



Family Matters

November/December 2006

A Family Newsletter prepared by Iowa State University Extension Family Specialists

November-December Financial Traditions

This time of year is full of traditions that we love. Family gatherings, special foods, decorations, seasonal entertainment events are fixtures of the season. Americans also have financial traditions for these months. Like all traditions, they benefit from occasional examination and updating.

Contribution tradition

Charitable organizations traditionally make giving appeals at the end of the year, because contributions are tax-deductible. Organizations can add some urgency to their requests by reminding people to “give now, so you can deduct it on this year’s tax return.”

*Here is a key question to consider in response to that tradition: **If giving is important, is it important only at the end of the year?*** For many, the tax benefits are not the main reason they give. They believe the work of charitable organizations is important, and they want to support that work. Is there any reason to focus only on year-end giving? Perhaps - if you receive extra income at the end of the year, it may be the best time to give. But if your income arrives fairly steadily throughout the year, you may find it more practical (and perhaps more rewarding) to do your giving throughout the year. Including charitable gifts in your monthly spending plans may also allow you to be more intentional about your gifts, instead of simply reacting to requests that come at the end of the year.

Charitable giving is a lot like the other spending you do. It should be **based on your priorities, and planned** with some thought. It is wise to **make sure you are getting a “good deal”** on your charitable giving, just as on any purchase. Be sure donations provide the most value to the cause by giving to reputable organizations with low administrative costs.

Learn more about organizations at the Better Business Bureau’s *Wise Giving Alliance* at www.give.org. This web site provides useful financial summaries for hundreds of charitable organizations, including actual program activities spending versus administration and fund-raising expenses.

Holiday Spending tradition

This tradition, enjoyable for many, can lead to a *less* enjoyable tradition - the post-new-year’s crisis. Spending on gifts, parties, food, decorations and other holiday traditions can be a wonderful use of funds – *if* it fits into the family’s plan. If it causes basic needs to be unmet or excessive stress when credit card bills are due, then examine this tradition.

The key to making sure that tradition does not lead you astray is **planning**. Before spending, make a plan for covering your basic needs, then figure out how much money you have left for the seasonal expenses. **Set limits** for your holiday spending, so you don’t get carried away.

If you decide to use credit to expand your buying power beyond what is available during these two months, **then plan ahead** to determine how much credit you can repay in January and February. Set limits for credit use and stick to them.

Create this holiday spending tradition: Let your decisions be guided by your own goals and priorities, not store advertisements.

Making food ahead

Preparing food items ahead can help us get through the holidays. Following are some suggestions when preparing ahead of holiday meals.

Preparing Pumpkin Pie Ahead of Time

The easiest and safest way to prepare pumpkin pie ahead is to freeze just the crust. Add the filling to the frozen crust just before baking and bake as usual. Or purchase a frozen prepared crust. It takes just a few minutes to mix together filling ingredients. Frozen pie crusts generally recommend placing a baking sheet in the oven and preheating to the baking temperature given in your pie recipe. Then place the pie on the hot baking sheet and bake as usual.

Tips for Handling Meat

- If you have frozen meat, poultry or seafood, plan time for safe thawing in your refrigerator. Allow approximately 24 hours for each 5 pounds of weight. For turkey, be sure to remove the neck and giblets bag from the body cavities.
- If you prepare meat, poultry or fish the day before your meal, divide it into small portions. Then refrigerate in loosely covered shallow containers within 2 hours of cooking – limit depth of meat, etc. to about 2 inches. Cover tightly when cooled. To serve, reheat thoroughly to a temperature of 165° F until hot and steaming throughout.

Steps to a Healthier You

Will you need some motivation to be more active this winter? Plan to form a team for **2007 Lighten Up Iowa**, January 11 to May 10. The \$12 entry fee includes a t-shirt, weekly tips, and opportunity to win monthly prizes. More information will be available in the January newsletter. Those interested in joining the Lighten Up Iowa effort, can check out the web site <http://www.lightenupiowa.org>.



Lighten Up Iowa is brought to you by the Iowa Department of Public Health, Iowa Games and Iowa State University Extension.



