify areas we might have missed," said Huntsville Urban and Long-Range Planner Dennis Madsen. "When looking at the City's greenway network, it's important we have as much input as possible to make the best decisions for our future."

The City's Greenway



comprehensive planning process, the Greenway Master Plan is designed to connect Huntsville's cultural heritage and natural beauty.

Master Plan reflects the community's vision for a connected system of trails and greenways for the benefit of the public. Informed by The BIG Picture

To view the 2022 Greenway Master Plan and to take the greenway survey, visit huntsvilleal.gov.



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Washington in One Minute



Here are the happenings in Washington, D.C., this week:

1. ON THE FLOOR. The House and Senate are in session this week and have until this Friday (December 16) to avert a federal government shutdown by approving the FY2023 appropriations bills, a year-long continuing resolution (CR) funding the government at FY2022 levels, or moving the current CR to a later expiration date (i.e., Dec. 23).

In the absence of an agreement on a topline number with the GOP, the Democratic Chairs of the House and Senate Appropriations Committees were planning to introduce their own FY2023 omnibus appropriations bill today, which will be \$25 billion higher on the non-defense side than the GOP will accept (NOTE: Late breaking news indicates that there has been significant progress over the weekend on negotiations). The Senate is expected to take up the

conferenced version of the \$858 billion FY23 Defense Authorization bill, passed by the House last week on a 350-80 vote, which rescinds the Covid vaccine mandate for members of the armed forces.

2. THE WHITE HOUSE. On Tuesday, President Biden will sign the Respect for Marriage Act, which guarantees the legality of same sex marriages. This Tuesday through Thursday, the President hosted 49 African leaders for the U.S.-Africa Leaders Summit, which included a keynote address by the President on Wednesday, followed by a White House dinner that evening.

3. FEDERAL RESERVE. The Federal Reserve's Federal Open Market Committee met this Tuesday and Wednesday and was expected to announce another hike in the federal funds rate on Wednesday afternoon. Some observers were expecting the Fed to moderate its increase to a half-point increase, after

having raised the rate by three-quarters of a percentage point in the past four meetings (June, July, September and November).

4. CRYPTO COLLAPSE. On Tuesday at 10:00 a.m., former FTX

CEO Sam Bankman-Fried testified before the House Financial Services Committee at a hearing on the collapse of FTX, a global cryptocurrency trading platform exchange which allowed users to buy, sell, hold, and lend many cryptocurrencies, as well as trade on margin derivatives of these cryptocurrencies. At its peak, FTX was the third-largest crypto exchange in terms of daily trading volume (behind Binance and Coinbase) and was valued at \$32 billion.

5. SENATOR KYRSTEN SINEMA. Last Friday, Arizona Democratic Senator Kyrsten Sinema made major news by announcing she would be re-registering as an

independent. Although she will be an independent, her committee assignments will be done through the Democrats with whom she has often voted with during her tenure in the Senate. This move will not immediately change the functionality of the Senate. However, the key issue will be if Senator Sinema runs for reelection in 2024 and what other candidates enter the race.

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The Valley Weekly

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VALLEY DEATHS



NELMS MEMORIAL FUNERAL HOME
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Funeral service will be announced at a later date for MR. TERRELL GIDEON, MR. WILLIE E. LOCKE (b. 1946), and MR. TOMMY WILSON SUGGS (b. 1947).

Funeral service for MR. WILLIAM HENRY MCDONALD will be held Friday, December 16, at Church Street CPCA, 228 Church Street, Huntsville, Ala., with the Rev. Dr. Mitchell M. Walker, Sr., officiating.

Funeral service for MOTHER JESSIE M. SINGLETERRY (b. 1929) was held Saturday, December 10, at Union Chapel Missionary Baptist Church (315 Winchester Road NE, Huntsville, Ala.) with Rev. Dr. O. Wendell Davis officiating.

