

Compliments of Jodee Harris

# essential living

408

## The Coolest Pet on the Block



### Jodee Harris

Vice President, First  
Commonwealth Advisors,  
Senior Financial Advisor,  
Osaic Institutions, Inc. •  
4509033



Office: 724-832-6181

2501 Sharkys Dr • Latrobe, PA 15650

[jharris@fcadvisor.com](mailto:jharris@fcadvisor.com) • [www.fcbanking.com/jodee-harris](http://www.fcbanking.com/jodee-harris)

\$6.99 Issue #408



Investment and insurance products and services are offered through OSAIC INSTITUTIONS, INC. member FINRA/SIPC. First Commonwealth Advisors is a trade name of First Commonwealth Bank. Osaic Institutions and First Commonwealth Bank are not affiliated. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insurance by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.



# essential living



## Jodee Harris

Vice President, First Commonwealth  
Advisors, Senior Financial Advisor,  
Osaic Institutions, Inc. • 4509033

Office: 724-832-6181

2501 Sharkys Dr  
Latrobe, PA 15650  
jharris@fcadvisor.com  
www.fcbanking.com/jodee-harris



Forget stale routines and predictable weeknights. This month is about breaking free and embracing the unexpected. Let's make August anything but ordinary! Imagine chasing a cheese wheel down an English hill, shrieking with glee. Picture a tropical feast fit for monkeys. We're venturing beyond the typical, celebrating the unusual.

The unordinary isn't just for festivals. Back home, we're remixing Taco Tuesday with taco-inspired pizza, casseroles and tater tots. Trade rush hour for hooves on cobblestones in car-free havens where life slows to footsteps. This issue is your passport to a world where the weird wins. Pack dancing shoes, an appetite for adventure and your curiosity.

In a world filled with routines, let's embrace the unexpected and celebrate the unconventional. From lively festivals to cozy home gatherings, let's make every day an adventure. Cheers to an August filled with surprises and delights!

— From the Publisher



**What's the perfect number  
of tacos to eat?**

Scan the QR code to cast your vote!



## Jodee Harris

Vice President, First Commonwealth  
Advisors, Senior Financial Advisor, Osaic  
Institutions, Inc. • 4509033



Office: 724-832-6181

[jharris@fcadvisor.com](mailto:jharris@fcadvisor.com)

[www.fcbanking.com/jodee-harris](http://www.fcbanking.com/jodee-harris)



# Party Hosting Tip

Instead of worrying about being fully prepared, set aside easy tasks for early birds or restless kids to help with, like filling the bread basket or pouring water.

# Contents

---

**02 Tacos, Tacos, Tacos**  
Shake up your week with these four non-taco recipes

---

**07 Paint Your Living Room Perfect**  
A quick guide to finding your home's perfect color scheme

---

**13 Pedestrian Paradise**  
Explore towns where cars take a backseat!

---

**18 Dog Days of Summer**  
Pawesome hacks to keep your pets cool

---

**22 Sip the Rainbow**  
Blend your way to bliss with colorful smoothies

---

**26 Celebrate the Unexpected**  
Weird and wonderful celebrations await

---

**30 The Bear Essentials**  
Fascinating facts about bears

© 2024 Essential Living

All Rights Reserved. No part of this publication may be reproduced without the expressed written consent of the publisher.

*Essential Living* is for information and entertainment purposes only; it is not an attempt to solicit business.

Businesses interested in using *Essential Living* as part of their marketing or outreach program should contact us at 651-259-1944 or find us online at [www.essentiallivingmag.com](http://www.essentiallivingmag.com).

*essential living*

## **Publisher**

Josh Kimball

[publisher@essentiallivingmag.com](mailto:publisher@essentiallivingmag.com)

## **Editorial**

Tisha Davis, Creative Director

Emily Schaffer, Executive Editor

Erin Ragan, Editor-in-Chief

Sarah Prescott, Graphic Designer

[editorial@essentiallivingmag.com](mailto:editorial@essentiallivingmag.com)

## **Sales**

Charlie Wesser, VP of Sales

Mark Douglass, Director of Sales Operations

[sales@essentiallivingmag.com](mailto:sales@essentiallivingmag.com)

## **Marketing**

Becky Truhler, Marketing Coordinator

[marketing@essentiallivingmag.com](mailto:marketing@essentiallivingmag.com)

## **Operations**

Jonathan Wesser, VP of Operations

Mindy Stansbarger, Production Manager

Ryan Duderstadt, Print Production

Brianna Jahangir, Production Manager,  
Marketing Services

Allen Wardell, Client Success Manager

John Matson, HR Manager

Shelly Martin, Controller

[operations@essentiallivingmag.com](mailto:operations@essentiallivingmag.com)

## **Partnerships**

Bjorn Piltingsrud, VP of Strategy and  
Business Development

[partnerships@essentiallivingmag.com](mailto:partnerships@essentiallivingmag.com)



## TACOS, TACOS, TACOS

Tired of the same old Taco Tuesday? It's true, tacos are a weeknight wonder, but even the best traditions deserve a refresh.

That's where creative twists come in. We've whipped up four mouthwatering recipes guaranteed to tantalize your taste buds. From sizzling taco pizza to irresistible loaded tots, these recipes are bursting with fresh ideas and exciting combinations. So, get ready because your favorite night of the week is about to get a whole lot tastier!



Prep Time: 15 Minutes  
Cook Time: 30 Minutes  
Yield: 8 Servings

## TACO CASSEROLE

This easy recipe is the perfect weeknight dinner to make when you're craving tacos but don't want the mess or fuss! Plus, it's one of those leftovers that tastes even better the next day.

