

## Hold down holiday expenses

NEWARK, Del. — With Christmas just around the corner, how can families hold down expenses as they prepare for the holidays?

"Whatever your life style, you're probably going to spend more money this month than usual," says Delaware State College extension home economist Pat Wilson. "Getting ready for Christmas involves other expenses beyond the purchase of presents." Food, telephone, electricity and fuel bills go up almost unaccountably. A host of other expenses—for decorations, flowers, candles, postage, extra gasoline and much more—can also take a big chunk out of a monthly paycheck.

Wilson offers these tips for enjoying the holiday season without blowing your budget for the year.

Draw up a detailed gift list that includes as much information as possible. Find out what everyone needs and, if possible, what they don't want. Include sizes and colors to cut down on returns later. It's also wise to ask for alternate suggestions, in case you can't find what someone originally requested. This should make budgeting and shopping easier, Wilson says.

Once your gift list is established, determine the maximum price you can comfortably spend on each item. To get a handle on prices, check store catalogs, newspaper and circular advertisements. Using the yellow pages of the phone book, call to find out if the store carries what you want.

Shop when you're rested, not hungry and not in a hurry, the home economist advises. "You'll make wiser choices, avoid pressure from salespeople and be

more alert to consumer fraud if you're in the mood for shopping."

The holiday grocery list is another big expense. Economize by purchasing fewer expensive snack foods which have little nutritional value. Note unit prices to get the most for your money. If you have the storage space, shop ahead for food items on your list when sale prices warrant.

"Keep party food bills down by consulting Italian, Chinese and provincial French cookbooks," Wilson suggests. "The people of these countries have learned to make delicious meals for little cost, and many of their recipes are easy to reproduce with what is available in our markets."

Expensive holiday decorations can also drain family finances. Try making your own this year. Gather some pine cones, put them into a wicker basket, add a red ribbon or some Christmas tree balls for a handsome room accent. Rather than buying evergreen clippings, see what the garden has to offer. Use ivy or other greenery if holly isn't available. As for table decorations, consider a bowl of fresh fruit accented with a few foliage sprigs. Later it can provide wholesome between-meal snacks for family members or houseguests.

Finally, hold down telephone costs by placing long distance calls when rates are cheapest. Wilson suggests getting everyone together before dialing, so each person can say hello without wasting time. Limit the length of the call—setting a timer if necessary.

By following these cost-cutting tips, you'll be well on the way to a relaxing and enjoyable holiday—one you're not still paying for six months from now.

## Butler County 4-H dairy club honors outstanding members

BY BARBARA RADER  
Staff Correspondent

CALLERY — Butler County 4-H dairy club honored several outstanding members during the club's annual banquet, held Dec. 4 at Callery Firehall, Callery.

Ryan Graham, Evans City, was selected the outstanding junior club member, while Scott Kummer, also of Evans City, was the senior winner. Graham had the top boy's 4-H project book, the best project story of all members, perfect attendance and a demonstration.

Kummer received points for having the second place boy's project book and a tie for first place demonstration. He also served on several committees during the year. Both boys have the Holstein project.

Robert Wick, a local implement dealer, received the club's Friend of 4-H Award, presented by club president Lona Rader.

A personal friend to the 4-H'ers, Wick received many kind words for his contribution to the club from members and parents.

Other awards presented at the banquet included top girl's project book awards, which went to Julie Wible, Jean Kummer, Lona Rader, Christine Wible and Amy Kline. Boys winning awards for project books were Graham Kummer, Chad Lineman, Joel Graham, Gary Wible and Harold Rader Jr.

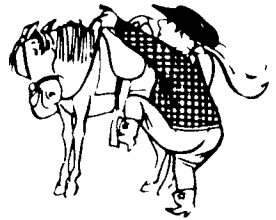
John Kennedy tied with Kummer for top demonstration award and also received a perfect attendance award. John's brother, Jason, Joel Graham and Michael Dean also received perfect attendance pins.

First year members receiving the traditional 4-H mugs were Joel Graham, Michael Dean, Chad Lineman, Christine Wible, Dave Lutz and Bobby McCandless.



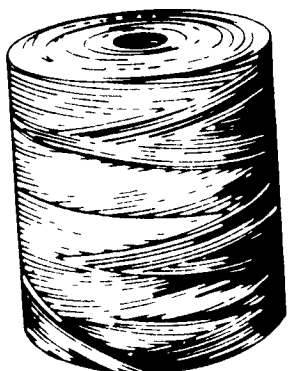
Recognized at the recent Butler County 4-H dairy banquet were, from left, Scott Kummer, outstanding senior member, Bob Wick, club's Friend of 4-H winner; and Ryan Graham, outstanding junior member.

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