

TAKING TIME

by Rebecca Escott
Extension Home Economist



When is a bargain a bargain?

Boy! The headlines on the junk mail flier made it sound like such a great deal — \$3,500 cash in 24 hours, no credit check. Wow! What a deal. Then as you read on, you learned the details. You only have to pay a mere 17.9% interest. That's as high as some of the highest credit card cash advance interest rates. In today's economy that is no bargain.

It's an advertiser's job to make money for his company. But it's a consumer's responsibility to make wise choices. December is the craziest month for advertisers and consumers. As a family financial management educator, I encourage you to be on your guard as you make your spending decisions.

There are several guidelines that you can use, but first I want to share with you a success story from my own life of when a bargain truly is a bargain. Last month my husband and I took a much needed vacation to Savannah, Georgia for four days. And what a bargain it was. We figured out that we spent \$25.30 total for the wonderful experience. It was a story of using our resources wisely. First, we traveled by plane for \$12 thanks to frequent flyer coupons. Then we boarded at my brother's

home with his wife and children. They treated us to most of our meals. We did spend \$13.30 on supper one night but it bought a bag of six hamburgers, six fries and four large sodas. I've forgotten, do they make deals like that in Pennsylvania?

For entertainment we walked in neighborhoods and along the waterfront. We even went to a wildlife preserve and saw bald eagles, wolves, bears and alligators. (Our admission to the preserve was a can of cat food from the pantry.) That vacation was a deal!

Now your plans may not include a trip to Savannah, but I'm sure you're still interested in making wise choices for the use of your money this holiday season. Here are some buying tips:

1. Purchase items that will last. Clothing and toys that are not durable are usually not smart choices. Inspect packaging, check seam finishes, read labels. An expensive price tag or a well-known brand does not guarantee quality. Be sure to ask about return and guarantee quality. Be sure to ask about return and guarantee policies so you have recourse if a blouse fades quickly or if a toy is missing parts.

PITTSBURGH (Allegheny Co.) — It's a disease that is preventable and treatable, but only if you know what to look for and how to take action. Here's a quick checklist to help you determine your likelihood of developing osteoporosis and what steps you can take to help prevent it.

Are you female? Gender plays an important role in this

2. Purchase items that have multiple uses. An appliance that has one use, a toy that performs one trick, a blouse that is coordinated with only one outfit, a pan that cooks only one food item, any of these purchases may become dust collectors before you get your money's worth from them. Select items that encourage creativity or that are versatile.

3. Purchase items from a list. Mall shopping can be disastrous if you don't have a list! The gimmicks, aisle displays, special one-day-only offers will cause anyone to spend beyond what they may have intended. Before shopping, check the closets and other hide-aways. What items have you already picked up during the year as stocking stuffers? How much have you already spent? Get a grasp on your gift-giving needs before you hit the retail scene. The stick to the written list that includes a dollar range and item suggestions.

These tips should help you find the real bargains and make your holiday both enjoyable and affordable. Remember the real bargains are the TIMES you spend enjoying the company of those you love.

disease. Women are approximately four times more likely to develop osteoporosis than men. Women have less bone mass than men and also lose bone more rapidly at menopause.

Are you a couch potato? Lack of regular exercise — especially weight-bearing exercise such as walking or aerobics — increases bone loss.

Are you calcium deficient? Low calcium consumption throughout life limits the amount of bone being built. In adulthood, this may lead to greater bone loss.

What race are you? Caucasians and Asians have a higher risk of developing the disease than African-Americans.

Are you thin or frail? Underweight people tend to have lower bone mass than people at healthy weight.

Is it all in the family? Yes, this is an inheritance you can do without. The tendency to develop osteoporosis may be passed from generation to generation.

Are you middle-aged/menopausal? Everyone loses bone as they age. The decrease in estrogen that occurs with menopause accelerates bone loss. Accelerated bone loss also occurs when women cease to menstruate due to low body weight or excessive exercise.

Do you smoke and drink? Indulging can take its toll on bones. Heavy alcohol

use is lined with low bone mass and smoking contributes to bone loss.

Although osteoporosis typically doesn't become evident until later years, dietary habits throughout life influence your risk of developing the disease. A lifetime of adequate calcium consumption not only helps build peak bone mass in younger years, it also helps decrease bone loss in adult years.

The recommended intake of calcium is 1200 mg per day (equivalent to 4 servings of milk, dairy products or other calcium-rich foods) for males and females ages 11 to 24 and for women who are pregnant or breastfeeding. Children under 11 and all adults 25 and older should consume at least 800 mg (3 servings) of calcium per day.

Other prevention strategies include a regular program of weight bearing exercise, moderation in alcohol consumption, quitting smoking and estrogen therapy after menopause.

As part of the public awareness campaign to inform consumers of the vital role nutrition can play in preventing osteoporosis, ADA's National Center for Nutrition and Dietetics' Consumer Nutrition Hot Line is featuring a special recorded message in November 1993 and March 1994. "The Calcium and Osteoporosis Connection" is available to callers from 8 a.m. to 8 p.m. (Central Time) by calling 800-366-1655. A free fact sheet on osteoporosis is also available to callers.



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