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Family, Food & Finance



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Trim Unnecessary Expenses

Submitted by: Diane S. Orr

Here are some tips on:



Shopping

- Don't shop when you are hungry or bored – you may spend more.
- Compare prices on items both within the store and at different stores. Try discount or thrift stores.
- Take advantage of sales. But don't buy things you don't need or items of poor quality.
- Use coupons and rebates for additional savings on items you need to buy.
- Don't buy on impulse. Think things over to be sure you really need the item.
- Make a list of what you need. Buy only what is on it.
- Compare unit prices to find the best deals. For example, it may be a better deal to buy an item in a larger quantity.
- Keep in mind that nonfood items may be more expensive at supermarkets.
- Rent tools and equipment you won't use often instead of buying them.
- Beware of sales gimmicks. Don't lose sight of what you need.
- Buy generic or store brands when you can. They are usually cheaper.



Food

- Plan meals so you can shop with a list.
- Use cheaper cuts of meat than a recipe calls for or substitute a less expensive type of meat.

Building Strong and Vibrant New York Communities

Cornell Cooperative Extension in Niagara County provides equal program and employment opportunities.

- Buy the fruits and vegetables that are in season.
- Be careful when buying prepared foods. They may be faster, but they are usually more expensive.
- Pack your lunches and snacks instead of buying them.
- Eat out less.



Clothing

- Take advantage of off-season sales.
- Avoid dry cleaning bills by buying only machine-washable clothes.
- Consider buying from used-clothing stores.

Transportation

- Use public transportation when possible. Ask if reduced fares are available. For example, you may be able to buy a pass for several trips instead of paying for each trip separately.
- Consider buying a used vehicle that is in good shape instead of a new one to keep monthly payments lower.
- Have regular maintenance done on your vehicle to avoid costly repairs.
- Use the lowest octane gas recommended by your car manufacturer.
- Compare fares on different airlines before purchasing tickets.



Entertainment

- Look into free events for adults and children offered around town. Your local chamber of commerce may have more information.

- Rent a movie or go to a matinee instead of paying full price.
- Visit your local library. It may sponsor events for adults and children. And, you can check out books and in some cases videos and other materials, for free.

Phone Service

- Shop for the best long-distance calling plan. Look into using prepaid discount phone cards, too.
- Get rid of phone services you don't use often, such as call waiting, if there is an extra charge for them.
- Limit your long-distance calls, and call when rates are lowest.

Housing

- In warm weather, raise the thermostats of air conditioners when no one's home and at night when it is cooler.
- In cold weather, lower the heat when no one is home.
- Look into energy-saving devices, such as energy-saving light bulbs and temperature control devices that will automatically turn your heat or air conditioning on and off at specific times.
- Learn to make repairs yourself to save money. Follow all safety recommendations and local building codes.
- Lower your water heater temperature to 120°F. (If you have a dishwasher, check the owner's manual to ensure this is adequate.)

Have a Safe and Healthful Halloween

Submitted by Katherine Streeter

It's that time of year again – time for the ghosts and goblins to come out and play. Of course, Halloween is also a time known for Trick-or-Treating, typically a time when kids get to load up on candy.

Research shows, however, that kids ages 3 to 14 were just as likely to choose a non-food treat as they were to choose candy or snacks. So before stocking up this year, give some thought to items such as small, child-safe toys, stickers, whistles, pencils, or plastic rings. You can promote good health, stay clear of any issues with food allergies, and avoid the temptation of snacking from the treats bowl yourself!

Here are some other tips to keep Halloween horrors away:

- Children shouldn't snack while they're out trick-or-treating. They should wait until they get home and parents have had a chance to inspect the goodies. To help prevent children from munching, give them a snack or light meal before they go--don't send them out on an empty stomach.
- Tell children not to accept--and, especially, not to eat--anything that isn't commercially wrapped.
- When children bring their treats home, discard any home-made candy or baked

goods. Parents of *young* children should also remove any choking hazards such as gum, peanuts, hard candies or small toys.

- Inspect commercially wrapped treats for signs of tampering, such as an unusual appearance or discoloration, tiny pinholes, or tears in wrappers. Throw away anything that looks suspicious.
- If juice or cider is served to children at Halloween parties, make sure it is pasteurized or otherwise treated to destroy harmful bacteria. Juice or cider that has not been treated will say so on the label.

Tips provided by:

<http://www.fda.gov/oc/opacom/kids/treats.html>

Hurry Up! It's Time To Go!

Submitted by Kathy Bowers

Dance lessons, ball games, music lessons, homework before we know it, it is bath time and bedtime. Where does the time go on weekdays? We are busy with the daily responsibilities of our own lives in our fast-paced society. Microwaves help prepare quick meals, drive-throughs provide food on the run, and while an occasional evening of "running" is okay, a lifestyle of being on the run can be very stressful for children. Sometimes it is essential to plan some "home time" or "down time" when there are no plans, no pushing and no hurrying just time to be together and play.

Developmentally Appropriate Activities

Sometimes we push children into activities and programs because of our desire to have them involved, not necessarily their desire to be involved. Community opportunities such as sport teams, art classes, computer classes and other enrichment opportunities can be an asset to a child. But they can also be a stressor if they deprive children of developmentally appropriate activities and play. What children learn through their play experiences builds the foundation for learning the “academics” during the school year.



Before signing your child up for the next season, talk with them and ask a few questions: What do you like most about this (class, sport, event)? What do you wish you had more time to do? Why do you want to be involved in this? What are you willing to give up in order to have time to be involved in this? After the discussion, review her answers and evaluate true desire or lack thereof to guide you in making future plans.

Life in the Unhurried Lane

In his book, *The Hurried Child*, David Elkind identifies the sources of “hurrying” children to be the home, school and media. In many homes, children are assigned tasks beyond their capabilities. For example: a child is left on her own before and after school with a list of chores to be accomplished at an early elementary age. Parents expect their child to make positive

choices and wise use of time in order to accomplish all items with perfection. Or, another example would be to confide in your child about adult concerns such as divorce, finances or remarriage. Again, these are examples of adults expecting children to behave in a manner in which they are just not ready for. Again, we are asking our kids to hurry up and grow up!

School has also become a hot bed of pressure for our children because of the measurement driven programs. Elkind suggests that if we take some of the pressure off schools and school administrators, we will ultimately take some pressure off the children. Through the media, children are exposed to circumstances and situations outside of their worlds. They are not developmentally ready, and won't be for a long time, to make decisions about some of the things media puts out there for all to see.

We naturally want the best for our children and society tells us the “best” means to involve them and prepare them for many avenues in life. Elkind suggests that we take a look at other signs of pushing children: pressure to succeed in sports (beginning at pre-school levels), providing children with adult-type designer clothes, placing adult responsibilities upon children, using children as confidantes, and allowing them to read or view materials inappropriate for children.

Letting Children be Children

How do we know what is enough to keep our children stimulated and

not too much that they miss out on the days of play? Here are some options:

- Provide experiences designed to be developmentally appropriate for the age and stage of the child, not that which is convenient for the adult. If adults do not know about developmentally appropriate behavior. Provide a nurturing and caring environment with sufficient child-parent involvement and

numerous opportunities to increase self-esteem, self-discipline and responsibility. And be sure children have plenty of unstructured, down time! This is when their creativity goes to work.

- Consider play an important aspect of childhood and encourage children to explore, invent and create through play appropriate for them.

Source: CCE-Columbia County, The "NEWS"

