



Ladies Have You Heard?

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Beware of Catalog Catastrophies

Catalog catastrophies can happen in the best of homes and they seem to happen most often during the rush of holiday buying. Those who are caught have to pay and pay and pay.

What's a catalog catastrophe? Simple. It's what happens when you buy by mail and by phone without a unified, well thought out spending plan. One of the saddest parts of holiday giving is the anguish it can bring to those who find they have seriously overextended themselves. Some spend the rest of the winter in financial difficulty.

Using catalogs for holiday shopping has many advantages. Those who have limited shopping time or opportunities have access to a much wider selection shopping by mail. Those who need to mail packages and haven't time or transportation to get to the post office, can order by mail and have gifts sent directly.

Ordering by mail also offers the advantage of extending payment periods since there is usually a lag of at least a month from purchase to billing. Those who have charge accounts with a mail order company may be able to extend full payment even further by paying in installments. To many buyers these are among the most im-

portant - and the most dangerous - aspects of shopping by mail or phone.

However, it's not just payment extensions that get catalog shoppers into difficulty. Catalog shopping is easy - sometimes too easy.

Here are a few tips on how to avoid catalog catastrophies and help you begin the new year in financial health.

—Make a list and check it twice. First check your bank balance, income and expenses so you know what you can afford. Then check the names on your list so you know how far the amount you have has to go.

—Once you know how much you have to spend and how many gifts you plan to give, then, and only then, make realistic estimates of the price range you can afford for each.

—Most major mail order companies give customers opportunities to buy sale merchandise. Most of these are genuine sales, but to be sure check prices against those in local stores for the same type of merchandise. You may be paying a premium for the convenience of easy shopping.

—It's not always easy to check on the quality of merchandise when you order by catalog since you can't see it. Buying known brands reduces your risk.

—Before you order anything, know the policy on returns and exchanges. Even with the best intentions, it is easy to get the wrong size or simply miss altogether.

—Keep track of what you've ordered from whom, and how much you are spending. Keep a running total and constantly check this figure against your spending plan.

—If you run out of money and still have gifts to buy, don't just say, "Oh well, it's the holidays," and keep on buying. Your friends and family would rather have something you've made yourself or even nothing at all, than be the cause of your debt.

Microwaving Your Turkey

If you own a microwave oven you may be wondering if you should use it to cook your Thanksgiving turkey. The microwave oven can considerably reduce cooking time. Your turkey will also be very juicy and tender. It will brown naturally because of the long cooking time.

On the other hand, it will not have the crisp skin that many people associate with turkey.

For successful microwaving, you have to give the bird a fair amount of attention and handling, and you may find conventional oven roasting more suited to your needs.

The largest turkey you should cook in the microwave oven is 12-14 pounds. To be sure your turkey isn't too big for your oven, place it in the oven cavity and turn it on all sides. You need 3 inches of space between the turkey and all oven walls, and should have a minimum of 2 inches between the top of the turkey and roof of the oven.

—Estimate the cooking time at about 12-15 minutes per pound at 50 percent of full power (medium on some ovens, simmer or defrost on others.) Divide the cooking time by four.

—Place the turkey breast-side-down in a glass or other microwave ovensafe baking dish.

—Tie legs and wings to the body with string. Shield protruding

parts with foil.

—Cook for ¼ of estimated time, turn turkey on its side and microwave another ¼ of the time. Turn on other side and cook ¼ time. Baste as needed. If some parts are browning too fast, shield these parts with foil. Leave foil in place when you turn the turkey.

—For the last ¼ of cooking time turn the turkey breast-side-up. Using a microwave oven thermometer, check internal temperature. It should read 185°F after one minute. Other tests for doneness are: the leg moves freely at the joint, or juices run clear yellow when breast meat under the wing is pierced with a fork or skewer.

—Let turkey stand about 20 minutes under a foil tent before carving.

It's a good idea to remove pan drippings as they accumulate. Fatty drippings absorb microwave energy and can increase cooking time. This job is easiest done with a bulb baster.

Never use a temperature probe when roasting a turkey. Juices can

(Turn to Page B13)

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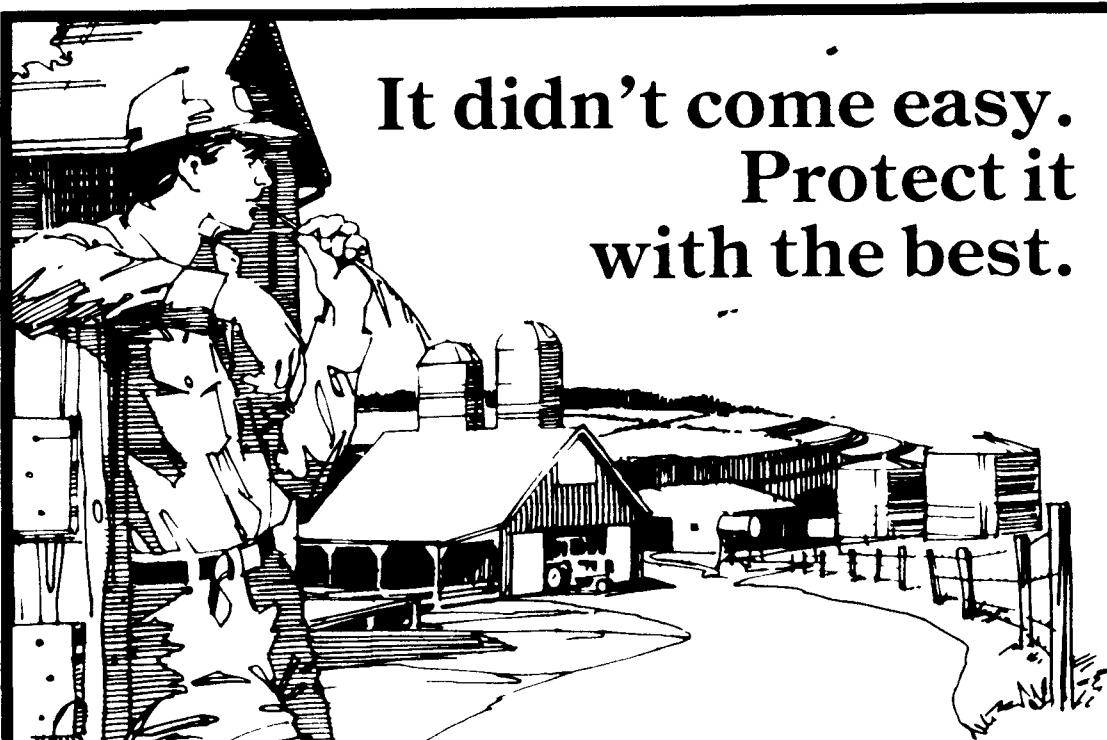
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