Funeral service for MR. RANDOLPH FLAKES (b. 1940) was held Wednesday, December 7, at Lakeside United Methodist Church (3738 Meridian Street, Huntsville, Ala.) with Rev. Percy Nolan officiating.

ROYAL FUNERAL HOME
4315 Oakwood Avenue NW
Huntsville, AL 35810 - (256) 534-8481

Funeral service will be announced at a later date for MRS. EARNESTINE TIBBS (b. 1944), MR. GUSTAVO MONTES GARCIA (b. 11978), MRS. LILLIE AMMELIA HARRIS BLEDSOE (b. 1944) and MR. BENNIE EDDIE CAUDLE (b. 1952).

Funeral service for MR. FREDDIE PARKS (b. 1941) will be 1 p.m., Friday, December 16, at the Zion Progress Missionary Baptist Church (739 Oscar Patterson Rd, Huntsville, Ala.) with Reverend Hernandez Ford officiating.

Funeral service for COACH ELLIS VERNARD MCCRAW, SR. (b. 1961) was held Saturday, December 10, at the New Beginnings Christian Church (604 Jordan Ln NW, Huntsville, Ala.) with Pastor Errol Davis officiating.

Funeral service for MRS. EFFIE SMITH (b. 1934) was held Friday, December 9, at Farley Community Church (12302 Bell Road SW, Huntsville, Ala.) with Pastor Michael Hulsey officiating.


SERENITY FUNERAL HOME
2505 University Drive NW
Huntsville, AL 35816 (256) 539-9693

Funeral service for MR. OSCAR "BUBBA" LESLIE JR. (b. 1960) was held Saturday, December 10, at Indian Creek Primitive Baptist Association Tabernacle, 6378 Pulaski Pike NW, Huntsville, Ala.

THE VALLEY WEEKLY

CHAMPION GAME PLAN

PRESTON BROWN



STAYING CONNECTED

John 15:5 says, *I am the vine, you are the branches. If you remain in me and I in you will bear much fruit, apart from me you can do nothing.*

Today, we live in a society of extreme technology. People are constantly engaged on their cell phones, texting, playing games, and never looking up to acknowledge other people. Do you ever find yourself doing this? Not only are

we addicted to our cell phones, but it seems that we have to be entertained at all times. However, we need to realize and understand that this is another trick by the devil to keep us distracted from being in fellowship with God, as well as with other people, face to face.

You see, the more we isolate ourselves from people, the less accountable we are for our actions. That's why fellowship with others is so important, and the more we connect with God the more we

will want to connect with other people.

You see, God desires us to be in fellowship with Him, because we were created to worship Him. He also wants us to have balance in our lives. So don't allow the longing to be entertained all the time keep you from having a relationship with an



amazing God that loves you and wants the very best for your life. This Christmas, let us start giving Him the time that He deserves and remember to stay connected to the only power source that we need, which is Jesus.

Stay encouraged, my brothers and sisters!



EVENT CENTER: Alabama A&M University held its first major event at its new 6,000-person Event Center with the 2022 fall commencement ceremony on December 9. The center was the location of an activity comprised of nearly 500 graduates, University faculty, select staff and the graduates' invited guests. (Photo by J. Saintjones)

THE VALLEY WEEKLY

VALLEY EVENTS

HAPPENINGS, ACTIVITIES & MORE!

Thru January 2023

Huntsville Museum of Art
Presents
"Donato Giancola"
Downtown Huntsville
Huntsville, Ala.

Thru January 2

Rocket City Christmas
Light Show
Toyota Field
5 p.m.

Thru January 29

Winter Park
The Orion Amphitheater
Huntsville, Ala.
TheOrionHuntsville.com

December 15

2nd Annual Champagne
Camp 2022
The Wine Cellar
\$75/person (with Grazing
Table)
2304 Whitesburg Drive
SE, Huntsville, Ala.
6 p.m.

