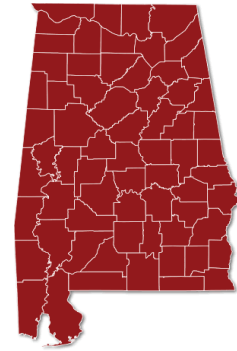




Extension Family & Consumer Sciences Newsletter



Quarterly Newsletter
Issue 2, 2007

Holiday Spending Tips

Tis the season for gift-giving, festive meals and holiday travel. Let's face it, spending lots of money has become part of the holiday season. Many overspend only to find themselves paying for holiday purchases well into next year. To avoid this dilemma, follow these holiday spending tips.

Evaluate how much money to spend

Come up with an amount for holiday spending that you can afford either by saving the cash before the holidays or paying off the debt within 3 months afterward. Taking a look at previous holiday bills may be just the motivator to help you avoid overspending.

Start saving early

If you have not already done so, establish a holiday fund. The more money you set aside before you begin purchasing, the fewer items you will need to buy on credit. Even a few dollars set aside each week will add up. Any unexpected income can also be placed in this fund.

Prepare a spending plan

Put holiday related expenditures into categories such as gifts, clothing, charitable donations, decorations, food, etc. Then decide how much you will spend for each of the categories. If the total exceeds the amount you plan to spend, prioritize your expenditures and reduce where you can.

Start thinking of appropriate gifts

Putting some fore thought into your gifts giving can eliminate much of the overspending that often

accompanies a last-minute rush. Make a list of individuals to whom you want to give a gift. When you have an idea about what to buy them, write it down, including the approximate cost of the gift.

Stay within your spending limits

Set a spending limit for each person on your list. Carry your gift list with you so you can keep track of the purchases. You can avoid unmanageable bills by not exceeding these limits. When you have finished shopping, **stop**.

Beware of "buy now, Pay later" offer

Sure it sounds appealing, but if you can't afford an item in December, will you be able to in March?

Think twice before you buy

Before buying a gift, ask yourself if the gift will be appropriate for the recipient and within the price range. If not, don't buy the gift, particularly if you will have to charge the purchase. Watch the extra impulse gifts; the prices can quickly add up. Plan to pay your credit card purchases within 90 days. A \$20 sweater could end up costing you \$30.

Put off some gift giving till after the holidays

You may agree in advance with family and friends to exchange gifts after the holidays. This way you can take advantage of the after-Christmas sales and you can shop in a more leisurely manner.

Lovie Parks
Regional Extension Agent
Consumer Science and Personal Financial Mgmt.
205/367-8148, burrell@auburn.edu



I Don't Want to be Lonely This Holiday Season

This will be the thought of many Seniors during the holiday season. It is the time of the year when we focus on being happy and making others happy.



It can be difficult for Seniors to accept isolation if family members and friends are not around for the holidays. This time presents a higher rate of depression for the ones that are not sharing the holidays with others. So take a moment to reflect on those that are not physically able to continue the holiday routine that they once followed as a younger or middle-aged person. Also make time in your schedule to visit a Senior person and assure them that they are not alone. The visit can be filled with a smile, a small gift, a hot meal, a pleasant conversation, decorations for their home or room, or a drive through the neighborhood. These are just a few suggested activities to show that you care.

Hopefully, your holiday schedule will consist of many days of vacation from your normal routine, and it would be nice to find a few hours to visit someone that is not expecting you, especially a SENIOR.

Jatunn Gibson
Gerontology Specialist
334-844-3610, jtg0006@auburn.edu

If you answered false to these questions, you are a savvy shopper and should save money when buying the ingredients to make Grandma's traditional holiday dessert. If you answered true to these questions, you might spend too much money on holiday foods. To help you, here are the correct answers.

#1 False. If you use a coupon to buy an item that you do not need and would not have bought otherwise, you will be spending money you could have spent somewhere else. Use coupons when they will help you save, but do not become a coupon junkie.

#2 False. While buying in bulk can be a cost-saving method, it is only effective if you have enough storage area and if you are able to use the product before it spoils.

