

## Holiday Budgeting

Yes, the holiday season is upon us, and it is time to gather, give and spread good cheer. However, for many families, breaking out the holiday cheer also means spending far more than they intend (or can afford). To help you save money and avoid needless financial stress, the Practical Money Skills for Life website put together some advice to help make this holiday season a joyous time.

**1. Know how much you can afford.** Some financial planners say spend no more than 1.5% of your annual income (\$750 per \$50,000 of annual income). Take a hard look at what you typically spend on gifts, decorations, clothing, entertaining, holiday meals, cards and travel, and then estimate how much you can afford to spend. However

much you decide to spend, make sure you decide before the holiday rush starts.

**2. Make a List—Check it Twice (at least).** Now, you know how much you can afford. Next, record everyone on your gift list and set an amount you expect to spend on that person. Keep track along the way of what you actually spend and compare it against your budgeted amount. If you overspend in one area, you must reduce costs in another.

**3. Trim more than Trees and Turkeys.** If you find yourself

overspending your budget, you must consider ways of cutting back.

**Give A Priceless Gift:** When you make instead of purchase a gift, you give of your time — the most valued gift of all.

**Draw Names and Give Fewer, Nicer Gifts**

**Gift of Time Certificates:** a gift certificate for a chore an older relative

can't easily do; a trip to the park or a slumber party for the kids.

**4. Shop Wisely**

You'll save time and gas by using websites that compare prices for you. Price comparison

sites like [shopping.com](http://shopping.com) can help you find good deals. If you plan ahead, you may find free shipping deals. Avoid the outrageously high last-minute shipping fees of online retailers by planning ahead.

If you decide to buy your gifts in person, at least spend a day "virtual window shopping" on a site like [amazon.com](http://amazon.com) so that you start your shopping excursion with the best information and ideas.

**5. Travel Wisely**

If you plan on traveling, take some time to determine how much it will cost you.

*By Bill Taylor, Weston County Extension, serving Northeast Wyoming*



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[www.uwyo.edu/foods](http://www.uwyo.edu/foods)

Money Management information

[www.uwyo.edu/ces/money](http://www.uwyo.edu/ces/money)

## Holiday Hustle and Bustle

The holiday hustle and bustle is in full swing, with celebrating for people of all ages. Having healthy and happy holiday parties is a must for everyone, but the *healthy* part is often harder to achieve. The average American gains one to two pounds over the holidays. The extra pounds add up and can lead to being overweight or obese later in life.

By following a few simple guidelines, your next holiday party can be healthy, happy and fun for the younger members of your family.

**1. Shop smart and serve a wide variety of healthy foods** at your holiday parties. Trim calories whenever you can without compromising the flavor or the tradition of your favorite holi-

day foods. Plan party menus that feature lots of fruits, vegetables, lean meats, whole grains and low-fat dairy. Try the rule of covering 50% of the food table with fruits and vegetables. Serve attractive fruit and vegetable trays and an assortment of delicious salads. Just go light on dips, salad dressings, cream cheese, cheese, cream sauces, butter, whipped cream, gravy and nuts, as these foods add lots of extra calories.

**2. Serve no- and lower-calorie beverages** to party-goers such as holiday teas, diet sodas, mineral water, sparkling waters, coffee, and punches made with diet soda and/or light fruit juices.

**3. Serve lean cuts of meat and**

*fish* such as shrimp cocktail, grilled salmon, roasted sliced turkey breast, lean ham and sliced roast beef. Look for ways to add beans to your salad, casserole and appetizer recipes.

**4. Use whole grains** or whole grain blends if you are baking and serving quick breads, crackers, cookies, pasta, breads and rolls.

**5. It wouldn't be a holiday party** without desserts, so serve *lighter calorie desserts* and offer dessert trays with bite-sized embellishments such as ice cream or whipped cream light.

**6. Have either an appetizer and**



## From the editors

Welcome to the *Health and Wealth* newsletter. In each edition you'll find practical insights for improving your life for both your physical health and your financial wealth.

The University's Cooperative Extension Service began in 1914 to bring life-long education to all the citizens of Wyoming. With offices in every county of the state, our educators work on issues to build the capacity of communities and their individuals through pro-

grams and facilitation to all audiences. So check out what is available in your county!

Look for issues of *Health and Wealth* four times a year at your Extension office, or subscribe online at [www.uwyo.edu/ces/money](http://www.uwyo.edu/ces/money).