December 16

HBCU Data Science
Consortium
"Building Academic
Partnerships & Engaging
with the National Security
Agency"
Presenters: Steven D.
Cook, National Security
Agency Research Directorate
Academic Partnership Advocate/
Protagonist, and Karen D.
Presley, Deputy Director,
NSA Office of Research and
Technology Applications (ORTA)
Registration:

www.hbcu-dsc.org
11 a.m.-12 noon

BTL Presents
"A Very Electric Christmas"
Mark C. Smith
Von Braun Center
Huntsville, Ala.
Times Vary

Jim Parker's Songwriting
Series
VBC Playhouse
Von Braun Center
700 Monroe Street
Huntsville, Ala.
5:30 p.m.

Christmas Murder Mystery
Dinner Event
Lowry House
Tickets: Eventbrite
1205 Kildare Street NW
Huntsville, Ala.
7 p.m.

December 17

Annual Holiday Gala
100 Black Men of America
of Greater Huntsville,
Inc.
Live Music by Logan the
Entertainer
Contact: John Richardson, (256) 631-5641, or
Charles Hyder, (256) 842-2804
Von Baun Center
South Hall 2
Huntsville, Ala.
7 p.m.

Game Night
Homewood Suites
714 Gallatin St. SW
Huntsville Downtown
7 p.m.

Winter Wonderland Formal
Under the Moon Productions
Shagnasty's Grubbery and
Pour House
1117 Jordan Lane NW
Huntsville, Ala.
8 p.m.

December 18

"WinterFest"
The Foundation Coffee-house
Maker's Market (Makers and Farmers)
4701 Meridian Street K
Huntsville, Ala.
Vendor Spots Available
12-4 p.m.
TheFoundationHuntsville.com

December 25

Christmas Day

December 31

Huntsville Symphony
Orchestra
"The Doo-Wop Project"
Mark C. Smith
Huntsville Ala.

The Grand Finale
The Foundation Coffee House
4701 Meridian Street
Suite K
Huntsville, Ala.
9 p.m.-1:30 a.m.

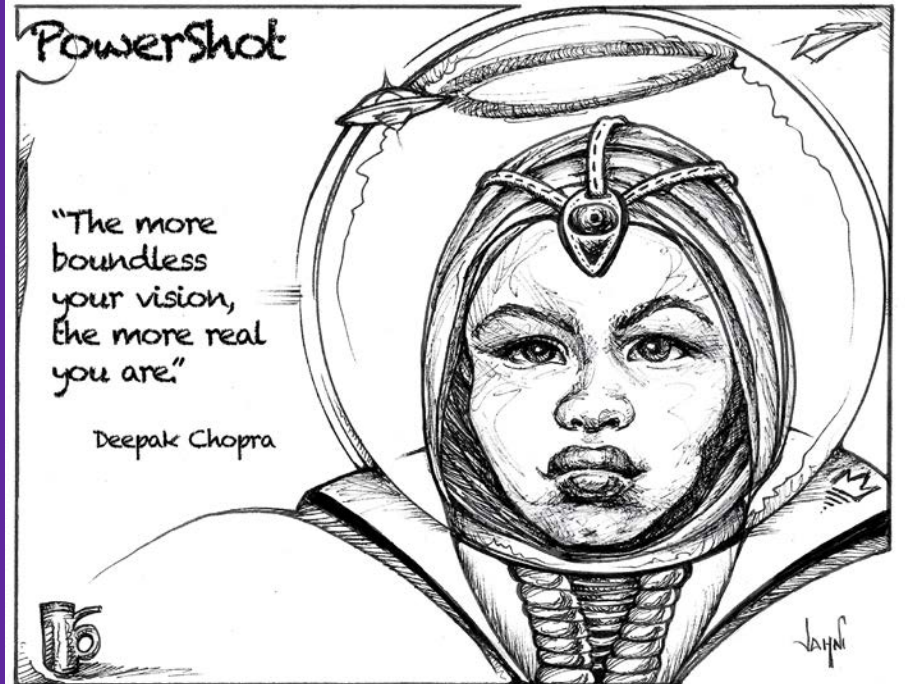
Mass
St. Charles King and Martyr
Anglican Church
212 Washington St. NE
Huntsville, Ala.
10 p.m.

