

# Chocolate And Cappuccino: Gifts To 'Jar' The Senses

(NAPS) — For many people, nothing warms up a cold winter day like a mug of hot chocolate or a steaming cup of cappuccino. Now it's possible to package that feeling for a delectable holiday gift. All it takes is a jar, a little decoration and a little imagination. Just add water.

The gift of a dry mix — whether it's for rich, creamy Hot Chocolate or for an aromatic Cappuccino — can be a delicious way to give a taste of the holiday spirit to the hard-to-shop-for people on your list. Recipe jars like these can also be given for other events, such as housewarming and tree trimming parties.

These two recipes offer the natural sweetness of Domino Sugar, for a fresh flavor each



Dry mixes, packaged in decorative jars, can make for lovely, practical holiday gifts to warm the heart and soul.

time a cup is brewed. After layering the dry ingredients, add a personal touch by selecting color-

ful fabric, ribbon or trinkets and attaching a recipe card.

Other ways to make a gift jar

unique include pairing the mix with homemade holiday biscotti or cookies. Or add some zip to the mix itself with chocolate chips, mini marshmallows or cinnamon sticks

For additional baking tips and tricks or to access a database of over 675 other recipes, visit [www.dominosugar.com](http://www.dominosugar.com).

### Cappuccino Mix In A Jar

Makes 3 cups dry mix  
1 cup instant coffee creamer  
1 cup instant chocolate drink mix

¾ cup instant coffee crystals  
½ cup granulated sugar  
½ teaspoon ground cinnamon  
¼ teaspoon ground nutmeg

Layer all ingredients in a jar to give. To reconstitute, mix all in-

gredients thoroughly. To prepare a single serving, add 3 tablespoons mix to 6 ounces hot water and stir well. Store in an airtight container.

### Hot Chocolate Mix In A Jar

Makes ¾ cups dry mix  
1¼ cups nonfat dry milk powder

¼ cup unsweetened cocoa powder  
½ cup firmly packed brownulated sugar  
¼ cup granulated sugar

Layer ingredients in jar to give, seal tightly. To reconstitute mix ingredients well. For a single serving, add 8 ounces freshly boiled water to ½ cup mix in heatproof mug. Stir until completely dissolved.



## Beware Of Last Minute Holiday Purchases



COLUMBUS, Ohio — If you're one of the millions of consumers who still need to get their holiday shopping completed, watch out — not for determined shoppers with sharp elbows, but for spending more than you bargained for.

"With the uncertainty in the job market in the year ahead, it's probably best to be generally cautious" about getting into too much debt, said Sharon Seiling, family resource management specialist for Ohio State University Extension and associate professor of consumer and textile sciences in the College of human ecology. She said there could be a temptation to buy it now because "it's on sale," which may over-burden the charge accounts. "Even if you

get something on sale, if it takes you three or four months to pay it off, then it might be more expensive than if it hadn't been on sale and you were able to pay cash."

The consequences of racking up too much debt can be serious. In fact, the administrative office of the U.S. Courts announced in August that new bankruptcies filed during the second quarter of 2002 and for the previous 12 months set all-time records. Filings for the three-month period ending in June were the highest single quarter in history.

"This season, it would help if you make a spending plan and tick to it," Seiling said. "Don't

let the holidays become a financial burden."

She offered some guidance to keep on budget during the holidays:

— Keep track of your spending, especially any purchases you put on credit. You don't want to be surprised after the holidays with a huge unanticipated bill. Take along a small notebook to record purchases and keep all receipts in an envelope.

— Make a list of what you want to buy, and don't stray from it. What seems like a bargain today could easily become fodder for tomorrow's garage sale, where you sell it at a substantial loss.

Talk to relatives now about

spending limits on gifts or drawing names instead of buying for everyone. "Take the opportunity to talk about holiday spending on gifts, entertainment and travel, to make sure everyone feels comfortable about what they're giving and how they're celebrating."

— On the flip side, don't pressure other family members to spend more than they comfortably can. "That pressure can be subtle," Seiling said. Family members who refuse to abide by previously agreed-upon spending limits or who discourage drawing names could shame others into spending more than they can afford.

This is also a good time to talk with children about the true meaning of the holidays and about reasonable expectations for gifts. Seiling said. Too often, parents feel uncomfortable about that kind of conversation, but it's one that's vital to keep children and teens aware of real-world expenses and priorities.

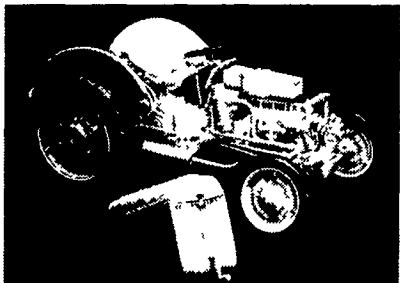
This is also a good time to start planning for next year's holiday spending, Seiling said. Consumers who keep good track of their spending now can form a plan to save enough money each month in 2003 to be able to pay cash for purchases next year.

## 2002 Christmas Collectible's are here!

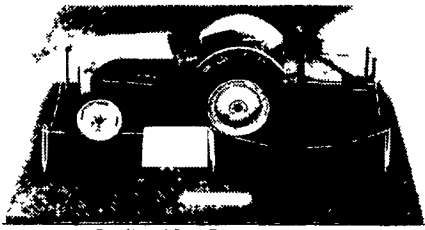
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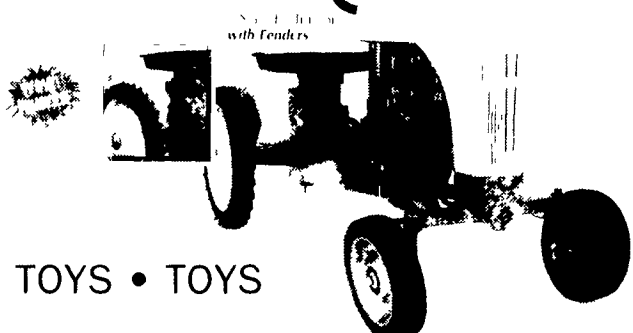


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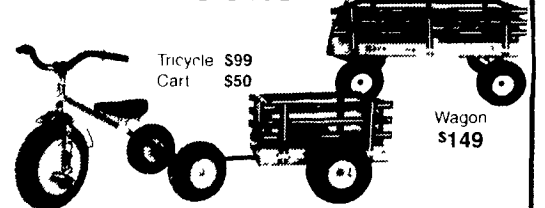
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