Cole Ehmke, Personal Finance Educator  
cehmke@uwyo.edu

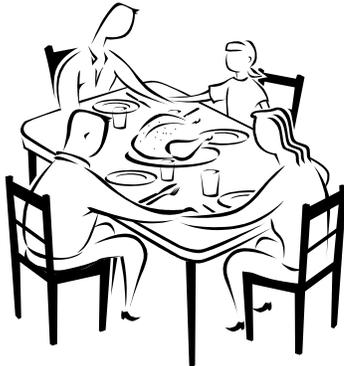
Chris Pasley, Nutrition and Food Safety Educator  
chrisp@uwyo.edu

## Holiday Giving

With the New Year upon us and the holiday season coming to a close it is a good time to reflect upon time spent and gifts shared. A nourishing gift from the heart can be a great way to show someone how much you care.

There are many ways to share a gift of food and with some creativity (and a bit of work) food gifts can be put together on a pretty tight budget. Here are just a few options.

*Invite a friend, neighbor, or someone in need to share a meal with you.* This can be at a restaurant, at your home, or theirs. For an even greater gift, prepare enough food to feed your recipient for at least one more meal as well.



*Bake a loaf of whole grain bread.* There is no shortage of sweet treats during the holiday season—to make your gift stand out share something that is nutritious and delicious!

*Share friendship soup-in-a-jar* (or any other food that may fit). Not interested in baking or cooking yourself? Just put the ingredients together and they can do the work (just don't forget to include the recipe)!

*Volunteer your time.* Food banks,

soup kitchens, and other service organizations are always in need of good volunteers. Even if you're not a great cook there are many ways you can lend a hand to help their cause.

*Give your compassion.* Share holiday companionship with those in need. Ask your local hospice, children's hospital, or nursing home how you can lend a hand during mealtime.

While the holidays are great time for sharing, don't forget that food can be a welcome gift any time of the year. If you're interested in some great advice on gifts of food visit [www.youtube.com](http://www.youtube.com) and search: *last minute holiday gifts (from your kitchen)*. The first choice will be a short clip with some wonderful tips from our nutrition educator (and

Registered Dietitian) in Fremont County, WY, Diane Saenz.

For this holiday season, and those to come, remember that gifts from the heart are more powerful than fancy packages and large checks.

*By Kentz Willis, M.S., University of Wyoming Extension Educator in Nutrition and Food Safety, Northeast Wyoming.*

Source: Dayle Hayes, Registered Dietitian, 'Sharing Food a Holiday Gesture', Billings, MT.

## Gifts for the Local Food Bank

A wonderful gift to our communities is to remember the local food bank and those less fortunate. What can I help with?

Hunger is not seasonal. Food banks rely on donations as a source of meals for their clientele. Think about donating food monthly rather than only during the "giving" seasons. People don't quit eating, just because of the season.

How do I choose what to donate to the food bank? Think about the five food groups:

**Grain group:** bran, grits, infant cereal, cereals—cold and hot, flour, biscuit mix, crackers, pasta, rice, or corn meal;

**Vegetables:** sweet potato, tomato juice, paste, or sauce, vegetables, or baby food;

**Fruits:** applesauce, fruit cocktail, baby food, 100% juices, dried fruit, or juice-packed fruits;

**Dairy group:** infant formula, dried milk, evaporated milk, boxed pudding, parmesan

cheese, or Romano cheese;

**Meat and protein group:** nuts, beef stew, baked beans, peanut butter, dried beans or peas, chili, canned chicken, tuna or salmon.

Non-food items that the food bank would appreciate are: laundry detergent, facial tissue, toilet paper, tooth brush and paste, hair brush, shampoo, soap, or lotion.



It is important to know that food banks cannot safely use: rusty or unlabeled cans, perishable items, homemade items, non-commercial canned or packed items, alcoholic beverages, mixes, or soda, or open or used items. Food banks only accept commercially processed items.

When donating, consider giving one non-perishable food item from each food group.

*By Christine Pasley, University of Wyoming Extension Educator, Southeast Wyoming*

Source: "Food Bank Wish List – a Guide for Healthy Food Contributions", University of Wyoming Extension

*Continued from page 1. Holiday Hustle and Bustle*

*dessert party or a dinner/buffet party* instead of serving all of the courses. If people are faced with too many food choices, they will overeat. Banish candy dishes at the party to keep extra calories at bay. Use small plates at the buffet table so your guests will eat smaller portions and less total food.

7. Center the party around some *physical activity*. Possibilities include dancing, holiday caroling, a moonlight walk to enjoy neighborhood holiday lights, sledding, ice skating, making snowmen and snow angels, a snowball fight, or playing ping pong, foosball, pool,

the Wii™ or other indoor action games.

8. The holidays are marked with many traditions, but the real meaning of this special time of year is about spending time with family and friends. By using some pre-planning and common sense you can enjoy the holiday festivities, have plenty to eat and not gain all of those extra, unwanted pounds that you will need to shed after the New Year!

