

Family Lifelines—



If you think about it, families are the basis our world is built on. People make families, families make communities, communities make states, states make countries, and countries make our world.

It only follows that the experiences learned by members within a family help build the type world we live in. Each and everyone of us, no matter how small and helpers we feel, can help the chain along in a positive direction through good family communications and understanding between family members.

This is the first of a continuing series of articles and thoughts on building positive family member understanding, family member understanding, communications, and interaction.

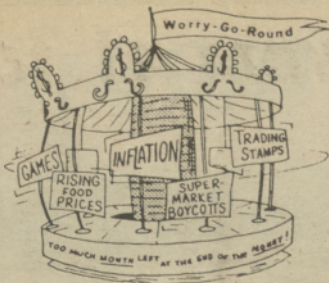
Let Teens in On family finance

So your teenager wants to buy a motorcycle, but the money is needed to help replace the washing machine that's on its last legs.

Money can touch off conflicts between teens and parents, but parents can help the situation by letting the teen in on the family's financial planning. Young people probably won't be interested in every detail, but they should understand all the expenses that the family income has to cover. If the teen is included in the family decision to fix up the old car rather than buy a new one, he or she may learn the valuable lesson that taking care of things saves money. Plus he may see that a new motorcycle is out of the question because of the family car repairs unless he earns the money for the motorcycle himself.

Take the teenager along when you shop for a major household item that will affect him or her directly, such as a popcorn popper the teen will be likely to use. That way he or she will learn about comparison shopping.

Teenagers also need to be involved in family financial decisions. Whether they earn their own money or receive an allowance, it's good money management experience for them to have money that they determine how to spend and save.



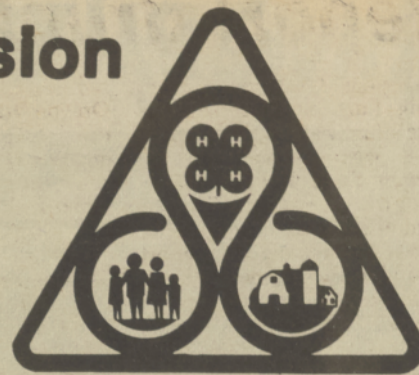
Beating the cash crunch

Cash, bread, plastic money, checks; there are many names for the money that has to be spent daily to live. Amounts of money available are shrinking, and on top of that a dollar is not worth what it used to be!

Although the outlook is not good now and everyone will have to "tighten up on spending," there are still ways to spend money wisely and to plan for and afford necessities and a few luxuries.

This is the first of a continuing series of articles and tips on smart shopping, family budget planning, and ways to make money buy more for you.

Extension Notes



from Pennie Albrandt and Clint Jacks

A gift of time

Gift-giving can be frustrating when it comes to finding an item that suits your special person—and is affordable.

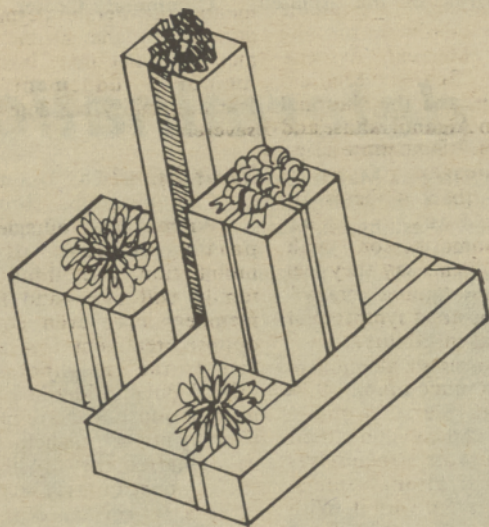
A creative alternative to high prices, endless searching, and long check-out lines might be a gift of time, which you could promise to your special person. This will free you from spending cash and let you plan a surprise that will really be appreciated when you "I.O.U." is cashed.

The promise of a half-day of bread baking might be an excellent gift for a friend

learning to cook. Instead of a potted plant, your grandparent may enjoy a couple of days out shopping with you or perhaps your mending talents, while you share togetherness. Your imagination will give you other suggestions for gifts tailored to those for whom you care.

Bring back the joy and meaning to giving by presenting a gift of time. Make your own fancy I.O.U. gift certificates and be sure to follow through on them at a convenient time for the receiver.

Christmas gift-giving requires special attention



Appliances

Always popular gifts at Christmas time, appliances can be a good or bad gift choice. If considering appliances as gift items this year, first off think of the person you are buying for and ask yourself these questions:

- Does the person you are buying for need the appliance? Does he/she already own the appliance? does he/she already have an appliance that does the same job as your gift?
- How much energy does the appliance use?
- How much storage space will the appliance take up and does the person have room for it?
- Will the appliance be used?

If the answers to the above questions are yes then your search for an appliance should be guided by the following tips: —Look for good used larger appliances such as washers and dryers or freezers.