Slow Cooker Dressing

Running out of oven space when preparing your Thanksgiving meal? You can “bake” your dressing in a slow cooker. (Make it healthier by cutting back to just 4-5 tablespoons of margarine, ½ to 1 teaspoon salt, and using low sodium broth.)

- ½ cup butter or margarine
- 2 cups chopped onion
- 2 cups chopped celery
- 2 8-oz. cans mushrooms, drained
- ¼ cup parsley sprigs
- 1 tsp. dried thyme
- 1 ½ tsp. salt
- 1 ½ tsp. sage
- ½ tsp. pepper
- 1 tsp. poultry seasoning
- 3 ½ to 4 ½ cups broth
- 1 14 oz. bag unseasoned stuffing
- 2 pasteurized eggs or ½ cup pasteurized egg product (ex. Egg Beaters)

Note: If using seasoned stuffing mix, omit herbs and salt.

Melt margarine in skillet and sauté onion, celery, parsley and mushrooms (optional) until cooked. Pour over bread cubes in a very large mixing bowl. (Never mix wet and dry ingredients until you are ready to cook the dressing.) Add all seasonings and toss together well. Pour in enough broth to moisten. Add pasteurized eggs and mix together well. Spoon stuffing into slow cooker. Do not fill the cooker less than half or more than 2/3 full. Cover. Cook on high for one hour then on low 4 to 8 hours. Stir once or twice if desired or the dressing may get crusty on the side. Final temperature should be 165 degrees F.

Source: Adapted from Rival Crock Pot User Manual

Help children deal with stress

The school year is a prime time for life to get hectic and for stress to build up - for children, as well as parents.

Often the 'little things' that go wrong during the day have the largest impact on how children feel. Things like forgetting their lunch, dealing with someone who is teasing them, or losing homework may seem small to parents, but they're important to children.

Here are some tips for parents to help children cope with daily stress, from the U.S. Department of Health and Human Services Center for Substance Abuse Prevention.

1. Control what you can, and let go of the things you can't control. For example, a child can't change the fact that he didn't make the soccer team, but he can practice his skills for next year's tryouts, or explore and participate in other fun activities.

2. Focus on one problem at a time. A teenage daughter might come home to tell you about a terrible day which included spilling pop all over her new shirt, forgetting her homework, and fighting with her friend. Help her focus on each challenge individually to keep her from becoming overwhelmed. Start by concentrating on the first problem, discuss possible solutions and then move on to the next. This helps prevent a problem from arising again, and creates a sense of control.

3. Incorporate fun into every day. Make sure that teenagers aren't overloaded with activities and schoolwork. They should take time every day to do something they enjoy, even for a few minutes.

4. Manage anger. Anger is a normal emotion. It's what we do with anger that determines if it is helpful or harmful. If anger is difficult to control for either you or your child, implement simple anger management tips. Learn to "count to 10," do something that releases energy, or take a "time out" to deal with anger.

5. Listen! An essential part of a teen's life is the presence of a good listener who is friendly, calm and understanding. Simply listen to your child who

may not want advice, but just someone there for her, and listening. Acting as a sounding board for your child lets her 'hear herself think,' which helps her solve her own problems.

As they learn to manage the "little things," they become better at tackling the bigger ones. Go to the ISU Extension home and family Web site at <http://www.extension.iastate.edu/homefamily/> for more information.

Say "Yes" to family mealtime

Make mealtime "family time", even in the busiest of schedules. When families eat and talk together, their relationships get stronger.

Family surveys show that regular family mealtime improves communication and nutrition, builds stronger family bonds and is an opportunity for parents to teach important skills to their children.

Family mealtime can take place whenever two or more family members take time to eat together and share conversation. This can be at home, at a restaurant, in a park or at the ball park. Here are ways to fit family mealtime into busy schedules.

- Make family mealtime a priority. Set aside specific times of the week when family members will eat together.
- Be creative and flexible about when and where you eat. Make the most of opportunities instead of worrying about following a strict timetable.
- Make mealtime pleasant. Children learn social skills from listening and watching their parents. Parents can set a positive tone for family meals and set a good example by listening and sharing.
- Keep meals simple and easy.
- Serve nutritious foods. Encourage children to try a variety of foods but don't try to force them to eat.
- Eliminate distractions. Turn off the television and radio during family meals. When the phone rings, take a number and call people back later.