*By Denise E. Smith, UW Extension Educator, Converse, Natrona and Niobrara Counties*



# Recipe: Prime Rib Roast

Time: 2 ½ to 3 hours  
8 to 10 servings

### Ingredients:

- 1 beef Ribeye Roast Bone-In (2 to 4 ribs), 6 to 8 pounds
- Salt (if desired)

### Seasoning:

- 2 tablespoons coarsely ground mixed peppercorns (black, white, green and pink)
- 1 tablespoon minced garlic
- 2 teaspoons vegetable oil

### Instructions:

Heat oven to 350°F. Combine seasoning ingredients; press evenly onto all surfaces of beef roast.

Place roast, fat side up, in shallow roasting pan. Insert ovenproof meat thermometer so tip is centered in thickest part of beef, not resting in fat or touching bone. Do not add water or cover. Roast in 350°F oven 2-1/4 to 2-1/2 hours for medium rare; 2-3/4 to 3 hours for medium doneness.

Remove roast when thermometer registers 135°F for medium rare; 150°F for medium. Transfer roast to carving board; tent loosely with aluminum foil. Let stand 15 to 20 minutes. (Temperature will continue to rise about 10°F to reach 145°F for medium rare; 160°F for medium.)

Carve roast into slices. Serve with horseradish.

Source: [www.beefitswhatsfordinner.com](http://www.beefitswhatsfordinner.com) Provided by the Wyoming Beef Council.



# Wyoming Extension Releases Estate Planning Bulletins

UW Extension has released a new 11-part series on estate planning.

Estate planning has many components, and this series will help people move forward with planning. There are topics both for those who are refining their planning documents as well as for those just getting started.

The series includes:

- *Introduction to Estate Planning*
- *Estate Planning Checklist: Information to Assemble Before Consulting Your Attorney*
- *After a Death: What Steps are Needed?*

- *Wyoming Wills: Some Suggestions for Getting the Most from Estate Planning*
- *Death Certificates*
- *A Walk Through Probate*
- *Disinheritance*
- *The Personal Property Memorandum*
- *Guardianships and Conservatorships*
- *Advance Health Care Directives*
- *Durable Power of Attorney*

A team of UW Extension educators worked on the series with Aaron Lyttle, an attorney with Long, Reimer, Winegar and Beppler in Cheyenne, who is the primary author.

The bulletins, B-1250.1 through B-1250.11, are available for free download

by going to [www.uwyo.edu/](http://www.uwyo.edu/) and clicking on Publications on the left side of the page. Type “Lyttle” in the Search Publications box and all 11 will come up.

For more information about the bulletins, contact Cole Ehmke at [cehmke@uwyo.edu](mailto:cehmke@uwyo.edu) or (307) 766-3782.



# Many Americans will live 20 to 25 years after they retire

That’s a long time without income or benefits from full-time employment. However, pre-retirees may not be preparing to make sure they have enough income and health care throughout their retirement years. Less than three-fifths of baby boomers are expected to have enough income to maintain their pre-retirement standard of living, according to the Social Security Bulletin (Vol. 65, No. 3).

These analysts project that Social Security will account for 48 percent of baby boomers’ income at age 67, with pensions and retirement accounts contributing 15 percent, income from assets

making up another 13 percent, and income from earnings accounting for 12 percent. Groups who will be especially vulnerable at retirement include divorced women, never-married men, Hispanics, individuals who did not complete high school, those who had weak attachment to the labor force, and those who had the lowest earnings.

The increased cost of health care, coupled with a reduction in Social Security replacement rates, could spell retirement trouble even for high earners. Workers need to begin saving as early in life as possible as the “Ownership Society” makes the need to address one’s own financial well-being more imperative than ever.

# UW Extension Events

**Introduction to Estate Planning**, Newcastle EWC Outreach; November 19 & 21, 6:30-8:30 pm; contact number 307-746-3603.

**Where Does All My Money Go?** Personal financial management class, George Amos Memorial Building, Cottonwood Room, 412 S. Gillette Ave, Gillette; December 18, 6:00-9:00 pm; contact Bill Taylor at 307-746-3531.

**Dollars and Sense series.** At the Albany County Public Library in Laramie. Details at [www.albanycountylibrary.org/dollars-and-sense.aspx](http://www.albanycountylibrary.org/dollars-and-sense.aspx)

Nov. 20: Health insurance and estate planning: leaving everyone covered.

Dec. 4: Planning for retirement: when to start, what to consider.

Dec. 11: Thinking about investment: Yes, you can!

Jan. 15: Investment followup: how did you do?