—Shop around at various appliance outlets, discount stores, and through catalogs and look at different models, features, quality and prices. Compare all of these carefully; many times you will pay for unneeded features. Prices always vary from store to store.

—Watch for sales after you have decided on the appliance you have chosen to give.

—Ask seller about warranty content and length and consider this when comparing prices and features.

—Also, check if service on any type appliance is available through a reliable source in your area.

—Save all sales receipts on purchases in the event of appliance failure or duplication of gifts.

Generally, take your time shopping around; this can make the difference between a good useful appliance or a piece of junk that will take up space.

Clothing

To get the most from the money you spend on clothing for gifts this Christmas consider the following tips on shopping for quality, at sales, and whether to sew clothing or not:

—Think about the person you are buying for and make sure the clothing you buy them will fit their lifestyle

—Consider whether the garment will be expensive to keep up, does it have to be dry

cleaned, etc. Reading care labels inside clothing will help you with your choice.

—Check fabric quality and workmanship with the following checklist:

1. Will the fabric texture snag easily?
2. Does the fabric wrinkle permanently when a portion of it is crushed inside your fist?
3. If you hold the fabric up to a light can you easily see light between the threads? (The closer the threads are woven next to each other, the better the quality of fabric.)
4. Watch when reading care labels to see if the fabric will shrink or if the fabric color will run. (Ask the salesperson if you can't find it on the care label)
5. Seams should be at least 1/4 inch wide and preferable 1/2 inch wide with a good seam finish.
6. Is button hole stitching heavy enough to bind off fabric around the buttonhole?
7. Are there fabrics inside collars, cuffs and shirt fronts to make fabric desirable and buttonholes stronger?
8. Are there strings hanging from garment? This is usually a sign of poor quality. If you still want to purchase the garment, cut off these strings; don't pull them off or this may damage the garment or buttons may fall off.
9. Hems should be at least 1 inch and sewn in so they don't show on the outside of the garment.

11. Watch for pre-Christmas sales, but shop around first before buying. Many times sale prices in one store may be higher than normal prices in other stores.

12. Compare prices, fabric type, and garment features between catalogs, local stores, discount stores, larger city stores, and local newspaper sale ads. Also, consider gas and time involved in traveling to the lowest price items.

13. Save all sales, receipts so that clothing that doesn't fit right can be returned or

exchanged for another garment.

—At sales always know current clothing prices before you buy to really know a bargain when you see one.

—In many cases it pays to sew some clothing or fabric gifts, but consider the following.

1. Do you have the time to sew items in time for Christmas?
2. Fabric and notions bought for home sewn items needs to be low enough prices so that it cheaper to sew the garment than to buy it. This depends on your personnel situation. Do you have lots of time and not much money? Do you have a lot of supplies on hand?
8. The type of garment sewn will determine whether you save money or not. Usually long term clothing such as coats, jackets, rather than current style blouses, pants, and jumpsuits will be the best investment of time and money invested in sewing. Usually most all clothing that is home sewn will be of a better quality than store-bought. It might be wisest to invest sewing time and money in garments that will not soon go out of style and that are high quality materials. Other garments wore only during the period they are in style might be best bought as cheaply as possible.
9. Last of all do you have a sewing machine and do you enjoy sewing?

Toys

Since Christmas is a most special time for children, toys are one of the most frequent items on Christmas shopping lists. Follow these tips to buy safe, affordable toys that children will play with longer than Christmas morning:

—Toy advertizing encourages children to want things impulsively, so it's good to talk with your children and really find out what toys they really want.

1. What is your favorite T.V. toy?
2. Why do you like it?
3. Ask them if it is the music, action, or a famous personality

that the toy represents that makes them want the toy.

—Check out toys your child is interested in for the following before you buy them:

1. Are there small parts in the toy that can cut, or break off and be swallowed?
2. Will the toy shatter easily so that a child might be cut. Also the toy won't give enjoyment for long if it breaks easily.
3. Make sure toys are painted with non-toxic paints; other paints can contain lead that may cause poisoning from lead to a child.
4. Check for wires, decorations that can stick, poke or cut a child.
5. A great hazard is propelled toys or toys that shoot projectiles or missiles at high speeds. Projectiles can cause serious injury at close range.
6. Electrical toys such as small ovens, toasters, irons and other toys that heat up can also be dangerous.
7. Climbing equipment and other free-standing toys should be checked for "tip-over" possibilities.
8. Take time to check age recommendations for different type toys before you buy.
9. Check toys received from other relatives and friends to make sure they are safe and spend some time with your child and help them learn to use toys received safely.

—When shopping for toys you will find that prices vary greatly sale ads in the newspaper, shop

Shop around first, watch for sale ads in the newspaper, shop before and after Christmas when sales are more common and again save sales receipts so you can return defective or duplicate toys.

—Consider making some homemade toys. Several publications with instructions for making toys are available free at the Extension Service Office by calling 553-1161 ext. 238. The publications will be delivered to you.

Have a safe, happy and economical Christmas!!