### INGREDIENTS

- 1 tbsp. olive oil
- ½ yellow onion, diced
- 1 lb. ground beef
- 2 tbsp. chicken broth
- 1 tbsp. chili powder
- 2 tsp. cumin
- 2 tsp. garlic powder
- 1 tsp. salt
- 1 tsp. pepper
- ½ c. tortilla chips
- 2 15-oz. cans of refried beans, warm
- 1 c. cheddar cheese, shredded
- 1 c. Colby Jack cheese, shredded
- Shredded lettuce, for topping
- Sliced black olives, for topping
- Chopped tomatoes, for topping

### INSTRUCTIONS

1. Preheat the oven to 350° F and grease a 9" x 13" baking dish.
2. Add the olive oil to a large skillet and heat over medium-high heat, then add the diced onion. Sauté for five minutes, until soft and translucent.
3. Next, reduce the heat to medium and add the ground beef. Use a spatula to break up the beef into small pieces. Cook until browned.
4. Add the chicken broth and the seasonings. Stir and let simmer on medium-low heat for five minutes.
5. Remove skillet from heat and allow to cool. While the beef mixture is cooling, add the chips to the bottom of the prepared baking dish.
6. Use a spatula to spread the warm refried beans over the chips. Make it as smooth and even of a layer as possible.
7. Top with the beef mixture. Then, combine the two cheeses and sprinkle over the top.
8. Bake on the center rack for 15 minutes. Allow to cool before adding your toppings and serving.

# MINI TACO CUPS



These fun-size bites are the perfect dinner to whip up for the family or serve as a party appetizer!

Prep Time: 15 Minutes  
Cook Time: 30 Minutes  
Yield: 12 Servings



## INGREDIENTS

- 12 taco-style corn tortillas
- 2 tsp. olive oil
- ½ white onion, diced
- 1 4-oz. can of diced green chilis
- ½ lb. ground beef
- ½ 15-oz. can of black beans, drained and rinsed
- 1 tbsp. taji
- 2 tsp. chili powder
- 2 tsp. cumin
- 1 tsp. garlic powder
- ½ tsp. salt
- ½ tsp. pepper
- ¼ c. sharp cheddar cheese, shredded
- ¼ c. Colby Jack cheese, shredded
- Pico de gallo, for serving

## INSTRUCTIONS

1. Preheat the oven to 350° F. Line a muffin tin with silicone or paper liners.
2. Heat three tortillas at a time in the microwave for 10 seconds. Mold the tortilla to fit the muffin tin. You may need to trim half an inch off the edges.
3. Bake the tortilla shells in the oven for 10 minutes. Then, allow them to cool.
4. Add the olive oil to a medium-sized skillet. Heat over medium-high heat before adding the onion. Sauté for three minutes, then add the diced green chilis. Cook for two more minutes.
5. Reduce the heat to medium and add the beef. Break up the beef with a spatula and stir constantly until browned.
6. Add the black beans and seasonings. Stir to combine, then remove from heat.
7. Carefully add 2-3 tablespoons of the mixture into the tortilla shells.
8. Once all are filled, bake for 10 minutes. Combine the cheeses, and after the allotted time, sprinkle the cheese blend over the top of the taco cups.
9. Bake for another 10-15 minutes, until the tortilla shell is golden and hard. Allow to cool for 10 minutes before topping with salsa and serving.



# LOADED TATER TOT NACHOS

Nachos just got a whole lot more delicious and fun with this recipe! This simple, yet irresistible dish makes for the perfect party appetizer.

Prep Time: 15 Minutes  
Cook Time: 30 Minutes  
Yield: 8 Servings

## INGREDIENTS

- 1 32-oz. bag of tater tots, frozen
- 2 tsp. olive oil
- ½ yellow onion, diced
- ½ lb. ground beef
- 1 tbsp. lime juice
- 2 tsp. chili powder
- 2 tsp. cumin
- 1 tsp. garlic powder
- 1 tsp. paprika
- ½ tsp. salt
- ¼ tsp. cayenne pepper
- 4 pieces of bacon, cooked and crumbled
- ½ 15-oz. can of black beans, drained and rinsed
- ¼ c. yellow corn, frozen
- 1 c. sharp cheddar cheese, grated
- 1 c. Colby Jack cheese, shredded
- Green onions, for garnish
- Freshly minced cilantro, for garnish
- ½ sliced avocado, for garnish
- 1 dollop of sour cream, for garnish

## INSTRUCTIONS

1. Preheat the oven to 425° F and line a large baking sheet with parchment paper. Then, spread the frozen tater tots over the prepared baking sheet. Bake for 15 minutes.
2. While the tater tots are in the oven, heat the olive oil in a medium-sized skillet. Then, add the onion and cook down for five minutes over medium-high heat.
3. Add the ground beef to the pan. Use a spatula to break up the beef into small pieces. Once beef is browned reduce heat to medium-low.
4. Add the lime juice and seasonings to the pan. Stir to combine and cook for three more minutes before removing from heat.
5. Once the tater tots are cooked, spread an even layer of the ground beef mixture over the top. Sprinkle the crumbled bacon on top before adding the black beans and corn.
6. Combine the two cheeses and distribute across the top.
7. Bake for five minutes, or until the cheese is melted. Add toppings and enjoy!





# TACO PIZZA

It doesn't get any better than this tasty pizza-taco combo!

