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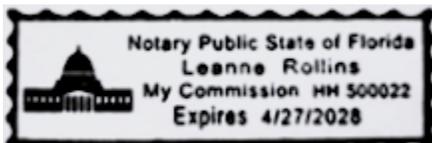
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Orlando Sentinel **EXTRA**

# ORANGE & SEMINOLE

## Getting away when you're short on time

Plan a budget-friendly microvacation that actually feels restful

By **Choncé Maddox**  
KIPLINGER'S PERSONAL FINANCE

Once the holiday glow wears off, winter can feel long. The calendar fills up again, daylight disappears too early and the next "real" vacation feels far off.

You may not need a full week away to reset, though. Sometimes, a small break is enough to lift your mood and give you something to look forward to.

That's where microvacations come in. These short, intentional getaways, often just a long weekend, can provide many of the same mental and emotional benefits as longer trips, without the cost or planning stress. And in the middle of winter, that can make a noticeable difference.

### WHAT EXACTLY IS A MICROVACATION?

A microvacation usually lasts one to four days. It doesn't require long flights, complicated itineraries or a big chunk of time off work. Instead, it's about stepping away from your normal routine, even briefly.

That might mean driving a few hours to a nearby town, booking a one-night stay at a hotel close to home or spending a long weekend focused on rest and enjoyment. The point isn't how far you go. It's the mental

shift that comes from doing something different on purpose.

### WHY SHORT GETAWAYS ACTUALLY HELP

Medical experts say that even short breaks from daily stress can be good for your health. According to the Cleveland Clinic, time away from work and routine stressors can help lower cortisol levels, improve mood and sharpen focus.

Other health experts, including those at the Mayo Clinic, note that stepping out of your usual environment (even briefly) can help reset your brain. Getting outside, changing scenery or simply slowing down gives your mind a break from constant stimulation.

You don't need a plane ticket to experience this. A well-planned long weekend can still help you come back feeling clearer and more refreshed.

### YOUR MOTIVATION STYLE

One of the best parts of microvacations is how flexible they are. You can shape them around what you actually need right now: rest, connection, fun or simply a change of scenery.

A weekend road trip is often the easiest option, especially if you live near small towns, scenic areas or beaches. A nearby city stay can be perfect if you're

craving good food, museums or live entertainment without committing to long travel days.

Nature-focused getaways, like cabins, national parks or lakeside towns, can be especially refreshing if you want quiet time to unplug. Others prefer themed escapes, such as a food-and-wine weekend, a spa stay or an arts-focused trip built around galleries, shows or festivals.

Microvacations don't always have to revolve around a destination, either. Visiting friends or relatives who live out of town can be just as restorative. A short weekend trip to see a sibling in another state for a birthday, or a long weekend spent catching up with a close friend who lives a few hours away, can provide both a mental break and a meaningful connection.

Because you're stepping out of your normal environment and routines, the time away can still feel like a true getaway, even if you're sleeping in a guest room instead of a hotel.

For many people, these kinds of trips are easier to plan, less expensive and emotionally rewarding. They offer a reminder that a microvacation doesn't have to look like a postcard to do its job. It just has to give you space to reset.

### PRACTICAL WAYS TO PLAN WITHOUT STRESS

Because microvacations are short, a little planning goes a long way. Start by choosing your dates and setting a realistic budget. Having something officially scheduled, even a two-day trip, can make it feel more exciting and easier to protect on your calendar.

Pack lightly. Short trips don't need overthinking, and traveling with less can make the experience feel calmer from the start. When planning activities, aim for a mix of structure and flexibility. Pick one or two things you really want to do, then leave room for rest. Trying to squeeze too much into a short trip can make it feel rushed instead of restorative.

Most importantly, plan for downtime. Sleeping in, lingering over meals or taking a slow walk often ends up being the most refreshing part.

### MAKING IT FEEL LIKE A REAL BREAK

Microvacations work best when you actually unplug. Before you leave, let coworkers know when you'll be unavailable and who to contact if something urgent comes up. Turning off work email and notifications, even temporarily, can make a big difference in how relaxed you feel. The same goes for home

## Now's the time for retirees to review RMDs

If you are retired, this is the perfect moment to review your investment exposure and — if you will be older than 73 this year — to calculate your required minimum distribution (RMD) and plan for withdrawals from traditional IRAs and employer-sponsored retirement plans.



