



SMART SHOPPING FOR GIFT CARDS

Gift cards can be convenient to give and welcome to receive. The giver can be relatively certain the receiver will find something he/she wants. Gift cards also mail easily, need no wrapping paper and can help one finish shopping quickly. Receivers like gift cards for their flexibility and they reduce the need to return an ill-fitting or unneeded gift. However, all gift cards are not created equal. Many of these cards carry fees and fine print that can cost you more or greatly reduce the value of the gift, especially over time. Careful selection of gift cards is essential to getting the most for your money.



There are two kinds of gift cards. Multipurpose cards carry logos such as Visa, MasterCard or American Express and are issued by financial institutions. These cards provide the flexibility of use in numerous stores, but

often carry restrictions and fees. The other type of gift card is a store-issued card. It may only be used in a particular store, so one must consider the shopper's taste or desires when selecting it as well as the accessibility of the store.

When purchasing a gift card, check to see if any of the following fees are involved. These fees can increase the price you pay or, more often, greatly reduce the value of the gift.

- ▲ Issue or purchase fee that the giver must pay, which can increase the purchase cost.
- ▲ Monthly fees deducted from the card, i.e., 75 cents per month deducted from the card automatically.
- ▲ Transaction fees for using the card. These are sometimes 50 cents per transaction, reducing the value of the gift.

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Chatting with Kathy

Happy Holidays! By the time you read this, you'll most likely be near the end of the hectic holiday preparation time. I do hope you'll find the time to relax and enjoy the festivities. Remember to find a few minutes reserved just for you. Take a walk or ride and enjoy the beautiful holiday decorations that are all around us. Listen to the carolers and reflect on the season.

We're hoping that the New Year will bring easier times of peace and prosperity for all.

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MONEY SMART KIDS



Kids learn how to spend and save money from their parents. Here's some financial terms that you can explore with your kids, in a practical way. These examples are most appropriate for five to seven year olds.

Wants and Needs — When you set up their allowance using the needs-based approach, it's a good time to look at things to see what we need to survive (*needs*). Also look at things we would like to have which make our life more fun or interesting (*wants*). Try to include some things they *need* within the allowance structure (buying a shirt or sandals, or after-school snack) in addition to *wants*. That way, they get the idea we have to pay for our needs.

If kids only have to pay for *wants*, they get the "premature affluence syndrome." They begin to think someone else will take care of everything they *need* and they can concentrate on buying the frills and fun stuff. This age likes guessing games, so when you are in the car, call out names of items and see if they can correctly name which are *needs* and which are *wants*. When you purchase something, ask them if they think it's a *need* or a *want*.

Setting Goals — Although saving for college is a great goal, it's too abstract and far away for this age group. Give them some time to truly think about something they need or want. Challenge them a bit; remind them of times they asked you to buy something for them. Contrast different choices. Coach them to choose something they are likely to still want in a month and is within their reach with a month of saving. If you think in terms of SMART goals (Specific, Measurable, Achievable, Realistic, and Time-Bound), you can guide them to set appropriate goals. Once one goal is achieved, set another.

Interest — For every dollar they save, add a nickel or dime. That's more than they would get at a bank right now, but at this point you just want them to get the idea saved money can grow. You may want to explain you have money in a savings account and the bank gives you money for saving at their bank. In your child's case, you will play the banker. It might be fun to play banker each Friday night when money goes into your kids savings bank. Put the interest in a separate container labeled "Interest," so they notice the growth.



FOOD SAFETY

Practice good food safety so you won't experience the "Night After Xmas" at your house.

1. SEPARATE: Don't cross-contaminate
2. CLEAN: Wash hands and surfaces often
3. COOK: Cook to proper temperatures
4. CHILL: Refrigerate promptly

'T WAS THE NIGHT AFTER XMAS

(Source: Dr. Sebranek, Cooperative Extension Service, Iowa State University of Science & Technology)

'Twas the night after Christmas
And all through the kitchen
Little creatures were stirring up
Potions bewitching.



Salmonella were working
In gravy and soup
In the hopes they could turn it
To poisonous goop!

Clostridia were nestled
All snug in the ham
While Hep A virus
Danced in the yam.



Little John and his Gobots
And Mary in her cap
Had just settled down
For a long overdue nap.

While down in their guts
There rose such a clatter
They sprang from their beds
To see what was the matter.

They ran to the bathroom,
Threw open the door!
Too late! Now their mother
Is cleaning the floor.

Wash your hands before cooking!
Put your food away quick!
Or that jolly old food germ
We know as Saint Slick



With his eight tiny microbes
Will ruin the feast
As they make their toxins
He calls out to each beast -

Now Hepatitis!
Now Staph and Perfringens!
We'll punish those humans
For holiday Binges!



On, Botulism!
E. coli! Shigella!
Go get 'em, Amoeba!
Work fast, Salmonella!