January 1

New Year's Day

January 13-15

Comedian Kevin Fredericks
Stand Up Live Huntsville
(6:30 p.m.-1/15)
7 p.m.



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"Heaven is equally distant everywhere."

- Petronious

What Are You Afraid of?

Scaredy Cat ...

Hey You!! What are you afraid of? Scaredy cat!!

I remember, in my day in age, kids used to call you that when you were afraid to try something, or they were trying to coerce you into doing something you didn't want to do. So, in order to get you to attempt it, they would taunt you by calling you a "Scaredy Cat!" Which was normally followed by the, "No, I'm not!" Then your attempt to do it. Most of the time, it was something you had no business doing; however, what I loved about it was the fact that it would push you to your limits on some things you had no business being afraid of!

So, here I am, now ... 40 years later ... calling you out. Scaredy Cat!! What are you afraid of? Failure! Looking like a loser. Being told no! What is it that won't allow you to push



past your mental block to step out and start that business, non-profit, write that book, produce that song, start that workout program



... whatever it is you fear? What are you looking for, to keep you from being afraid? Perfection? Well,

that's never going to happen for any of us ... so what next, money? That will come. Someone to do it with you? Start, the people God have put in place will fall in! Do it!! Scaredy Cat!! Do it!

If you fail ... so what? ... Fix it, and try again. If God gave it to you ... it's for you to do! There is a way; figure it out! Study those who are in a similar field, network, find your niche, what would set you apart ... and do it!!

Don't spend the rest of

your life, wishing, hoping, and coveting what the next person is doing. Get out here and shine! Guess what? You're perfectly YOU!!! There's your perfection! So now, get to work! Don't be afraid ... and if you still are ... Do it afraid! You're not alone! Let's do it together, afraid, bold ... with faith!! I believe in YOU!!!

Mark 9:23: "Jesus said to him, 'If you can believe? All things are possible for one who believes.'"



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A New Generation Of Service



Senator Raphael Warnock's Re-election Victory and the Law of Unintended Consequences

"There are way too many of the Israelites for us to handle. . . . Let's devise a plan to contain them, . . ." Exodus 1:7,8.

Then and Now: Historic Failures of Containment and Suppression Plans

The ancient Egyptian Empire tried to contain and suppress the growing population of Israelite slaves, as referenced in the above Bible text.

The Egyptians' suppression efforts failed, just like the Georgia Republicans' voter suppression efforts failed on December 6.

Both plans failed, and both groups that were intended to be suppressed ultimately became victorious.



With Raphael Warnock's fourth election victory, the message should have become even more apparent to his GOP opponents: Merton's Law of Unintended Consequences.

According to American sociologist Robert K. Merton's law, unintended outcomes of purposeful actions often happen. For example:

1. The Egyptians' attempt to suppress the Israelites' population through 400 years of enslavement failed as through natural growth, the latter's numbers actually increased;
2. The Supreme Court's June decision overturning Roe v. Wade angered women, which resulted in their unprecedented voter registrations nationally and triumphs during November's mid-term elections; and
3. Georgia's attempts to discourage early voting, ban Saturday balloting, and disallow distributing water to voters in line all backfired. Targeted Georgians were determined not to let these things stand in their way, and this resulted in more than 1.8 million early voters, which mainly fueled Warnock's victory.

Why did and why does this happen?

Perhaps these Egyptian overlords, Supreme Court jurists, and legislators forgot about their own childhood experiences with the family's cookie jar.

Remember the Alluring "Cookie Jar"

Many of us remember our parents' orders: "Help yourself to anything in the kitchen, but don't go in the cookie jar."