## INGREDIENTS

- ¼ c. all-purpose flour
- 16-oz. pizza dough, refrigerated
- 1 tbsp. olive oil
- ½ yellow onion, diced
- 1 lb. ground beef
- 1 tbsp. chili powder
- 2 tsp. cumin
- 2 tsp. garlic powder
- 1 tsp. paprika
- 1 tsp. dried oregano
- ½ tsp. salt
- ½ tsp. pepper
- 1 15-oz. can of refried beans, warm
- ¾ c. sharp cheddar cheese, grated
- ½ c. Colby Jack cheese, shredded
- 2 Roma tomatoes, diced
- 3 tbsp. sliced black olives

## INSTRUCTIONS

1. Preheat the oven to 400° F and grease a large cast-iron pan or baking dish. Dust lightly with flour to prevent the dough from sticking.
2. Place the dough on the prepared surface and dust with flour. Press and stretch the dough to fit the pan.
3. Bake the dough for 10 minutes, then let cool.
4. Meanwhile, add the olive oil to a large skillet and heat over medium-high heat.
5. Once hot, add the diced onion. Cook down for five minutes before reducing the heat to medium and adding the ground beef.
6. Use a spatula to break up the beef, and continuously stir to prevent it from burning.
7. Once the beef has browned, add the seasonings. Cook for another three minutes, then remove from heat.
8. Spread the refried beans over the pizza dough. Then, spread the beef over the top.
9. Sprinkle the cheeses over the top of the beef before adding the tomatoes and olives.
10. Bake for 15 minutes. Allow to cool before slicing and serving.

Prep Time: 15 Minutes  
Cook Time: 35 Minutes  
Yield: 6 Servings

# Paint Your Living Room Perfect



The living room: The heart of the home, the stage for laughter-filled gatherings, the haven for cozy movie nights. But even the most inviting space can fall flat with the wrong color palette. Don't worry, though; with these simple tips, you'll transform your space from bland to grand, creating a room that reflects your style and suits your lifestyle.

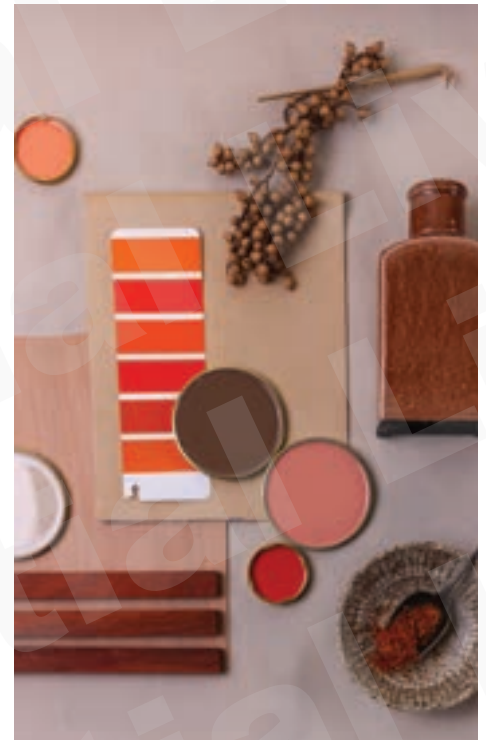
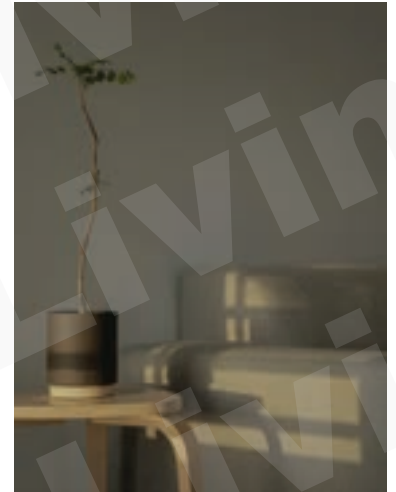
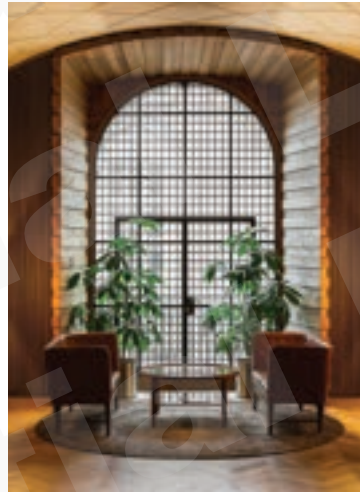
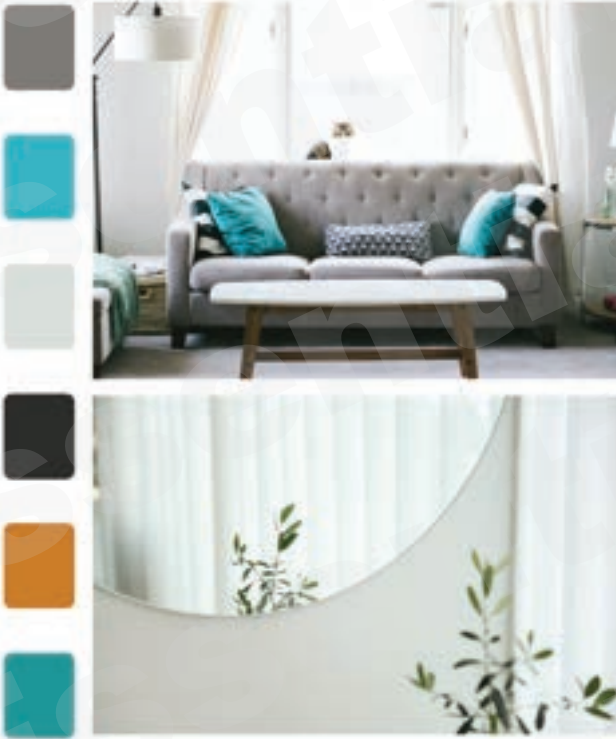
## Start with *Inspiration*

Before diving into paint swatches, gather inspiration from various sources. Flip through magazines, browse online home decor websites and create a vision board of living rooms that you love. Pay attention to the colors that catch your eye in furniture, accessories and overall room designs. This will be your jumping-off point for creating a palette that speaks to your personal taste.



