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MEMORABLE DATES

- DECEMBER 1** Rosa Parks Day
- DECEMBER 2** Downtown Christmas Parade (Mt. Vernon, 6pm)
- DECEMBER 7** Pearl Harbor Remembrance Day
- DECEMBER 7** Chocolate Festival @ Historical Village
- DECEMBER 9** CASA Kids Pancake Breakfast (Mt. Vernon)
- DECEMBER 15** National Cupcake Day
- DECEMBER 25** Christmas Day

*'Tis the season
to be cozy*



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A MONTHLY PUBLICATION • DEC 2017

Merry and Bright *How to Put the Happy Back in Your Holidays*

Take a deep breath. The holidays can get stressful, to be sure, but sometimes all it takes is a clever tip or two to add a bit more joy to an already joyful season. Ready to sing “Hallelujah?” Here are a few holiday hacks to celebrate.

Have leftover ornaments?

Use colorful ribbon to hang them from a light fixture to turn it into a holiday chandelier.

Holiday lights a mess?

Wrap lights around a hanger, piece of cardboard or giftwrapping tube for easier and tangle-free storage.

Out of marshmallows?

Freeze whipped cream on a large cookie sheet, then use mini holiday cookie cutters to make hot cocoa toppers. (Store in freezer, of course.)

Making gingerbread cookies?

Double your recipe and save some for ornaments. Just add three coats of varnish, and they’ll last for years.

Kids don't like eggnog?

Lime sherbet and Sprite make a good combo for a fun Grinch-inspired drink.

Not sure what to do with those holiday photo cards after December?

Enjoy them year-round by snapping a picture and storing them as contact photos in your phone.

More candy canes than your family can eat?

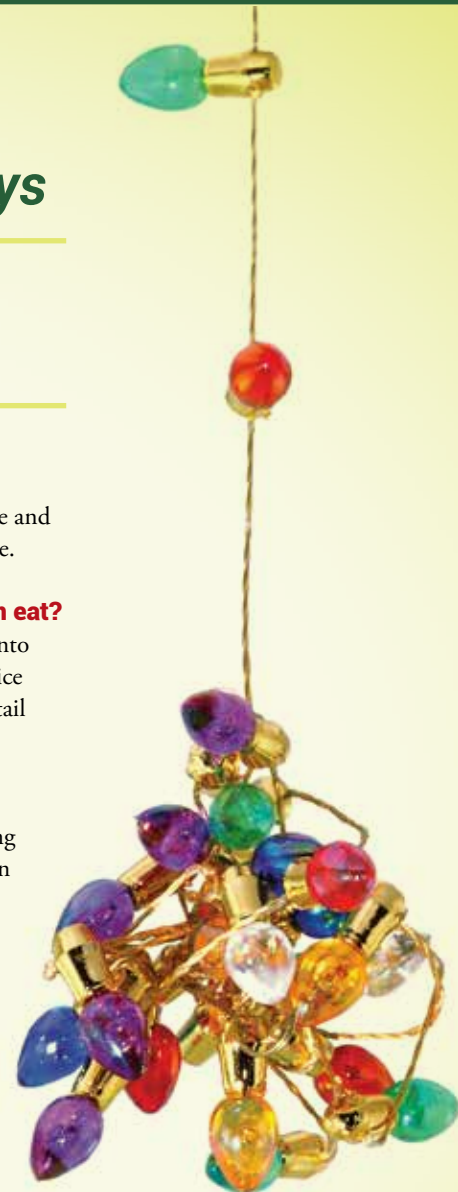
Put them to good use by crushing them up into a minty powder and use it in icing, cookies, ice cream, mousse, hot chocolate and even cocktail rims. You can store this for year-round use.

Worried about cookies drying out?

Extend the life of your baked goods by storing them with half an apple. It’ll help them retain their moisture.

Overwhelmed by shopping?

Keep your gift giving organized with the Santa’s Bag app. You can set a budget and create lists for each of your recipients, including the cost of each item and which store you want to buy it from.



WORDS TO LIVE BY

“There’s one good thing about snow—it makes your lawn look as nice as your neighbor’s.”

—CLYDE MOORE

IT'S WHAT'S INSIDE >>>

- 5 Year-End Tax Moves to Make This Month
- How to Choose the Right Colors for Your Next Direct Mail
- Sell to Women Without Alienating Men



5 Year-End Tax Moves to Make This Month

Tax Day 2018 may be the last thing on your mind, but steps you take this month can significantly impact how much you'll pay Uncle Sam next April. Here are five moves that may lower your 2017 tax bill.