Subsequently, our focus became the cookie jar.

Why? Because just being told that there was something that we could not have only increased our interest in and desire for it.

That these GOP-filled legislatures don't remember their childhood cookie jar experiences baffles me. Still.

So I remind you GOPs to remember and to follow the words of Philippians 4:8: "If there be any virtue, if there be any praise, think on these things."

THE VALLEY WEEKLY

ALL FOR THE FAMILY

What Is Your Christmas IQ?

On Sunday, December 25, millions of people around the world will celebrate the sacred holiday of Christmas Day to commemorate the birth of our Lord and Savior, Jesus Christ.

It is a festive time when individuals and families display symbolic decorations in their homes and the community, such as mangers, lighted trees, poinsettias, gather to share special dishes. Additionally, they gather with friends and loved ones to give and receive gifts, attend

church/mass and joyfully eat favorite dishes, share stories, play games, watch movies and sports.

How much do you know about this sacred holiday? Following are some questions and statements to help you determine your Christmas IQ.

DIRECTIONS

Check "True" if you think the statement is correct or "False" if not.

1. Jesus was conceived after Mary and Joseph were

married.

___ True ___ False

2. It is perfectly clear that Jesus was born on December 25th.

___ True ___ False

3. Joseph is Jesus' biological father.

___ True ___ False

4. Jesus was born in Jerusalem.

___ True ___ False

5. Jesus was born in a luxury inn.

___ True ___ False

6. Christmas became a federal holiday in America in 1870.

___ True ___ False

7. Lights symbolize that Jesus is the light of the world.

___ True ___ False

8. The Christmas tree originated from Germany.

___ True ___ False

9. The Christmas flower is the rose.

___ True ___ False

10. The people in Bethle-



Dr. Margaret J. Kelly

hem were so excited about Jesus' birth, that they brought gifts to honor Him.

___ True ___ False

Sources:

classicalhistorians.com
christmasdesigners.com
christianhq.com
nydailynews.com

Legacy Center Plans Special Holiday Event Dec. 16

The Legacy Center will hold its "Christmas Around the World: A Holiday Tour" event on Friday, December 16, beginning at 11 a.m.

The three-hour activity will take place at The Legacy Center offices located at 2212 Jordan Lane SW, Huntsville, Ala.

For additional information, e-mail morgan@liveyour-legacyhere.com or call (256) 777-4224.

Huntsville City Council Meetings



Huntsville City Council's regular meetings are held in the City Council Chambers of the Municipal Building on the 2nd and 4th Thursday of each month at 6 p.m.

Council work sessions are also held in the Chambers of the Municipal Building on the 1st and 3rd Thursday of each month at 6 p.m.

For more information, call (256) 427-5011.

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DECEMBER 16 - KIM PORTER - Kim Porter was a popular Georgia model and longtime partner of Sean Diddy Combs who was also a member of a girl group called Girl 6. She moved to Atlanta in 1988 after graduating high school. Porter had some acting experience with roles in the series *Wicked Wicked Games* and the film *Mama I Want to Sing*. Porter died in 2018.



- BlackCelebrityBirthdays.com



Rosetta James Foundation "Spotlight on Our Elders" ... Featuring

Col. (Ret.) James O. Heyward

A native of Sumter, S.C., James O. Heyward, Sr., was a career Army officer who retired from active service in 1983 with the rank of Colonel. Col. (Ret.) Heyward served in key command and staff positions in the United States and overseas, amassing a diverse background of extensive experience in planning, management and operations to include training, logistics, resource management, counseling and investigative work. His last military assignment was Professor of Military Science at Alabama A&M University (AAMU).

Since his retirement, he held the position of Director of Admissions at AAMU from 1984 to 1997. In this position, he was responsible for directing and coordinating the University's recruitment effort and administering the academic scholarship program.