## Consider the *Mood*

Think about the mood you want to set in your living room. Do you crave a serene retreat with calming neutrals, or are you more drawn to vibrant hues that energize the space? The mood you aim for will guide your color choices. Soft blues and greens evoke tranquility, while bold reds and yellows bring warmth and excitement. Strike a balance that aligns with how you want the room to feel.





## Work with Existing *Elements*

Take stock of the existing furniture, flooring and architectural features of your home. These elements will influence your color choices. If you have a statement piece of furniture or a beautiful rug, pull colors from these items to create a cohesive look. Consider the undertones in wood finishes and choose complementary colors to enhance the overall aesthetic. Working with what you have will save you time and money while ensuring a cohesive design.



## Go Neutral with a *Twist*

Neutral doesn't have to mean boring! Start with a neutral base, such as a soft gray or beige, and add pops of color through accent pieces like throw pillows, artwork and accessories. This approach allows you to change the color scheme easily without a major overhaul. Plus, neutrals create a timeless backdrop that can evolve with your style over time.



## Test Before You *Commit*

Taking a little time to test a paint color on your wall is always time well spent. Paint a few small sections of your room with your chosen colors to see how they look in different lighting and throughout the day. Colors can appear vastly different under natural light compared to artificial lighting. Live with the samples for a few days to observe how they make you feel in the space. This hands-on approach ensures you'll be confident in your final decision.



## Create Harmony with a *Color Wheel*

For foolproof color combinations, turn to the color wheel. Colors that are adjacent or opposite each other on the wheel often work well together. Analogous colors, like blues and greens, create a serene look, while complementary colors, such as blue and orange, provide a dynamic contrast. Use the color wheel as a guide to building a harmonious palette that appeals to the eye.

## Don't Forget About *Flow*

Consider the flow of color from room to room, especially if your living space is open-concept. Aim for a cohesive color scheme that connects different areas while allowing each space to maintain its unique personality. This creates a sense of harmony throughout your home.



In the end, choosing the right color palette for your living room is about creating a space that reflects your personality and makes you love your home even more. With these helpful tips, you'll be well on your way to a living room that's as stylish as it is welcoming. Cheers to a home filled with colors that make you smile!

# Pedestrian Paradise

A scenic view of a coastal town, likely Mackinac Island, Michigan. The foreground shows a paved path leading down a hillside. In the middle ground, there are several houses, including a prominent white church with a tall, dark spire. The background features a harbor with boats and a large island in the distance under a bright blue sky with wispy clouds.

In a nation synonymous with automobiles, the idea of a car-free town might seem like a utopian fantasy. However, scattered across the United States, several communities have dared to dream of a life beyond the four-wheeled norm. These car-free havens offer a retreat where tranquility replaces rush hour, the lapping of waves washes away the stress of honking horns and a ferry ticket becomes your key to adventure.

# Mackinac Island

## MICHIGAN

Located on Lake Huron between Michigan's upper and lower peninsulas, Mackinac Island offers a total retreat for visitors arriving by plane and ferry. Once on the island you won't have to worry about getting stuck in traffic as more than 80 percent of the island is a state park that boasts miles of nature trails. Whether you are honing your fudge-making skills, enjoying a horse-drawn carriage ride or exploring the quaint shops of downtown, a trip to Mackinac Island will be unforgettable.





# Bald Head Island

NORTH CAROLINA

A 20-minute ferry whisks you to Bald Head, a secluded paradise off North Carolina's coast, where beaches, lush maritime forests, stunning sand dunes and salt marshes are waiting to be explored. In addition to an array of diverse ecosystems, the conservation-focused island is also home to one of the largest sea turtle nesting sites in the state. History buffs will also love discovering everything that makes the island so charming, the oldest-standing lighthouse in North Carolina, Old Baldy. Climb the 108 steps to the top to take in breathtaking views of the unspoiled landscapes below.

# Daufuskie Island

SOUTH CAROLINA

Step off the ferry and onto a timeless island steeped in history and natural beauty. With no bridge to the mainland, Daufuskie Island feels like a world apart. Delve into the island's fascinating history that stretches back thousands of years as you wander through the ruins of Fort Fremont or visit the Haig Point Lighthouse. Daufuskie is also teeming with adventures to experience. Saddle up for a horseback ride along the beach or paddle your way through the salt marshes.





# Halibut Cove

## ALASKA

Nestled amidst the breathtaking scenery of Kachemak Bay, Halibut Cove offers a unique escape from the ordinary. This picturesque community, home to less than 100 residents, offers a glimpse into a simpler way of life, where time slows down and the natural beauty takes center stage. Discover local artists and craftspeople showcasing their unique talents in their studios along the boardwalk or embark on a wildlife-viewing tour around Kachemak Bay, where humpback whales, sea otters and bald eagles are frequent sightings.

# Governors Island



## NEW YORK

Just a short ferry ride from Lower Manhattan lies Governors Island, a 172-acre, car-free oasis offering the perfect escape from the urban jungle. Formally used by the U.S. Coast Guard, the island has been transformed into a vibrant cultural hub, hosting art exhibits, cultural events and outdoor activities. Unpack a picnic under a shady tree and soak in the stunning skyline views or rent a bike to explore the island's historic forts and charming gardens.

Ditch the keys, pack your bags and embark on a journey to one of America's car-free havens. Embrace the tranquility, reconnect with nature and discover the joys of a world where cars take a backseat to the beauty and wonder that surround us.

