



Christmas Shopping

Winter 2007

Christmas is almost here and many consumers have not finished—or even started—their holiday shopping. As you grab your purse and head for the mall, keep a few last minute thoughts in mind.



- ▲ Keep within your budget. Buy no more than you can pay for! Living expenses for January have to be paid and there may be other expenses such as insurance, taxes on your home, income tax, school books and tuition or other monetary demands.
- ▲ Careful, comparison shopping saves money. Also, many stores have “before Christmas” as well as after Christmas sales.

- ▲ Carefully check the store return policy if there is any possibility that a purchase may be returned. Will the store accept a return? For how long? Will it refund the purchase price, or will it only exchange the item? If a refund is given, is it a full or reduced amount? Must you have the sales receipt? (Always keep sales receipts until you are sure there will be no returns. If there is a return, you may do it or give the sales receipt to the recipient so he or she can make the return.)
- ▲ Be careful in selecting items that are holiday specialties. Not many people want a sweater in January with a Santa on it.
- ▲ If the purchase has a warranty, check it to see when it goes into effect and what documentation is needed to validate the warranty.

Continued on Page 4

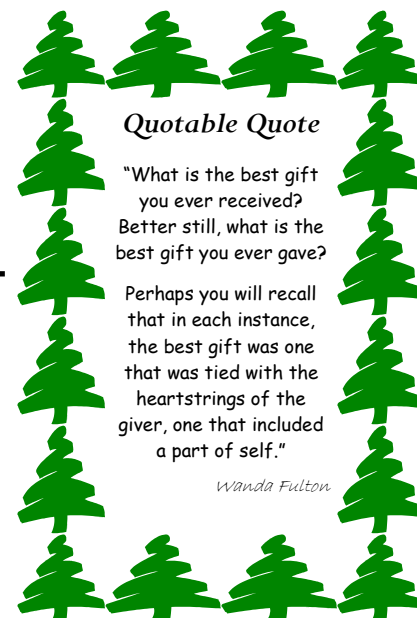
Inside this issue:

Christmas Shopping	1, 4
* De-Clutter Closets for Winter * Holiday Stains on the Run * Surface Safety	2
How Can I Teach my Pre-schooler to Not Lose Money?	3
Q&A: How can I keep my hands clean during the holiday shopping rush?	4

Chatting with Kathy

Happy Holidays!
It's time for decking the halls and roasting the chestnuts and preparing for festive celebrations. Amid all the hustle and bustle the season brings, I hope you find some quiet time to reflect on the meaning of these holidays. It's easy to get caught up in the commercial aspects and lose track of the deeper meaning. Remember to give thanks for the good things that you've experienced and the lessons learned from the difficult times. Have compassion for others and be generous in spreading goodwill. Have a truly wonderful holiday!

May you have the
Gladness of Christmas
which is hope;
The Spirit of Christmas
which is peace;
The Heart of Christmas
which is love.



Quotable Quote

"What is the best gift you ever received? Better still, what is the best gift you ever gave?"

Perhaps you will recall that in each instance, the best gift was one that was tied with the heartstrings of the giver, one that included a part of self."

Wanda Fulton

Kathy M. Bryant

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De-clutter Closets for Winter



The first thing to do to make room for your closet for your holiday wardrobe is to pack up those fall clothes. Before doing so, launder any items that need cleaning - following the care label instructions.

To add space in your closet, screen it for items that you no longer wear. Consider donating these items to charity. Create separate hanging sections for suits, dresses, jackets and shirts. Or, if possible, consider moving formal holiday wear to a guest closet. Group each garment by length, so there's no dead space.

Other space-saving ideas include: Fold and display sweaters, sweatshirts and knit skirts on a shelf. Hangers will distort their shape. For easy access, hang ties and belts on racks. Use door racks for shoes, and keep shoes that are worn less, in their boxes.

Holiday Stains on the Run

How can you send Holiday stains packing? As always, check the garment's care label for laundering instructions.

For coffee and alcoholic beverages, sponge or soak the stain in cool water. Then pretreat with a prewash stain remover or liquid laundry detergent and water. Launder using bleach that's safe for the fabric. For chocolate stains, treat with prewash stain remover. Then launder.



If candle wax drips onto table linens, scrape off the surface wax with a dull knife. Then, place the stain between clean paper towels and press with a warm iron to transfer the stain to the towels. Repeat, replacing the towels until they no longer absorb any stain. Working with the stain face down on clean paper towels, sponge the remaining stain with a prewash stain remover. Blot with paper towels. Let it dry. Then launder.

For pine resin stains, sponge cleaning fluid into the stain, and let it dry. Soak the stain in a solution of liquid laundry detergent and ammonia. After soaking, launder using liquid laundry detergent.

Surface Safety

At holiday time, constant food preparation can make kitchen surfaces breeding grounds for foodborne bacteria that can cause foodborne illness. Keeping surfaces clean and disinfected is important for your family's good health. Here's how to keep surfaces safe!