He formulated, recommended and implemented recruitment and admissions policies—all crucial to a stable enrollment of quality students. During his work in higher education, he held key positions in the Association of Collegiate Registrars and Admission Officers on the state and national levels, and was affiliated with other professional educators organizations.

Some of Col. (Ret.)

Heyward's significant past military assignments were Commander, U.S. Army Training and Doctrine Command Field Element, Fort Monroe, Virginia; coordinating world-wide liaison network in the United States and five foreign countries; Deputy Commander, U.S. Army Military Community, Baumholder, Germany; member, U.S. European Command, J-3, Joint Task Force Division, Germany; staff member, U.S. Army War College, Carlisle Barracks, Pennsylvania; Battalion Commander, U.S. Army Training Command, Fort Bragg, North Carolina; Assistant Inspector General, 101st Airborne Division, Fort Campbell, Kentucky; and member, U.S. Army WDMET, a Research and Development Project, Vietnam.

Heyward holds a B.S. degree from South Carolina State University and an M.A. from Shippensburg State University. He graduated from the Armed Forces Staff College and the U.S. Army Personnel Management for Executives Program. In 1979, he was inducted into the South Carolina State University Army ROTC Hall of Fame. In 1996, he received the South Carolina State University Distinguished Alumni Award.

Heyward was also a



former Paratrooper and received numerous military awards and citations, including the Legion of Merit.

Heyward remained active in community activities. He was a member and past president of the local graduate chapter of Alpha Phi Alpha Fraternity, Inc.; member of Epsilon Kappa Boule, Sigma Pi Phi Fraternity; holds membership in the Royal College of Papa Knights in the Americas; former member of the Board of Directors of LIFT Housing; co-chair of the Huntsville Committee to design a Buffalo Soldiers Memorial; and chairman of the 1999 Huntsville Chief of Police Task Force on Recruiting and Hiring.

Col. (Ret.) Heyward was a member of the Executive Board of the Greater Alabama Council, Boy Scouts of America, Birmingham; Assistant District Commissioner, Talakto District, immediate past president,

"Spotlight on Our Elders" is a weekly feature sponsored by the Rosetta James Foundation to promote volunteerism and activism in our community among those who are 70-plus. The Foundation also provides scholarships. Learn more about us at www.rosettajamesfoundation.org. Know an outstanding elder (70+) that you would like to see featured? Send us a photo and 250-word write-up to info@valley-weeklyllc.com.



Placing Blood Pressure on Your Holiday 'to-do' List

No matter what winter holiday traditions you celebrate, you probably won't find "think about blood pressure" on your to-do list, even after checking it twice. But that would be a nice idea for your heart's sake, experts say.

High blood pressure is a leading risk factor for heart attack, stroke and heart failure, according to Dr. Angela L. Brown, director of the hypertension clinic at the Washington University School of Medicine in St. Louis. Studies have shown that cardiovascular problems rise after Thanksgiving and peak in the new year.

People often put their

health on the back burner this time of year, Brown shares. But they shouldn't. "The holiday season is a time for enjoyment," she adds. "You want to enter the holidays healthy, and you want to leave the holiday season healthy."

With that goal in mind, here's advice on keeping your blood pressure under control during the holidays.

Think Before You Feast: Consider having a healthy meal at home first, so you are less likely to overdo it. Check out the spread for the healthy things before diving in .. especially at dessert time!.

Watch the Sodium: Watch

out for anything that's been canned, preserved or packaged. Remember: The less salt you use, the better your body becomes at tasting it.

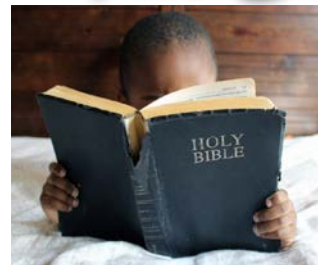
Light on the Alcohol: Too much alcohol can raise your blood pressure. Especially watch out for those margaritas!

Medicines: Note that decongestants taken for the sniffles during the cold season can raise blood pressure. However, don't forget about your medicine routines.