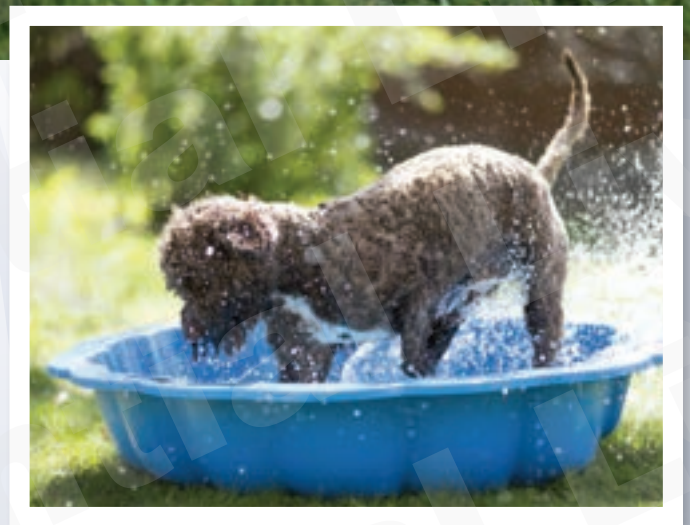
A vibrant, circular image of a brown dog with white markings running through the ocean waves. The dog is holding a bright yellow ball in its mouth and has its ears flapping. The background is a clear blue sky and ocean. The image is set against a larger background of yellow sun rays emanating from the bottom right corner.

# Dog Days OF Summer

As the sun shines brightly and temperatures rise, it's essential to remember that our furry companions can experience the heat just as much as we do. To ensure their well-being during the warmer months, here are some tips to keep your pets cool and happy.

## Elevated Oasis

Elevated dog beds provide a cool escape from the heat by allowing air to circulate beneath your pet. The raised platform prevents them from lying directly on hot surfaces, providing a comfortable and breezy spot for your furry friend to relax.



## Cooling Comforts

Pamper your pet with cooling products like gel pads, vests or bandanas. These items can be lifesavers on scorching days, offering immediate relief from the heat. Place a cooled gel pad in their favorite shady spot for a comfortable place to chill.

When using these products, keep in mind that they don't stay cool forever. Check them regularly to make sure they haven't become warm.

## Doggy Pool Fun

Create a mini oasis in your backyard with a doggy pool. Dogs love splashing around, and it's a fantastic way to keep them cool. Ensure the water is at a comfortable temperature and supervise your pet while they enjoy their aquatic escape.



## Shady Retreats

If your pup loves to soak up the sun, make sure they have plenty of shady areas for relaxing. Don't forget to check on your dog regularly, making sure they always have water and aren't in direct sunlight for more than 30 minutes at a time.



## The 7-Second Rule

Before taking your furry friend for a stroll, perform the seven-second test. Place the back of your hand on the pavement for seven seconds. If it's too hot for you to handle, it's definitely too hot for your pet's paws.



## DIY Frozen Delight

Treat your pet to a homemade, refreshing treat.

### Ingredients

- 16 oz. plain yogurt
- 1 ripe banana
- 1/3 c. homemade peanut butter

### Instructions

1. Place all ingredients in a blender or food processor and blend until smooth.
2. Pour the mixture into ice cube trays or mini cupcake molds, freeze and voilà — a dog-friendly ice cream that will keep tails wagging.

## Timing Is Everything

Plan your walks during the cooler parts of the day — early mornings or late evenings. Avoid the peak heat hours which are typically between 10 a.m. and 4 p.m. to ensure a more pleasant experience for both you and your pet. Stick to the grass or shady paths since the pavement can retain heat even after the sun has gone down.



## Safety First

### Never Leave Pets in Cars

Even with cracked windows, temperatures inside parked cars can skyrocket to dangerous levels in a matter of minutes. Leaving your pet in a car, even for a brief period, can have fatal consequences.

### Know the Signs of Heatstroke

Heatstroke is a life-threatening condition that can affect pets during the summer months. Be vigilant for signs of heatstroke, including excessive panting, drooling, vomiting, diarrhea and lethargy. If you suspect your pet is experiencing heatstroke, seek immediate veterinary attention.

### Hydrate, Hydrate, Hydrate

Fresh, cool water should always be readily available to your pet, both indoors and outdoors. Ensure their water bowls are always filled and consider investing in an insulated bowl or adding ice cubes to keep the water refreshingly cool.

---

In the scorching heat of summer, our pets depend on us to keep them cool and comfortable. By following these tips, you'll ensure your furry friends enjoy the season with tails wagging and tongues out.

---





# SIP THE RAINBOW

Sip the vibrant hues of a rainbow with these mesmerizing smoothies that burst with a spectrum of colors. Whether you're starting your day with a jolt of energy or treating yourself to a healthy indulgence, these colorful concoctions are not just pretty to look at; they offer a spectrum of vitamins, antioxidants and natural goodness!

## CUSTOMIZE IT YOUR WAY

Smoothies are easy to customize just the way you like them:

- **Thick & creamy:** Up the yogurt-to-liquid ratio. More yogurt = spoon-worthy delight!
- **Light & refreshing:** Keep it liquid-heavy for a smoothie that's easy to sip and digest.
- **Adjust sweetness naturally** by adding a touch of honey or agave.

### Instructions:

To make each smoothie, add the liquid, yogurt and ice (if using) to a blender, followed by the fruit and remaining ingredients. Blend on slow, then switch to high speed until smooth. Pour into a glass and taste the rainbow!

# RUBY RECHARGE

Beat the day with this vibrant blend of deliciousness.

- 1 beet, peeled and chopped (boiled or roasted for a smoother texture)
- 2 blood oranges, peeled and segmented
- ¼ c. frozen pineapple
- ½ c. milk of choice
- ¼ c. Greek yogurt
- ½ tsp. chia seeds
- Honey or agave to taste



# MANGO TANGO

Do the mango tango with this delightful orange treat!

- 2 c. frozen mango chunks
- 1 small frozen banana, sliced
- ½ c. orange juice
- ½ c. Greek yogurt
- 1 tbsp. lime juice
- 1 tbsp. flaxseeds (optional)



## TROPICAL SUNSHINE

Brighten your morning with a delicious yellow smoothie!