If those humans can't learn
To handle food right,
A Merry Christmas they'll have
Then a long, sleepless night!

The Twelve Stains of Christmas

'Tis the season for entertaining, and with the tinsel and merriment come spills and stains. After the celebrating is over, try these tips to handle every drip and drizzle of the Twelve Stains of Christmas.



12 Candles Dripping

Scrape off excess wax with a dull knife. Place stain between paper towels and press with a warm iron from back of fabric. Then, place stain face down on clean paper towels and sponge with a dry-cleaning solvent. Air-dry and launder as usual. If traces of color remain, launder again using bleach (chlorine or color-safe) according to fabric instructions.

8 Hosts Perspiring

Dampen stain with warm water and rub with bar soap. Launder in hot water with chlorine bleach, if safe for fabric. Note: If perspiration has changed the color of a fabric, apply ammonia to fresh stains or vinegar to old stains and rinse. Launder in the hottest water safe for fabric and color.

4 Meat Slices Spilling

To remove grease or cooking oil, use a dry-cleaning solvent or pretreat with a laundry product by rubbing into stain until saturated. Wash in warm to hot water. Air-dry and repeat if necessary.

11 Aunties' Kisses

To remove lipstick, scrape fabric stain with a dull knife. Use a dry-cleaning solvent or pretreat with detergent or stain treatment. Wash in warm water and air-dry.

7 Fruits A-Falling

Rinse in cold water to dilute stain. Soak up to 30 minutes in detergent, weighted with a towel to keep submerged. Launder in warm water. Air-dry and repeat if necessary.

3 Trees A-Tipping

To remove tree sap, use dry-cleaning solvent and then wash in detergent in warm to hot water. Dry and repeat if necessary.

10 Chocolates Melting

Pretreat with a liquid laundry detergent or soak fabric in warm water using a detergent containing enzymes. Difficult stains may require using a bleach safe for the garment.

6 Cups of Coffee, Tea or Soda

To remove coffee, tea or soda, sponge or rinse stain promptly in cold water. Pretreat with liquid laundry detergent, launder using bleach (chlorine or color-safe) and hottest water safe for fabric.

2 Upset Egg Nogs

To remove milk or other dairy products, rinse in cold water to dilute stain. Soak up to 30 minutes with detergent, weighted with a towel to keep submerged. Wash in warm to hot water and air-dry.

9 Toasts A-Tipping

To remove wine, rinse in cold water to dilute stain. Soak up to 30 minutes in detergent, weighted with a towel to keep submerged. Launder in hottest water safe for fabric and color. Air-dry and repeat if necessary.

5 Candy Canes

To remove colored candy stains, rinse in warm water to dilute stain. Wash in warm to hot water and dry as usual.

And

1 Gravy Boat

Splashing 'Round

Scrape off excess gravy with a dull knife if dried. Pretreat: 1) soak with a laundry product containing enzymes or 2) rub with liquid laundry detergent or a paste of powder laundry detergent and water. Launder and dry as usual.



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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*



("Smart Shopping for Gift Cards" Continued from Page 1)

- ▲ Inactivity fees apply after a certain time if the card has not been used.
- ▲ Expiration date - Most cards close out on the expiration date, after which one may lose any money left on the card. Some cards allow for reactivation of the card with a fee.
- ▲ Rules applying to lost or stolen cards - Some replace a lost or stolen card for free and some charge a fee.

When giving a gift card be sure to include any information you receive as well as the sales receipt. Make the receiver aware of any conditions or fees to avoid a reduction in the value of the gift. If you receive a gift card, carefully read all the information about the card and its use and check for an expiration date. Safeguard your gift cards as you do cash.

If you have a problem with a gift card, contact the store or financial institution that issued it. If you cannot resolve the problem at that level, you can contact the Federal Trade Commission for cards issued by retailers, at 222.ftc.gov or 1-800-FTC-HELP. When selected carefully, gift cards can be a wise choice, adding to the enjoyment of special occasions on the part of the giver and receiver.

(Source: Financial Focus Newsletter: Elaine Davis, Pinellas County Extension)

SNACKS FOR HOLIDAY FUN
Rudolph The Red Nose Reindeer
Sandwiches

Easy, inexpensive, fun, and quick - it's a great activity for adults and youth!!

2 Slices of Whole Wheat Bread
Peanut Butter
8 Mini Pretzel Twists
8 Raisins and 4 Red Hot Cinnamon Candies **OR**
8 brown and 4 red mini chocolate coated candies

Make a peanut butter sandwich using the whole wheat bread. Cut the sandwich into four pieces cutting from corner to corner. You are now going to make these four little sandwiches look like Rudolph faces. You will need more peanut butter as "glue" to attach the following: a red-hot candy nose, raisin eyes, and mini pretzel twist antlers. Note: you may use mini candy coated chocolate pieces for the nose and eyes.