**Terry Savage**  
THE SAVAGE TRUTH

more of them. If you have a 401(k), you must take a separate withdrawal from that account — unless you are still working for that company, in which case you do not have to take

an RMD from that account.

You get to choose when to take your RMD, as long as it is completed by year-end. But for the vast majority of people, it makes sense to calculate your RMD in January and take distributions monthly or quarterly. And it makes sense to have income taxes withheld from each distribution. You can set up a plan now to have the money sent automatically to your bank account.

That means you should arrange to have enough liquidity in a money market inside the IRA so you don't have to sell stocks or funds on a down day in order to facilitate the withdrawal. You're not "playing" with this money, so consider setting aside a full year's RMD in a money market fund, ready for automatic distributions.

And here's a reminder: If you are thinking about doing a full or partial Roth conversion this year, and you're over 73, you must take this year's RMD before doing the conversion. Similarly, if you're rolling over one IRA to another custodian, your RMD must be taken from that account

Markets are still near all-time highs, so it's tempting to just ignore those year-end statements arriving in the mail or available online. That could be your worst mistake of the year, right out of the starting gate.

### CALCULATING RMDs

Although I recently wrote a column about RMDs, this bears repeating because it is so timely: Your 2026 RMDs are calculated based on the value of your retirement accounts and plans at year-end 2025.

Those are the statements that you are receiving in the mail right now. If you have several IRAs, you should total up the combined year-end value to determine your 2026 RMD. You can use an online calculator at the website of your plan custodian, or go to [www.calculator.net/rmd](http://www.calculator.net/rmd). You'll need your total account value and your age in order to calculate the amount that must be taken out.

With two or more IRAs, you can take the RMD from each account or choose to withdraw from one or

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### NOTICE OF PUBLIC HEARING

The Orange County Board of County Commissioners will conduct a public hearing on Tuesday, January 27, 2026, at 2:00 p.m., or as soon thereafter as possible, in the County Commissioners' Chambers, First Floor, Orange County Administration Center, 201 South Rosalind Avenue, Orlando, Florida, to consider recognition of encumbrance rollovers, grant rollovers, fund balance adjustments, capital improvement adjustments, and to make other necessary adjustments.

All interested parties are invited to attend and be heard. If you have any questions regarding the public hearing, please contact the Orange County Office of Management and Budget, 407-836-7390.

Any person wishing to appeal any decision made by the Orange County Board of County Commissioners at this meeting will need a record of the proceedings. For that purpose, such person may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

In accordance with the Americans with Disabilities Act (ADA), if any person with a disability as defined by the ADA needs special accommodations to participate in this proceeding, he or she should contact the Orange County Communications Division at 407-836-5328, no later than two (2) business days prior to the proceeding.

#### Fund Balance Amendment:

Sources:	
Fund Balance.....	\$266,068,004
Interfund Transfers.....	1,008,357
Miscellaneous Revenue .....	106,947,250
Total Sources.....	\$374,023,611

#### Uses:

Personal Services .....	\$5,229,868
Operating Expenses.....	15,499,943
Capital Outlay .....	11,287,000
Debt Services.....	0
Reserves .....	296,843,701
Interfund Transfers.....	1,008,357
Miscellaneous.....	44,154,742
Total Uses.....	\$374,023,611

#### Encumbrance Rollovers:

Sources:	
Fund Balance.....	\$454,327,621
Total Sources.....	\$454,327,621

#### Uses:

Operating Expenses.....	\$207,726,770
Capital Outlay .....	220,259,751
Grants .....	23,539,984
Other .....	2,801,116
Total Uses.....	\$454,327,621

#### Grant Rollovers:

Sources:	
Intergovernmental Revenue .....	\$441,219,083
Grant Income .....	3,486,467
Non-Revenue.....	2,519,557
Total Sources.....	\$447,225,107

#### Uses:

Personal Services .....	\$16,446,793
Operating Expenses.....	186,564,972
Capital Outlay .....	207,687,052
Grants .....	34,093,980
Other .....	2,432,310
Total Uses.....	\$447,225,107

#### Capital Improvements Adjustments:

Uses:	
CIP Projects.....	\$294,649,120
Provision for Rebudgets.....	(40,142,312)
Reserves .....	(254,506,808)
Total Uses.....	\$0

To obtain a complete detail listing of fund balance adjustments, encumbrance rollovers, grant rollovers, and capital improvement adjustments, please contact the Office of Management and Budget at 407-836-7390.

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