#3 False. Shopping at many stores may not be worth the extra time and gasoline cost.

For more food shopping saving ideas, contact your local county Extension office for a copy of *101+ Ways to Save Food Dollars* or go to: <http://www.aces.edu/pubs/docs/H/HE-0757/>.

Barb Struempfer, PhD
Professor / Extension Nutritionist
334/844-2217, bstruemp@aces.edu

Sondra M. Parmer, PhD
Project Manager, Nutrition Education Program
334/844-2231, sparmer@aces.edu

101 Ways to Save on Holiday Food Spending

During the holiday season, food budgets can easily get out of control. To help with your spending habits, answer these questions, True or False.

1. It is always smart to use a coupon.
2. Buying in large quantities always saves money.
3. Shopping in several stores to take advantage of specials always saves you money.

Toy Safety Nothing to Play With

A growing number of toys have been classified by the U. S. Consumer Products Safety Commission as hazardous to the safety and health of young children. Before you buy, go to the CPSP website to see if the toy is on the recall list. If it is, look for safer alternatives for the little ones in your life. The CPSP website address is:

<http://www.cpsc.gov/>.



Baking Cookies Can Be a Family Project

What's Christmas Without Santa?

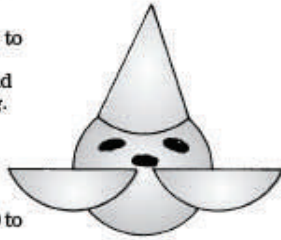
Step 1.

Start with 2 slices of $\frac{1}{4}$ -inch thick cookie dough. Use any cookie recipe. Cut slices as shown.



Step 2.

Follow the pictures to make face. Add raisin eyes and nose before baking.



Step 3.

Bake at 350°F for 10 to 12 minutes.

Step 4.

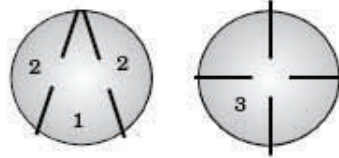
Cool. Decorate with icing if you want to.



Angels Are In!

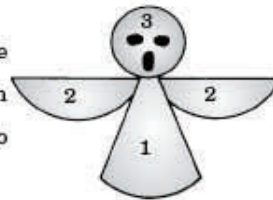
Step 1.

Start with 2 slices of $\frac{1}{4}$ -inch thick cookie dough. Cut slices as shown.



Step 2.

Roll $\frac{1}{4}$ of one slice into a ball. Then flatten it for the head. Make eyes and mouth with raisins. Follow the pictures to make the body.



Step 3.

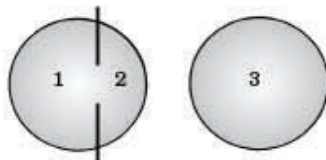
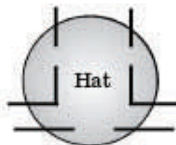
Bake at 350°F for 10 to 12 minutes.

Step 4.

Cool. Decorate with icing if you want to.



Let It Snow, Let It Snow, Let It Snow!



Step 1.

Start with 2 slices of $\frac{1}{4}$ -inch thick cookie dough. Cut slices as shown.

Step 2.

Roll the two halves into balls. Then flatten them. Add eyes and buttons with raisins. Make a nose and mouth with marashi-no cherry.

Step 3.

Bake at 350°F for 10 to 12 minutes. Cool.

Evelyn Crayton, Ph.D.
Extension Assistant Director of Family Consumer Science Programs
334/844-2224, craytef@auburn.edu

Adapted for the newsletter from *Christmas Cookies. Katie Comes Calling Letter*. EFNEP-0128. Alabama Cooperative Extension System.

Before You Decorate for the Holidays

- Before using lights outdoors, check labels to be sure they have been certified for outdoor use. To hold lights in place, string them through hooks or insulated staples, not nails or tacks. Never pull or tug lights to remove them.
- Check all tree lights-even if you've just purchased them-before hanging them on your tree. Make sure all the bulbs work and that there are no frayed wires, broken sockets or loose connections.
- Plug all outdoor electric decorations into circuits with ground fault circuit interrupters to avoid potential shocks.
- Never use electric lights on a metallic tree. Faulty lights can cause a person touching a branch to be electrocuted.
- Turn off all lights when you go to bed or leave the house. The lights could short out and start a fire.