**Building Farmers in the West.** Financial management for new and young farmers. Tuesday evenings, Jan 7- Feb 25, 5:30 pm – 8:30 pm, UW Research & Extension Center, Powell. For application call (307) 754-8836. Sponsored by USDA-RMA and local agricultural businesses.

## Money Management Webinars

**Spending in the Dark:** Thursday, November 7, 2013, 7-7:40 pm. Third in a series being offered every First Thursday by UW Extension on avoiding Financial Pitfalls. Learn how to layout your spending plan ahead of time and finish the holidays without extra bills.

**Communicating about Finances and Estate Planning:** Thursday, December 5, 2013, 7 – 7:40pm. Fourth in the First Thursday series on Avoiding Financial Pitfalls. This presentation is about planning your finances and involving spouses and others effectively so that we set ourselves up for long term success.

## Holiday Food Safety

The holidays are a wonderful time to share food gifts and potluck dinners with friends and family alike. While these are certainly heartwarming traditions they also bring with them an increased possibility of contracting a foodborne illness. Most cases of foodborne illness are caused by unsafe handling of food—a cause that is easily preventable. Here are a few temperature tips to help make your holiday a safe, healthy, and happy one:

Cold foods should be kept at 40° F or below, no small feat if you've got a holiday party with a table-full of foods to contend with. Double-walled, insulated bowls or insulat-

ed casserole dishes can be helpful. If you can't round up any of these, another good trick is to set smaller bowls into larger bowls or containers filled with ice. Be sure to monitor these and refresh the ice whenever necessary.

Feeling crafty? You can try to make an ice bucket out of a hollowed-out pumpkin or watermelon. It is a good idea to line these with a bowl or food-safe plastic bag to avoid a mess when the ice starts to melt.

Hot foods are just as temperature-sensitive, and should be kept above 140° F. As many

know, crock pots and electric skillets and roasters help with this duty. Even coolers (if not being used for cold foods) can help keep things warm. Line them with towels and oven-warmed bricks to create a well-insulated heat source for your foods.

Whether the foods are kept hot or cold, using smaller containers to serve with can help minimize the amount of food sitting at room temperature—though this will certainly require a little more attention and more frequent re-fills. Keep your re-fills on hand in the refrigerator or in a warm oven.

Remember, food should only be left out in the 'danger zone' (40° - 140°) for fewer than two hours before being cooled, reheated to 165° F, or discarded. This will help to keep illness-causing bacteria from making your food a happy home.

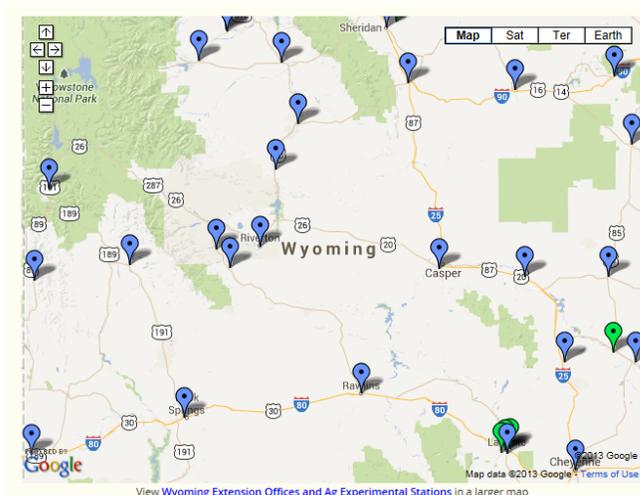
These tips (and more!) can be found on at [www.holidayfoodsafety.org](http://www.holidayfoodsafety.org). Visit this website for further tips on holiday food safety, activities, recipes, videos and more.

*By Kentz Willis, M.S., University Extension Educator in Nutrition and Food Safety, Northeast Wyoming*

Contact a UW Extension Office near you! There are 26

UW Extension offices and four UW Research Stations

in Wyoming. Find them at [www.unwo.edu/ces](http://www.unwo.edu/ces)



## In Brief: Why the Brain Prefers Paper

- Studies in the past two decades indicate that people often understand and remember text on paper better than on a screen. Screens may inhibit comprehension by preventing people from intuitively navigating and mentally mapping long texts.
- In general, screens are also more cognitively and physically taxing than paper. Scrolling demands constant conscious effort, and LCD screens on tablets and laptops can strain the eyes and cause headaches by shining light directly on people's faces.
- Preliminary research suggests that even so-called digital natives are more likely to recall the gist of a story when they read it on paper because enhanced e-books and e-readers themselves are too distracting. Paper's greatest strength may be its simplicity.

From *Scientific American* (November 2013), 309, 48-53. Published online: 15 October 2013 | doi:10.1038/scientificamerican1113-48