



Beaver County Family & Consumer Sciences

Newsline December 2005

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Create Family Memories during the Holiday Season

For many people, the holidays are a time of nostalgia.



It is a time when they recall their most treasured memories that may revolve around special times spent with children and grandchildren. For most of us, our fondest memories are of times spent together with family and friends we love, said Debbie Richardson, Oklahoma State University Cooperative Extension assistant child development specialist. "Although many parents and grandparents are concerned about purchasing the 'perfect' holiday gift or fixing the perfect' holiday dinner, in the long run it isn't the food, gifts, or decorations that we remember the most," Richardson said.

"As adults we remember the stories and songs our grandparents taught us. We remember the special traditions our families take part in each year such as making holiday cookies."

This year as preparations and plans are made for the holiday season, keep in mind the type of memories you want to create with your children. Richardson said adults who overindulge children with lots of expensive gifts set high expectations for the next generation. "With today's economy, there are some adults who are not able to purchase the quantity or quality of gifts they received as children," she said. "An adult who received many gifts as a child may feel the pressure to do the same with his or her own child, but are unable to afford to do so. It's so important to keep the emphasis on creating memories and spending time with family and not how many gifts are received. During this time of year we really need to think about what we value in our lives, including our faith, family, friends and health."

To help eliminate the clutter of too many gifts, consider instituting the "four-gift rule." This could include something to wear, something to read, something the child wants, and something the child needs. Another way to reduce the emphasis on gifts is to give family gifts. A family-pass to a zoo or children's museum will provide families with hours of fun and time together.

As plans are being made for this holiday season, think about some of the best memories from your childhood. Did your grandfather always read a special story? Did you help your mom make gingerbread cookies? Maybe there was special music you listened to every year as the tree was being decorated. Did you and your siblings make strings of popcorn or homemade decorations for the Christmas tree? Perhaps all of the cousins played a game of touch football after the holiday meal.

Families can spend time together making homemade gifts to give to other family members or neighbors. The holiday season is a wonderful time to teach children about giving and helping those who are less fortunate. "If these are the kind of memories that come back to you, try to make sure these activities are incorporated into your holiday schedule. The holiday season shouldn't be spent being stressed over the financial obligation of purchasing many gifts and preparing big, fancy meals," Richardson said. "By focusing on the family you can help ensure these special memories will continue to be treasured for years to come."



Some Things to Know About Medicare Prescription Drug Coverage

Beginning January 1, 2006, new Medicare prescription drug coverage will be available to everyone with Medicare. These drug plans are different from the Medicare-approved drug discount cards, which phase out by May 15, 2006 or when a person's enrollment in a Medicare drug plan takes effect, if earlier.

Medicare drug plans provide insurance coverage for prescription drugs. Like other insurance, those who join pay a monthly premium and a share of the cost of prescriptions. Costs vary depending on the plan selected.

When can I join a Medicare drug plan?

If you currently have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance), you can join a Medicare drug plan between November 15, 2005, and May 15, 2006. If you join by December 31, 2005, your Medicare drug plan coverage begins on January 1, 2006. If you join after that, your coverage is effective the first day of the month after the month you join.

In general, you can join or change plans once each year between November 15 and December 31.

You don't have to join a Medicare drug plan. However, if you don't join one by May 15, 2006 – and you don't currently have drug coverage that, on average, is at least as good as standard Medicare prescription drug coverage – you will have to pay a penalty to join later. That is, your premium cost will go up at least 1% per month for every month that you wait to join, and you will pay this penalty as long as you have Medicare prescription drug coverage.

What if I can't pay for a Medicare drug plan?

Some people with limited income and resources (including savings and stocks, but not counting your home) may qualify for extra help paying for their drug plan's monthly premiums, annual deductibles, and/or prescription co-insurance and co-payments. The amount of extra help you qualify for is based on your income and resources.

If you think you might qualify for extra help, contact your local Social Security Office, call the Social Security Administration at 1-800-772-1213, or visit www.socialsecurity.gov on the web.

Do Medicare drug plans work with all types of Medicare health plans?

Yes. There are "stand alone" Medicare Prescription Drug Plans that add coverage to the Original Medicare Plan, Private Fee-for-Service Plans that don't offer prescription drug coverage, and Medicare Cost Plans. There also are drug plans that

are a part of Medicare Advantage Plans (like HMOs) and other Medicare Health Plans.

What do I need to consider when selecting a Medicare drug plan?

If you decide to join a Medicare drug plan, it is important for you to select one that meets your prescription drug needs. Drug plans vary in what prescription drugs are covered, how much the insured has to pay, and which pharmacies can be used. All drug plans have to provide at least a standard level of coverage, which Medicare has set. However, some plans offer more coverage, lower deductibles, and additional prescription drugs for a higher monthly premium. There are several questions you need to consider, including:

- What kind of Medicare health plan do you have now? This will influence the type of drug coverage available to you.
- What kind of prescription drug coverage do you currently have, if any? (NOTE: Prescription drug coverage is NOT the same as doctor samples, discount cards, Medicare-approved discount cards, free clinics, or drug discount websites). Is your prescription drug coverage, on average, at least as good as standard Medicare prescription drug coverage?
- Do Medicare drug plans in your area cover the prescription drugs you need?
- Do you spend part of each year in another state? This may be important if a Medicare drug plan requires you to use certain pharmacies.
- How would the Medicare drug plans available in your area affect your out-of-pocket costs (including premiums, deductibles, and prescription co-insurance/co-payments)? Are you eligible for extra help in paying these costs?
- If you wait to join a Medicare drug plan later, will you have to pay a penalty (that is, pay higher premiums)?