Find more holiday safety tips on the American Academy of Pediatrics website.

<http://www.aap.org/advocacy/releases/dectips.htm>

Join Us for Extension Family & Consumer Science Programs

The Alabama Cooperative Extension System conducts educational programs statewide for the citizens of Alabama. Regularly check our website at: www.aces.edu or call your local County Extension Office to learn about upcoming Extension Family and Consumer Sciences Programs in your county.

ACES and Habitat for Humanity in Mobile County

The Alabama Cooperative Extension System has partnered with Habitat for Humanity to construct a house in southern Mobile County, an area severely affected by recent hurricanes. Habitat for Humanity is a non-profit, ecumenical Christian housing ministry. Although this endeavor has been coordinated through the ACES Family and Consumer Sciences program, ACES educators from a variety of program areas have contributed to this project. This is a new program for ACES, one that not only serves as an educational opportunity for our faculty staff to become more familiar with residential construction and housing, but also one where our educators help train Habitat homeowners in Mobile in a variety of subject areas: healthy and energy efficient homes, financial planning, nutrition education, lawn and garden care, and others.

The "ACES House" is a new venture for the Mobile County Habitat for Humanity as well. It is a steel framed house (the first built by this Habitat organization), a feature which may prove to be more storm resistant (a particular benefit for this location).

Construction began the week of June 25, 2007 and was progressing nicely...however, work had to be stopped because of some building permit technicalities. After these were resolved, building re-started, only to be stopped again due to construction design difficulties related to the steel framing (after all, this has been a learning experience for all!). Hopefully, construction will start again soon.



Many ACES employees and friends have contributed both "sweat equity" and financially to this project. For more information on how to be involved, contact the Mobile County Habitat for [Humanity](http://www.habitatmobile.org/) <http://www.habitatmobile.org/>

Laura B. Booth
Extension Associate
Environmental Health Programs
334-844-5638, boothlb@auburn.edu

Investor University Programs a Huge Success

Most of us live busy lives immersed in an economically-driven culture and are actively seeking ways to live more secure, balanced, and joyful lives.

As a result, the Investor University

program was conducted in Coffee, Covington, Macon, and Montgomery counties during 2007.

The objectives were to help participants improve their confidence in financial decision making and educate and persuade them to plan for the future through investing.



The Investor University program is the result of a partnership formed in 2005 by the Alabama Cooperative Extension System (ACES), the Alabama affiliate of the American Association of Retired Persons (AARP), and the Alabama Securities Commission. The purpose of this statewide partnership is to promote personal finance and investment education for Alabama citizens between 50 to 65 years-of-age. The mission of the partnership is simple: Enable people to improve their quality of life and economic well-being.

Investor University speakers discussed investment products, estate planning tips, fraud prevention, reverse mortgages, insurance, goal setting, asset protection techniques and other personal finance and investment areas. In addition, the program included information to make attendees more aware of fraud and scams targeting senior populations.

Approximately 300 attendees learned strategies for managing their finances and investments better. In evaluating the program, reverse mortgage received more questioning from attendees than any other topic. One participant indicated that as a result of the program she realized a reverse mortgage is probably the solution for her mom. Another commented, "Please continue to offer these kinds of workshops. They are excellent and enjoyable." The evaluations will be used to determine the impact of the program and make the contents more meaningful for future participants.

The ACES Consumer Science & Personal Financial Management (CS&PFM) team is currently planning for more Investor University programs in 2008. If you would like an Investor University program in your county notify your Regional Extension Agent (REA) or your local County Extension Office. Contact information is available on the ACES website at: www.aces.edu. Funding for the series of Investor's Universities is made possible by a grant from the Alabama Securities Commission to the Investor's Protection Trust (IPT) and AARP.