- ▲ Wash cutting boards, dishes, utensils and countertops with hot water and soap after preparing each food item and before moving on to the next food.
- ▲ Replace excessively worn cutting boards. Bacteria can grow in the hard-to-clean grooves and cracks.
- ▲ Consider using paper towels to clean up kitchen surfaces, so the germs can be tossed away with the towels! If you prefer cloth towels, launder them often, using hot water and a bleach that's safe for the fabric.

- ▲ Proper cleaning of surfaces followed by proper use of a disinfectant or disinfectant cleaner is the way to be sure surfaces are germ-free. Also, try the new specialty wipes that can be used for disinfecting sinks, countertops and more!



How Can I Teach My Preschooler to Not Lose Money?

Many preschoolers misplace money. This is because coins are small and hard to keep track of. Young children also do not understand how much each coin or dollar is worth. Having a special money holder helps young children get used to putting money in one place. Taking coins and bills out of the holder for spending helps children understand their values.



Make A Money Holder

Materials needed:

- ▲ Jar or other container with a lid, such as a plastic butter tub
- ▲ Construction paper
- ▲ Tape or glue
- ▲ Markers or crayons
- ▲ Magazines or catalogues



Step 1: *Explain what you will be doing together (read through entire activity before you begin).* The two of you will make a special money holder. Your child can keep money in this holder until it is time to go to the store. Make it clear that your child can decide how to spend the money in the holder.

Step 2: *Decorate the holder.* Help decorate the holder with drawings or pictures of items your child might like to buy. Glue or tape the drawings and pictures to the holder. Write “[Child’s Name]’s Money Holder.”

Step 3: *Put money in the holder.* Remind your child to put coins and bills in the money holder. This money might come from gifts. Your child also might earn it doing simple jobs at home.

Step 4: *Spend the money in the holder.* Let your child take money from the jar the next time you go to the store. Help your child match the money needed to buy something. When spending the money, praise your child’s success in not losing it.

IDEAS TO TALK ABOUT

- * People decide how and when to spend money *before* they go to a store.
- * Money has value because you can trade it for something else.
- * Putting money aside to spend later is called saving.
- * Saving allows you to buy something in the future when you do not have enough money today.
- * You can keep track of money by putting it in a special holder at home.
- * You do not have to spend all the money in your holder. What you do not spend in one day you can save and spend another day.
- * Spending, saving and sharing are ways to use money.

Note: Your child can use the money holder to keep savings in to teach your child to save up and spend money at a later time.

Note: Your child can use another holder labeled “Spending” to keep money to spend at the next opportunity.

Note: Your child can use another holder labeled “Sharing” to keep money to buy gifts or give to charity.

17 Things a Five-Year-Old Should Know About Money

What you want your preschool child to know about money depends on your personal values. Here are some recommended concepts for you to consider teaching your preschooler.

1. Spending, saving, and sharing are ways to use money.
2. Buying (spending) means trading money for things.
3. People have jobs that pay money.
4. Money can also come from gifts.
5. You can keep money safe at home and other places.
6. Paper money and coins are worth different amounts.
7. Different things have different prices.
8. People in a community share the cost of some work done for everyone.
9. Saving allows you to buy something in the future because you don’t have enough money today.
10. People have different needs and wants.
11. People have a limited amount of money to spend.
12. Planning helps people set goals and make choices.
13. Some things do not cost any money.
14. People do some things for each other without being paid.
15. People give money to help others.
16. People pay for things in different ways.
17. Money can be spent only once - after you buy something, you need more money to buy something else.

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Volusia County/University of Florida Extension gives leadership to family-focused informal education through the Family and Consumer Sciences program. Dedicated to strengthening families through education, we believe the family is the most effective unit for building strong communities. The family has the right to meet basic needs and to make choices about its future, and is inter-dependent within communities and their environment. Extension strives to achieve this through a variety of formats, including:

- *Workshops & presentations*
- *Newsletters and fact sheets*
- *Telephone consultations*
- *Learn-by mail correspondence courses*




Continued from Page 1

- ▲ Think about how usable a gift will be for the receiver. Electronics that require programming capabilities may be great for a high school student with computer skills but not for the older person without that type of knowledge.
- ▲ Also remember your wife may not appreciate those diamond earrings as a gift if you made the down payment and she will have to make the monthly payments on them.
- ▲ Don't overlook practical gifts, such as smoke detectors, carbon monoxide detectors, and motion lights. These are especially useful for older people living alone and those who "have everything." The elderly may appreciate stamps, envelopes, stationary and other useful items, especially if they have reduced mobility.
- ▲ Gift cards are good gifts. Carefully compare the terms and fees associated with the cards before buying. Where can the card be used? Is there a charge for its use? How long do you have to use

the card before it expires or is there a monthly or per use fee? Remember most gift cards can't be exchanged for cash or used to pay a bill. They are purchase cards, for buying only.

- ▲ If possible, shop when you are rested and stores are not overcrowded. If you are tired, hungry, and stressed, it is easy to make poor choices or "buy anything to finish and go home." Set a maximum to spend and do not exceed it.

Q&A



Q: How can I keep my hands clean during the holiday shopping rush?

A: Carry antibacterial or alcohol-based wipes and hand gel formulas to sanitize hands when soap and warm water are not available or when public restrooms are inadequately stocked.