For more information and assistance:

- ❖ Read the Medicare & You 2006 handbook (mailed to everyone with Medicare coverage).
- ❖ Visit www.medicare.gov on the web
- ❖ Call 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048.
- ❖ Check local media for educational programs or individualized counseling in your area. Or contact the Oklahoma Senior Health Insurance Counseling Program (SHICP; 1-800-763-2828).

SOURCE: Joyce E. Jones, Ph.D., OSU Associate Professor and Extension Specialist, Personal Finance



CHOOSE TO REUSE

Kids of all ages and cultures express kinship and friendship through gift-giving, so whether you celebrate Christmas, Hanukkah, or Kwanzaa, you're bound to face the pressure to wrap a trinket or two. With kids, you have an opportunity to use less paper because kids really just want to get to the present.

The concepts of reusing and recycling can result in some very attractive and unusual ways to wrap gifts and result in a lot less trash. Americans throw away 25 percent more garbage between Thanksgiving and New Year's, or an extra one million tons each week of gift-wrap, bows, fruitcake, turkey leftovers, and other festivity-induced offerings that don't make it to the New Year. Breaking the "gift-wrap" habit isn't easy, so here are a few ideas to get you started.

- ❖ Design your own gift-wrap by using a paper grocery bag and adding decorations such as drawings, stamped patterns, or pictures cut from magazines. Kids are great at this job; let them help! Or spruce up brown paper wrapping with pretty bows, which can be saved and used for many years.
- ❖ Gift bags and boxes come in all colors and styles, and are well worth the investment. Look for bags and boxes made from recycled paper. Purchase sturdier gift bags (or save the ones that you receive) that can be used again for another present. These can be used over and over and can be stored flat taking a lot less space than rolls of wrapping paper. Tie the handles together with some ribbon so gift-getters have something to "unwrap".
- ❖ Reuse interesting papers. Newspaper and magazine pages are the obvious choice, but you could also use old maps or posters or old calendar pages. Choose pages that are colorful or with interesting pictures. You can also match the paper to the recipient, such as comics for children, cooking pages for cooks, gardening pages for gardeners, etc.
- ❖ Use removable tape that doesn't stick to the paper, so wrap can be easily removed and reused. If you aren't familiar with this tape, the adhesive is like a sticky note, but on a strip of tape. It holds well, and can be removed.
- ❖ For large, hard to wrap gifts, just add a large fancy bow. When you receive ribbons and bows made from materials that can't be recycled, save them for reuse. According to the Use Less Stuff Report, if every household reused just two feet of ribbon each year, the resulting 38,000 miles of ribbon could tie a bow around the Earth.
- ❖ Hide the large, unwieldy gift somewhere in the house or yard, and give the person a card with a clue, or a series of clue cards, to lead them to the present.
- ❖ Start a tradition of Christmas stockings for each person. Little gifts can be put in the stocking without being wrapped. The stockings can be used year after year.
- ❖ Buy recycled paper. Look for cards, wrapping paper and gift tags that are made from recycled paper. If you do use purchased wrapping paper, buy the kind with recycled content (the more post-consumer, the better). Choose a solid color or design that can be used throughout the year.
- ❖ Use cloth or fabric. This can be reused by the receiver or can form part of the present. Consider pillowcases, socks, scarves, bandanas, and handkerchiefs. Make drawstring gift bags that can be used over and over. In fact, an assortment of fabric gift bags in different sizes and colors would make a great gift.
- ❖ Be prepared to save wrap. Before opening your gifts, have bags or boxes ready to collect gift boxes, tissue paper and decorative bows to use again. Make sure everyone opens their gifts carefully - no frantic ripping allowed!
- ❖ Give gift certificates this year. Place the certificates in a nice envelope, clip with a hole puncher, add a bit of ribbon and dangle from the tree. The nice thing about this: there's virtually no wrapping to deal with (recycle or reuse that envelope), and the recipient gets a gift they will actually enjoy, since they get to pick it out.
- ❖ Sources: <http://www.bellaonline.com/articles/art25408.asp>, <http://www.worldwise.com/giftwrap.html>, and <http://www.ciwmb.ca.gov/PublicEd/Holidays/>

If you're shopping by mail order catalogue, remember to cancel the ones you don't need. If each household canceled 10 mail-order catalogues it would reduce trash by 3.5 pounds per year? (If everybody did this, the stack of canceled catalogues would be 2,000 miles high!) Source: www.use-less-stuff.com

OHCE NEWS

Foil Cookery Leaders' Training will be held at the Fair Building on December 20 at Noon. Learn about the newest inventions in aluminum foil! Food samples will be available for taste testing. This Lunch and Learn Presentation is open to anyone wanting to attend.

OHCE Member Recognition Awards need to be filled out and returned by January 15, 2006. Take pride in your own or another's accomplishment and submit an award form. Beaver County HCE Members can stand toe-to-toe with other nominees in the state BUT you have to get that paper filled out to do so! Forms are available in the Extension Office or on-line at www.ohce.org at the "Resources" link on the left side of the screen.

HCE State Reports are due prior to Feb. 1st. Please gather pictures and news clippings and bring to the Extension Office. A work day will be scheduled in January.

Festive Creations Day was fun even though not well attended on the first Saturday in November. Special thanks are extended to those who presented sessions: Michelle Neville, Linda Moeller, Clyde and Wanda Wyand, Emma Zielke, and Sue Grose. Merlene Hester won the Peoples Choice Award for her crocheted ornaments.



Did you know...

the 2.65 billion Christmas cards sold each year in the U.S. could fill a football field 10 stories high? If we each sent one card less, we'd save 50,000 cubic yards of paper.

Source: www.use-less-stuff.com

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