Wil Golden
Regional Extension Agent
334/566-0985, goldewj@auburn.edu

Sharon Gilbert
Regional Extension Agent
334/382-5111, gilbese@auburn.edu

Heir Property Workshop Raises Awareness

Landownership is an important form of security for many Alabamians, but without a clear title, property owners face financial constraints and are vulnerable to land loss. In August, more than 40 Extension employees from different priority program areas around the state attended the Heir Property & Land Loss Extension Professional Training. The workshop was geared toward informing ACES personnel about the dangers of heir property (land held by tenants in common) and what role Extension could play in disseminating information throughout Alabama communities.



Heir property is formed when a landowner dies without an estate plan and his or her property is passed down to succeeding generations as an undivided unit. As generations die and interests in the property become further fractionated, problems become compounded. Such problems include inability to secure home, business, or agricultural loans, ineligibility for government housing grants, difficulty leasing the land or harvesting timber, and vulnerability to land loss through

tax or partition sales. Heir property is a dominant form of landownership among rural African Americans in the South and many have lost family land via tax and partition sales.

The workshop speakers included : Dr. Robert Zabawa, professor at Tuskegee University; John Pollock, attorney with the Central Alabama Fair Housing Center and member of the Heirs' Property Retention Coalition; and Craig Baab, attorney and Katrina Advocacy Fellow of the Alabama Appleseed Center for Law & Justice, Inc. Dr. Zabawa discussed wills and why many black landowners, particularly farmers, do not have any kind of estate plan. Pollock discussed partition sales, how state laws place families at a disadvantage, and steps families can take to protect their assets. Baab explained how heir property owners in the Gulf region were impacted by Hurricane Katrina and face challenges securing housing grants.

The workshop, held in Montgomery, was funded by the Alabama Agricultural Initiative on Natural and Human Resources Program of the Alabama Cooperative Extension System and the Alabama Agricultural Experiment Station. The speakers' presentations can be viewed at the ACES Accordent Webcast Portal website: <http://wms.aces.edu/accordent/>

Janice Dyer
Department of Agricultural Economics and Rural Sociology, Auburn University
(334) 844-5631
Website: <http://www.ag.auburn.edu/~frewjan>

Newsletter Publisher: Evelyn Crayton, Ph. D.
Extension Assistant Director of Family Consumer Science Programs / Professor, Nutrition and Food Science, Auburn University
334.844-2224, craytef@auburn.edu

Editor: Carol Centrallo, Ph. D.
Extension Specialist / Associate Professor
334/844-1325, centrcb@auburn.edu

ABCs of Practical Parenting



- A** Accept your child as an individual.
- B** Be aware of your child's daily activities.
- C** Catch your child being good.
- D** Define family rules and enforce them consistently.
- E** Encourage physical activity.
- F** Foster a positive relationship with your child's other parent.
- G** Give praise for accomplishments and efforts
- H** Have family meal time.
- I** Instill in your child a sense of pride and responsibility for self, family, and community.
- J** Juggle work and family successfully.
- K** Know normal behaviors for your child's age.
- L** Listen to your child's words, watch their actions.
- M** Manage your family finances effectively.
- N** Never make promises you can't or won't keep.
- O** Offer healthy eating choices.
- P** Provide a safe home environment.
- Q** Quickly redirect misbehavior.
- R** Require reading as a fundamental activity.
- S** Spend quality time together.
- T** Talk to your child using his or her love language.
- U** Use Teachable moments.
- V** Value your role as a parent—the most important role you'll play.
- W** Watch what you say and do because your child will.
- X** X-hibit patience as you parent.
- Y** You matter, so take care of your heart, mind, body, and soul.
- Z** Zero in on all of the above.

Jennifer Wells
Regional Extension Agent
334/738-2580, jwells@auburn.edu



Issued in furtherance of Cooperative Extension work in agriculture and home economics, Acts of May 8 and June 30, 1914, and other related acts, in cooperation with the U.S. Department of Agriculture. The Alabama Cooperative Extension System (Alabama A&M University and Auburn University) offers educational programs, materials, and equal opportunity employment to all people without regard to race, color, national origin, religion, sex, age, veteran status, or disability.