Each year there are stresses on our budgets at holiday times, but with the difficult financial situation, this year there may be even more challenges for many people. Many of our winter holiday celebrations involve sharing food and beverages while socializing with family and friends. Here are some things to consider, that could save you some money on food for the holidays.

The first thing to do is plan what special occasions will require food and plan what food is likely to be served. It is almost always cheaper to prepare foods than have them catered. Life will be less hectic if foods can be prepared ahead of time and frozen. If the same food is to be served at different occasions, it will save time and energy to prepare several containers at once providing it can be frozen or kept safe long enough for the different get-to-gathers. Making extra amounts of some items to use as gifts or hostess gifts could save you some money also.

Most of the time it is cheaper to buy food in bulk, so look for basic ingredients that you will use a lot. For these ingredients it may be wise to go to a store that sells in volume. If you have a list of ingredients that you are going to need, it will be easier to watch for special sales on these foods. There are usually special sales on baking supplies, so plan to buy when they are cheaper.

Unless you plan to use the left-over food for another occasion, it is better to not buy more than you need. For instance, if it is not left at room temperature too long, extra turkey can be used to make turkey sandwiches, turkey salad, soup, or pot pie for a later celebration. To do this, the food should be refrigerated promptly after the meal. If it will not be used in the next two to three days, freeze the left-over's. Any food left out at room temperature for more than two hours should be discarded.

The day after a holiday is a good time to buy for the next celebration, if there is adequate storage. If the grocery store has certain items left after Thanksgiving, the prices are reduced and it may be a good time to stock up for Christmas or other celebrations. After Christmas, there will be opportunities to buy foods that could be useful for New Year’s parties or such celebrations as Super Bowl parties.
Think back at your most wonderful Christmas as a child. Mine was the year I received my new blue bicycle. It was a dear companion for many years. I remember when growing up with parents from the Great Depression, there was only one toy received at Christmas. Today, if the children in the household or adults would receive only one present, there would be no need to discuss Christmas budgeting. To cut down your list, consider buying a gift for the entire family instead of one gift per family member. Drawing names is another option, so the first goal would be to create warm memories this year and not spend too much money.

The first step would be to get out of the attic or closet all the Christmas decorations, wrapping paper, cards, ribbon, lights, ornaments, etc. Take an inventory of what you have on hand. This will prevent buying impulse items that you do not need. When you look at all the things accumulated over the years, you will realize that new decorations are not necessary. Consider trimming your own boxwood bushes or pine trees for decorative greenery.

Determine the total amount of money that you want to spend. Avoid using credit cards in purchasing, because credit cards make it too tempting to spend over your budget. Make a list of friends and relatives that you want to give a gift. Make three columns with name, desired gift, and amount to spend. Add up the amount planning to spend, this amount should be about the same or less than the total amount to spend. If the total amount to spend is too much, reduce the amount per gift, or delete names from your list.

Consider re-gifting items from years past. One of the things my late grandmother did was to give as presents some of her Depression glass and other glassware. Now those pieces are treasures in my china closet and my two sisters, too.

Handcrafting gifts has always been a way to stretch the dollar. Can you bake some homemade cookies, knit or crochet a warm hat or scarf, or paint a picture?

How about giving some of your canned salsa or vegetables? Add some homemade bread in a basket and it is an instant present. An idea I found on the internet suggested getting together with family or friends to swap unfinished or unstarted projects. Or what about finishing up those unfinished craft projects and giving them as gifts? You already have money in this project, so finishing up one project and giving it as a gift makes financial sense.

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Use credit card rewards. Some gas companies give gift cards when you to pay your bill in full every month. Stock pile the gift cards to buy Christmas presents. This is truly free merchandise because you pay the bill in full every month. Charging a large appliance on your credit card, and then paying for it at the end of the month is an easy way to increase bonus points. An internet search for credit card rewards program will give you a great amount of information on programs.

Check out websites and product labels for leads on free merchandise. Look on toothpaste, cereal boxes or soda cartons for offers which require saving proof of purchase. Saving points from some products may reward you with cookbooks that could be used for gifts. Sometimes on-line surveys offer free items that can be used as gifts.

Use your imagination. Think what talents and skills you have and use these instead of your money. Let others know, that this year, gifts will be handcrafted or that your fixed income does not allow for extravagant gifts. You are with loved ones. Remember to create memories; it is easier on the wallet.
Houseplants can help chase away the winter blues by adding a bit of life and greenery to our homes. The winter environment can be hard on them, so proper care during these next several months is a must.