- 1½ c. pineapple chunks (fresh or frozen)
- 1 ripe banana
- ½ c. Greek yogurt
- ½ c. orange juice
- ½ tsp. turmeric powder (optional)

## GREEN GODDESS

Relish in the refreshing goodness of this green drink!

- 1 c. spinach, chopped
- ½ c. frozen pineapple chunks
- ½ avocado, sliced
- ½ frozen banana, sliced
- ½ c. coconut water





## BLUEBERRY BLISS

Okay, so this one might not be colored blue — but since it's made with blueberries, we're counting it!

- 1 c. frozen blueberries
- 1 frozen banana, sliced
- ½ ripe avocado, peeled and pitted
- ½ c. coconut water
- ½ c. Greek yogurt
- 1 tbsp. chia seeds
- A drizzle of agave syrup (optional)

## CHERRY BERRY BURST

Taste the explosion of flavor in this berry concoction!

- 1 c. frozen cherries, pitted
- ½ c. blueberries
- ½ c. blackberries
- ½ c. raspberries
- 1 c. milk of choice
- ½ c. plain Greek yogurt
- Honey or agave to taste



---

# CELEBRATE THE UNEXPECTED

---

Festivals are a universal draw. Drove of people from all corners of the globe travel to celebrate music, food, culture and so much more. But beyond the mainstream, there lies a world of festivals that defy expectations. Forget the cookie-cutter celebrations for a moment and get ready to join the celebrations of the most eccentric and surprising festivals the world has to offer.



## BORYEONG MUD FESTIVAL

---

### BORYEONG, SOUTH KOREA

---

The Boryeong Mud Festival is a no-judgment zone where being clean is overrated and being filthy is the name of the game. Originating in 1998 as a marketing campaign to promote the benefits of Boryeong's natural sea mud products, it has blossomed into a global extravaganza, drawing millions to the coastal town each year.

During the two-week celebration, participants can traverse muddy obstacle courses, engage in spirited mud football matches and relish good-natured mud brawls. For a more serene experience, indulge in therapeutic mud baths and soothing massages, or unleash your artistic side in mud art workshops. As the sun sets, the lively mudslinging continues with dance parties and live music.



# COOPER'S HILL CHEESE-ROLLING FESTIVAL

## GLOUCESTERSHIRE, ENGLAND

---

A hill, a wheel of cheese and a horde of fearless and perhaps slightly unhinged competitors tumbling down the hill in pursuit of the big prize. No, it's not a cheese-fueled fever dream — it's the annual cheese-rolling festival in Brockworth, England!

The race is far from a leisurely stroll; the 200-yard hill boasts a 45-degree incline, making the descent a chaotic tumble for both cheese and participants. Some folks have come up with creative ways to gain an edge in the competition. Rumor has it that soaking your clothes with cooking oil can help you slide down faster, although we don't recommend trying this at home.



The first person to catch the cheese or cross the finish line wins the coveted cheese, though the true prize may be bragging rights and an unforgettable experience.

It's no wonder, given the spectacle of people hurling themselves after a wheel of cheese down a dangerously steep hill. And the fact that it has lasted for 200 years speaks to the power of the cheese-rolling community and its sense of tradition and fun.



# THE FROZEN DEAD GUY FESTIVAL

## NEDERLAND, COLORADO

Each March, the small town of Nederland, Colorado, explodes with laughter and merriment during the Frozen Dead Guy Festival. This three-day event pays homage to the life of Grandpa Bredo Morstoel, a Norwegian man who is cryogenically frozen and preserved in a Tuff Shed above the town.

From coffin races and frozen T-shirt contests to a parade of hearses and a polar plunge, the festival offers a unique blend of quirky fun and morbid fascination. Attendees embrace the spirit of the event, donning outrageous costumes and participating in the zany festivities.

## BUÑOL, SPAIN

Prepare for a tomato-fueled frenzy! La Tomatina, held on the last Wednesday in August, is a massive food fight that paints the town of Buñol red — quite literally.

For a thrilling hour, the streets become a lively battleground, adorned with squashed tomatoes as enthusiastic revelers engage in a joyous exchange of juicy projectiles. Rooted in uncertain origins, the festival has evolved into a global phenomenon, with over 20,000 participants from around the world joining in the friendly battle.

# LA TOMATINA





# MONKEY BUFFET FESTIVAL

## LOPBURI, THAILAND

Every November, the ancient city of Lopburi transforms into a monkey paradise. Over 600 monkeys descend upon the city's Phra Prang Sam Yot temple, where they are greeted with a lavish buffet of fruits, vegetables and sweets.

The festivities begin with an opening ceremony featuring dancers in monkey costumes, followed by the unveiling of mouthwatering fruits and veggies. The monkeys then descend upon the smorgasbord of nearly two tons of fruits and veggies, diving, jumping and scampering to nab their favorite goodies.

This festival is an opportunity for people to express their gratitude for the role monkeys play in Thai culture and history and to celebrate the monkeys as an important symbol of prosperity and good fortune.

While many of the guests and townspeople may be tempted to join the monkeys at the banquet table, it's best to leave the fruit-grabbing to the experts. While the monkeys go nuts, the festival also offers plenty of delicious street food for the human attendees.

# The Bear Essentials

For over 20 million years, bears have roamed the Earth, with eight species surviving today, each uniquely adapted to thrive in their chosen habitats from the icy Arctic to lush tropical forests.

Alaska is the only state to have all **three North American bear species**.

To learn **essential survival skills**, cubs stay with their moms for up to **three years**.

Bears have the **strongest sense of smell** in the animal kingdom.

Bears possess an **exceptional memory** and can remember **food sources** from years past.

## Giant Panda

- Giant pandas spend up to 16 hours a day munching on bamboo.
- They have an extra thumblike bone on their front paws to help them hold bamboo stalks.
- Baby pandas first open their eyes 6-8 weeks after birth.