1

DEFER YOUR INCOME

If your remaining December pay will push you into the next tax bracket (and cause you to pay a higher percentage in taxes), defer income where you can. Ask your boss to hold your bonus until January. If you're self-employed, hold invoices till 2018.

2

ADD TO YOUR 401(K)

Whichever tax bracket you're in, contributing as much as possible to your 401(k) or similar workplace retirement savings plan is a good idea. The more you contribute, the less the IRS can take from your paycheck. In most cases, you can modify your 401(k) contributions at any time.

3

MAKE AN EXTRA MORTGAGE PAYMENT

Not "extra" per se—just early. Make your January mortgage payment by Dec. 31 and deduct the mortgage interest on this year's tax return.

4

GIVE TO NONPROFITS

Of course you can donate money, household goods and clothing, but also consider less traditional ways to give. Many organizations will accept cars, even if they need some work done, or you can donate stock or mutual funds that no longer fit your investment goals.

5

PAY COLLEGE COSTS EARLY

The spring semester's bill might not be due until January, but you can pay it before year's end and claim the American Opportunity Tax Credit on this year's tax return. Tuition, fees and course materials for four years of undergrad school are eligible expenses under the American opportunity credit. This includes payments made during the current tax year as well as money paid toward classes that begin in the first three months of the next year.

How to Choose the Right Colors for Your Next Direct Mail

Selecting the right colors for direct mail is not all black and white. There isn't necessarily one right color or one wrong color—but there are definitely good and bad choices.

Engaging colors can draw attention to your direct mail piece, increase brand recognition and even get people to read it. The wrong color may get your postcard tossed. Color selection should be strategic. Not all colors say the same thing, and once you do make your choice, how you implement color is important.

Here are some good rules to follow.

- **Marry your color with your message.** Colors have the power to make people feel certain ways, so select hues that reinforce (rather than contradict) your message. For example, many Americans associate gold with wealth, so using that color to promote a low-priced item could confuse your audience. Orange, however, is a playful and vibrant color that can make a product look more affordable. Or if you're promoting something related to the environment, green is a natural choice. It's already linked with eco-friendliness, so it makes sense.
- **Stay true to your brand.** Remember to consistently represent your logo and corporate colors throughout your marketing pieces. Regardless of the colors you choose, your brand colors should always be included.
- **Don't let color interfere with readability.** Text is most legible when its color is highly contrasted with the background. Black on white is the easiest to read. Other legible combinations include black on yellow, red on white and blue on white.
- **Don't use the whole rainbow.** Too many colors can make your piece look less sophisticated. Consider creating contrast by using different shades of the same color.

Finally, don't discount the idea of using tinted paper. A soft-colored paper can add warmth to your message, for example. And printing one or two colors on tinted paper may be more cost-effective than using several inks on white paper.



Sell to Women Without Alienating Men

Brands and businesses focused on marketing to women do so with good reason: Women have impressive purchasing power—and it's especially evident during this holiday season. We're talking \$5 trillion to \$15 trillion annually, according to consumer research by Nielsen. What many companies are missing, however, is that even though women may control the purse strings in most households, men are shopping more than they used to.

That means branding, packaging design and marketing messages need to appeal to women *without* losing men. Here are three ways to do that.

- 1 > **DON'T STOP AT PINK.** Turning everyday products pink has been the default method of attracting women for decades. While it's true that many women love pink, it's actually the color option that holds the appeal rather than the specific color. For both men and women, options are attractive.
- 2 > **KEEP BENEFITS CLEAR.** While appearance matters, so do benefits. From cleaning products to food purchases, women want to know: Is this healthy? Successful messaging communicates exactly how your product will support the health of her family—a concept that resonates with men as well.
- 3 > **APPEAL TO BOTH SIDES OF THE BRAIN.** Women are not just emotional purchasers; they care about cost, value and other factors as well. Their purchasing decisions typically involve both an emotional and a rational aspect. Men may resonate more with left-brained messaging, so marketers who can appeal to both sides will typically win.



SOMETHING TO THINK ABOUT

75% of women are the primary shopper for all household products. On average, women spend 8 hours shopping per month.



PROOF POSITIVE

Remember: Post-holiday sales are popular. Reach your customers after the holidays with well-timed mailings to help liquidate the last of your year-end inventory or get a head start on the New Year.

Five Social Media Tips for the Holidays

- 1 With every post, include a festive and compelling image or a video.
- 2 Stay positive or stay silent—don't introduce negativity.
- 3 Share favorite holiday recipes. People eat those up (literally).
- 4 Run holiday offers specific to your social networks.
- 5 Include a good mix of original and curated content.