Light is essential for plant growth. Light levels in winter are only a fraction of what they are in summer. It is important to consider light intensity, light duration and light quality. The distance a plant is from a light source and the direction a window is facing is important. Northern exposures have the least intensity, whereas, southern exposures have the most. Southern and Western exposures tend to have direct light, whereas, Eastern and Northern exposures will have indirect. Other factors that can limit light are curtains or blinds over windows, shading from trees or buildings, clouds, and cleanliness of the windows.

Plants are divided into 3 categories: low light, medium light and high light. Low light plants like Peace Lily, Philodendron, and English ivy prefer north or east windows. Medium light plants like Violets, Dieffenbachia, and Ficus prefer East or West windows. High light plants include Aloe, Cactus, and Croton. They prefer South windows.

All plants benefit from the addition of supplemental light. Fluorescent lights or plant lights can allow enough light to help plants make more food to survive and grow. Light fixtures should be no more that 24 inches above the plants for adequate lighting.

Water is another essential factor for plants. The number one killer of house plants is over-watering, especially during the winter months. Plants do not require as much water in winter as they do in summer because plant growth slows due to the light levels and the temperature. The best way to accurately determine if a plant needs water is to stick your finger in the soil about an inch or two, that is if the plant is not pot bound. If it is dry, then water it, and if it is wet, then check it again in a couple of days. How people water can also adversely affect a plant. A little bit each day is not always good. It is always better to water seldom and thoroughly. In winter, you might only water once a week. When you water, pour enough to saturate the soil and let the excess drains out into the saucer. Let the pot drain for about 15-30 minutes and then discard any excess water that remains. It is important not to let the plants sit in water for prolonged periods of time. This tends to lead to root rot. Only water with non-softened tap water.

Most plants do well between the temperatures of 55 and 75 degrees F. Temperatures below 50 degrees can damage some plants. Try to minimize temperature fluctuations and cold drafts. Do not allow plants to touch cold windows and do not sit them close to radiators or hot air vents.

Plants benefit from higher humidity levels. In winter, it is normal for our homes to be only 10 to 20 percent, which is too low for many houseplants. Humidifiers are an excellent way to increase the relative humidity. Many people just place plants on trays filled with pebbles and water where the bottom of the pot is above the water level.

Fertilization is not necessary in the winter time because most plants grow very little. Fertilizing can begin in late February and early March when light levels increase and plant growth begins.

Dust and other materials can accumulate on leaves of houseplants over time. The leaves not only look unattractive, but it can also slow a plants growth by blocking out light. Wash leaves with a soft cloth and lukewarm mild solution of dishwashing soap and water. Leaf shining materials are not recommended.

Plant pests can also be a problem in winter. Keep an eye out for insects or disease problems as you water. If problems arise, consult a professional to see what you need to do. Most of the time, good consistent care should keep them healthy and attractive.

If you would like more information, call your local University of Missouri Extension Center and request MU guide sheets: G6510 - Caring for Houseplants, G6511 - Care for Flowering Potted Plants, and G6515 - Lighting Indoor Plants.
Foods will be least expensive when they are in-season and the supply is plentiful. Here are some foods to enjoy in the next few months. In late November, locally grown apples, beets, bell pepper, broccoli, cauliflower, garlic, green peas, greens, horseradish, hot peppers, lettuce, onions, pears, popcorn, potatoes, pumpkins, scallions, spinach, sweet potatoes, turnips, and winter squash are plentiful and are usually reasonably priced. It is also a good time to enjoy grapefruit and oranges.

In early December, broccoli, popcorn, potatoes, pumpkins, spinach, sweet potatoes, turnips, and winter squash are still available from local sources. Other good buys should include cranberries, grapefruit, grapes, and oranges. In January, apples, grapefruit and oranges are the best buys in fresh produce. Source(s): http://agebb.missouri.edu/fmktdir/harvest.htm

With the current economic situations, there may be sales that would not normally be there at this time of the year. There are traditional times that the prices are better on certain items.

- To get the best air fares shop on Wednesday, since that is when the airlines release their available seats for the next two weekends, according to Travelocity’s Dominique Phillip. If you are planning to travel next year start shopping in September.
- Look for good deals on TVs during the holidays and in the Spring time.
- Traditionally cars are cheaper just before the new models come out in early fall. If you can’t wait that long, try the end of the month, but avoid weekends.
- There are good buys on toys during the holidays, but whatever is left may be cheaper after the holidays. Another time to buy is August.
- The selection of video games is greater during the holidays, but the price may drop when the demand drops in a few months.
- Look for furniture deals in January and February or August and September.
- Jewelry will be most in demand and higher priced during the holidays and other traditional gift giving times.