**RANGE:** Central China

**WEIGHT:** Up to 280 pounds

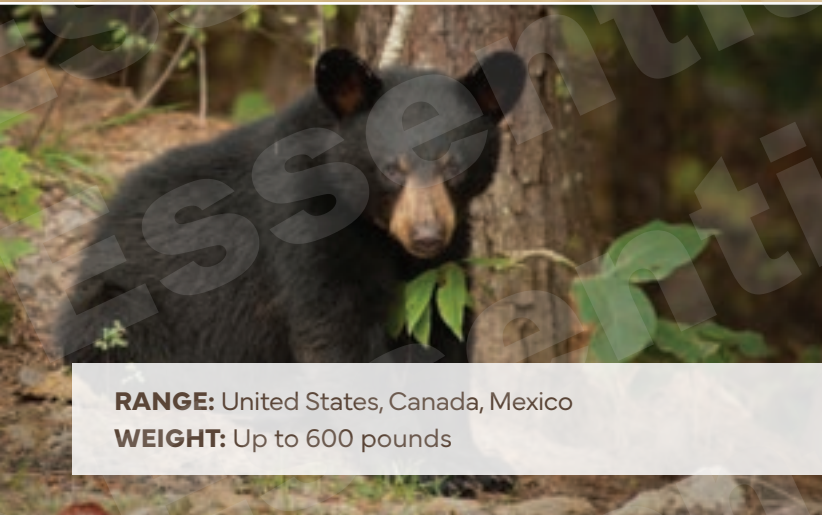
# Bears of North America



**RANGE:** Northern United States and Canada  
**WEIGHT:** Up to 1,200 pounds

## Brown Bear

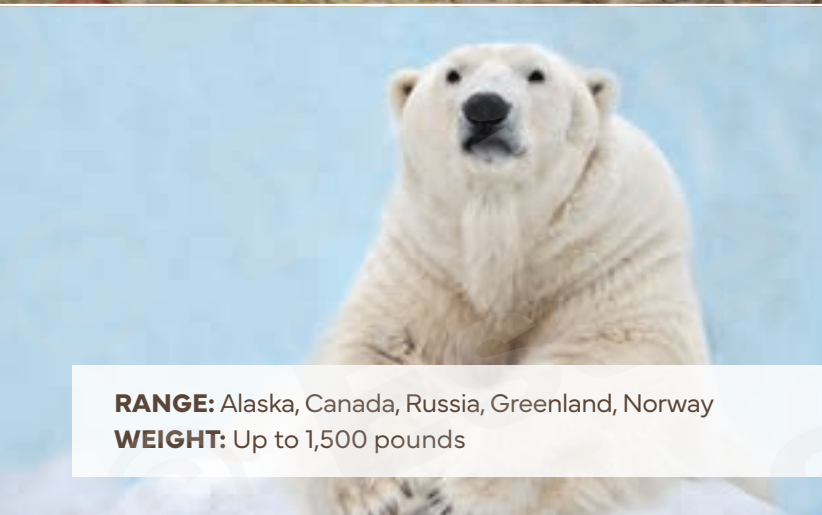
- The term "grizzly bears" refers to brown bears who live inland and away from the coast.
- The large hump on their shoulders is a powerful muscle used for hunting and digging.
- When standing on their hind legs, these bears can reach an impressive height of nine feet!



**RANGE:** United States, Canada, Mexico  
**WEIGHT:** Up to 600 pounds

## Black Bear

- Despite their name, black bears can also be brown, cinnamon, blond, blue-gray or even white, like the Kermode bear found in British Columbia.
- Black bears can sprint up to 30 miles an hour! They are also excellent climbers and swimmers.
- At birth, cubs weigh only  $\frac{1}{2}$  to  $\frac{3}{4}$  of a pound.



**RANGE:** Alaska, Canada, Russia, Greenland, Norway  
**WEIGHT:** Up to 1,500 pounds

## Polar Bear

- Polar bears are classified as marine mammals and can swim nonstop for miles.
- They can smell their prey from over half a mile away.
- Polar bears have a layer of blubber and black skin under their fur to help keep them warm and protected from frigid temperatures.

# Bears Around the World

## Asiatic Black Bear

- Asiatic black bears spend about half of their day high up in the trees.
- The Asiatic black bear is also known as the "Moon Bear" due to the crescent-shaped patch of fur on its chest.
- Only Asiatic black bears that live in the northern parts of their range hibernate.

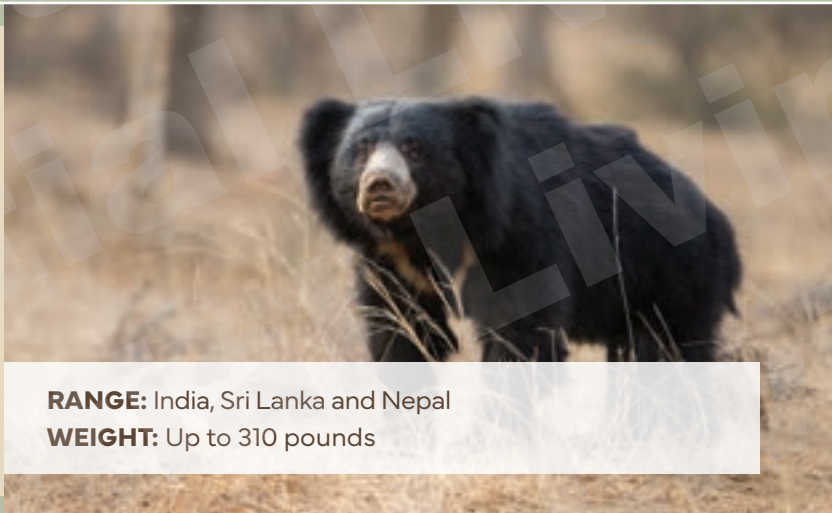


**RANGE:** Southern and eastern Asia

**WEIGHT:** Up to 440 pounds

## Sloth Bear

- Their nostrils can close completely to protect them from dust or insects when ripping open termite mounds or ant nests.
- Sloth bears carry their cubs on their backs for the first nine months.
- They love termites so much that they are missing their front teeth, which helps them suck up insects.