Stress: Don't let family stress you out! Sneak in some exercise. Find a calm moment to imagine being a kid again!

- BlackDoctor.org

This Sunday's Lectionary



Sunday, December 18

Fourth Sunday
of Advent

(Track 2 - Year A)

Isaiah 7:10-16

Romans 1:1-7

Matthew 1:18-25

Psalm 80:1-7, 16-18

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Controlling Financial Anxieties Throughout the Holidays

(BPT) - It's the most wonderful time of the year, and this season, consumers are prepared to spend extra on festive gatherings, gift-giving and spreading holiday cheer! However, the holiday hustle can also significantly strain financial and mental well-being, especially in today's challenging economic environment.

"Money can elicit so many types of emotions - from the delight we may feel when a loved one opens a gift we purchased, to the loneliness that may accompany an inability to travel to loved ones or partake in certain festivities," says Lindsay Bryan-Podvin, Certified Financial Therapist (CFT-I) and Upwise contributor. "So, it's important to recognize how those emotions might influence our spending and saving habits as well as our relationship with money overall."

For example, a fear of overspending can lead to excessive frugality and cause individuals to miss out on some of the most enjoyable aspects of the holiday season. Meanwhile, others may chase feelings of joy by splurging on gifts, hosting elaborate events, and booking vacations - only to feel regret when a massive credit card bill arrives in the new year.

The leading concern for almost half (46%) of working Americans when considering their top drivers of lower mental health is financial concerns, according to MetLife's 2022 Employee Benefit Trends

Refresh Study. This is even higher for working women (51%) and Gen Xers (52%). On the flip side, 85% who say they are financially well, report feeling mentally healthy.

To keep the holiday season joyful and on budget, consider these expert tips directly from Bryan-Podvin:

1. Understand the emotional connection to money

Emotions like guilt, anxiety and impulsivity majorly influence how we manage and confront monthly expenses. Getting to the root of your feelings about money now (e.g., anxious, avoidant, stressed) is key to understanding how you want to feel about money in the future (e.g., calm, relaxed, confident).

One way to do this is by journaling your feelings about money regularly. Free tools can make this even easier. Upwise is one of the few financial wellness apps that assesses emotions tied to financial activity with its 'money mood' tool to help make managing finances more personalized, achievable and rewarding.

2. Make gifting intentional by planning for it

Creating a "gift account" where you can allocate funds over time is an easy but extremely effective way to isolate and stick to a

spending amount that fits your budget. To take this a step further, using Upwise's "Spend Control" feature allows individuals to pick a category (e.g., retail/shopping) or even a specific merchant to track and set spending limits - alerting holiday shoppers to overspending in real-time and helping them avoid falling too far into the red zone.

3. Eliminate redundant expenses with ease

There are small decisions you can make in the present to get closer to reaching your long-term financial goals. Consider cutting out smaller, unnecessary costs such as monthly subscription services you don't really use. If you need an extra push to get you started, try leveraging digital tools that allow you to consolidate subscriptions - some, like Upwise, even have fun and engaging challenges like the "Subscription Buster"

to motivate you through the process.

4. Celebrate the "small wins"

While it's great to be ambitious and have lofty aspirations for your financial future, set yourself up for success by establishing reachable goals and celebrating each small win to help create a foundation for a more positive relationship with money. For

example, if you struggle with spending too much on dining out or food delivery, try challenging yourself with Upwise's "dining out challenge," which will allow you to select from a list of cost-saving actions, commit to those and then track your progress. And when you do succeed at spending less? Pat yourself on the back, text a friend, or open up that kombucha to celebrate.

5. Reflect and recover

If you go beyond your holiday budget, give yourself some compassion (it happens!) and then dig into what led you to overspend. Was it the excitement of seeing loved ones for the first time in years? Feeling you needed to spend the same on everyone? Once you determine why you overspent, you can create a plan for potential spending triggers in the future.

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