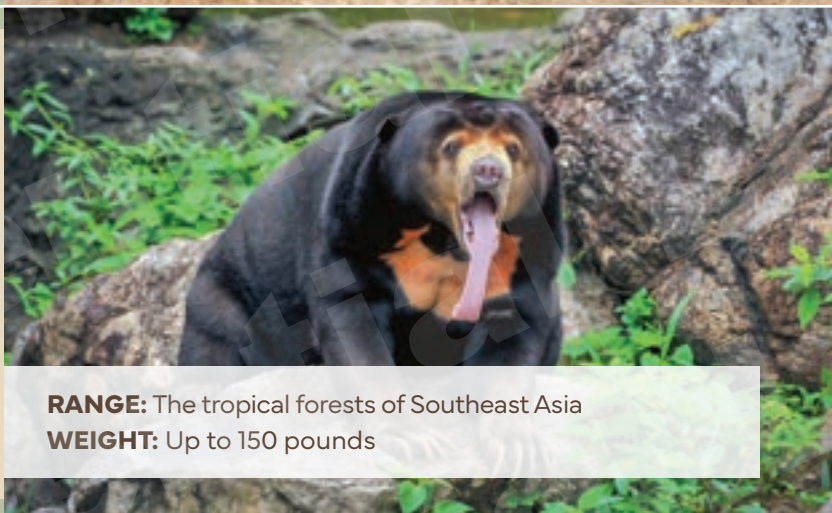


**RANGE:** India, Sri Lanka and Nepal

**WEIGHT:** Up to 310 pounds

## Sun Bear

- Sun bears are the smallest bear species in the world.
- Their tongues are nearly 10 inches long, which helps them extract honey and bugs from trees.
- Despite their name, sun bears are nocturnal.



**RANGE:** The tropical forests of Southeast Asia

**WEIGHT:** Up to 150 pounds



## Jodee Harris

Vice President, First Commonwealth Advisors, Senior Financial Advisor, Osaic Institutions, Inc. • 4509033

---

Office: 724-832-6181  
jharris@fcadvisor.com  
www.fcbanking.com/jodee-harris



## 5 TASKS TO TACKLE BEFORE FALL

1. **SEAL** any drafty windows and doors to keep the cold out.
2. **CLEAR** gutters of debris to prevent clogs and water damage.
3. **SCHEDULE** a furnace inspection to ensure it's ready for colder weather.
4. **CLEAN** and store lawn equipment and patio furniture.
5. **REPLACE** or clean filters on items including:
  - Furnaces
  - Vacuum cleaners
  - Refrigerator water dispensers
  - Dishwashers
  - Air purifiers and humidifiers

# OVERLOADED S'MORES POPCORN



COOK TIME: 10 MINUTES

PREP TIME: 10 MINUTES

YIELD: 10 CUPS

TWO CLASSIC TREATS IN ONE!

## INGREDIENTS

- 10 c. caramel popped popcorn, homemade or store-bought
- 2 c. Golden Grahams cereal
- 2 c. mini marshmallows
- 1 c. chocolate chips, melted + ½ cup for add-ins

## INSTRUCTIONS

1. In a large bowl, combine the popcorn and Golden Grahams cereal.
2. On a large piece of parchment paper, drizzle the melted chocolate chips. Immediately spread the popcorn mixture over top, making a single layer. Let harden.
3. Break the mixture into pieces and add in mini marshmallows and chocolate chips.
4. Transfer to a bowl and serve!



**Jodee Harris**

Vice President, First Commonwealth  
Advisors, Senior Financial Advisor, Osaic  
Institutions, Inc. · 4509033



Office: 724-832-6181

2501 Sharkys Dr · Latrobe, PA 15650

[jharris@fcadvisor.com](mailto:jharris@fcadvisor.com)

[www.fcbanking.com/jodee-harris](http://www.fcbanking.com/jodee-harris)

Investment and insurance products and services are offered through OSAIC INSTITUTIONS, INC. member FINRA/SIPC. First Commonwealth Advisors is a trade name of First Commonwealth Bank. Osaic Institutions and First Commonwealth Bank are not affiliated. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

**Jodee Harris**  
First Commonwealth Advisors  
2501 Sharkys Dr  
Latrobe, PA 15650



# 3-Ingredient Banana Bread

Prep Time: 8 minutes

Cook Time: 45 minutes

Yield: 8 servings

## INGREDIENTS

- 3-4 very ripe bananas
- 1 box yellow cake mix
- 2 large eggs

## INSTRUCTIONS

1. Preheat oven to 350° F.
2. Mash the bananas.
3. Mix bananas, cake mix and eggs in a large bowl until combined.
4. Transfer batter to a greased 9x5" loaf pan and bake for 45 minutes.
5. Cool completely before slicing.



## Jodee Harris

Vice President, First Commonwealth  
Advisors, Senior Financial Advisor, Osaic  
Institutions, Inc. • 4509033



Office: 724-832-6181

[jharris@fcadvisor.com](mailto:jharris@fcadvisor.com)

[www.fcbanking.com/jodee-harris](http://www.fcbanking.com/jodee-harris)

Investment and insurance products and services are offered through OSAIC INSTITUTIONS, INC. member FINRA/SIPC. First Commonwealth Advisors is a trade name of First Commonwealth Bank. Osaic Institutions and First Commonwealth Bank are not affiliated. Products and services made available through Osaic Institutions are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.