

# The Simple JOY OF Autumn



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Quick 'n Easy Hearty Soup	4
Stock Up During Back-to-School	6
Popcorn Balls	10
Sweaters	11
Hamburger Casserole	19
The Simple Joy of Apples	21
Black Bean Soup	22
Girlfriends Fall Party	24
Girlfriends Party Recipes	26
Autumn Apple Tea	29
Rosy Cinnamon Apples	31
Rosy Apple Cake	32
Celebrating Halloween	34
Decorating for Halloween	46
New School Year, New Attitude	47
Autumn Cleaning	59
Scare Flair	78
Teens on a Tight Budget	83
Barb's Caramel Bars	92

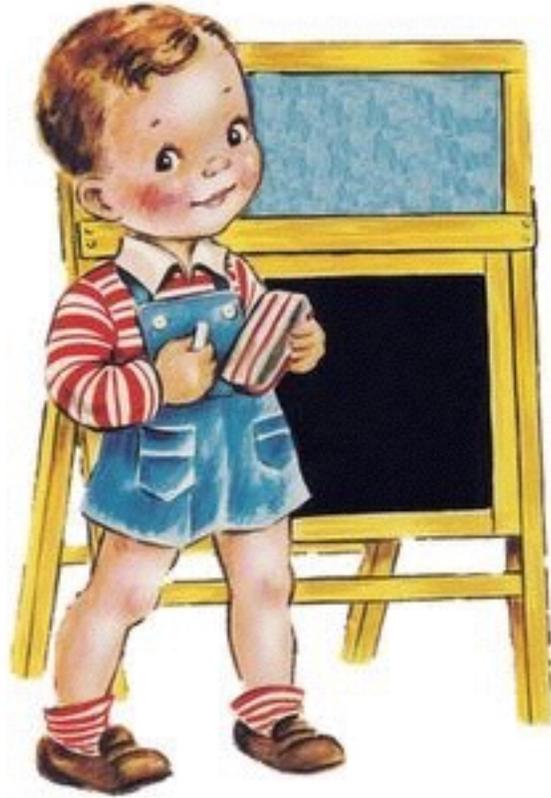
# QUICK 'N EASY HEARTY SOUP

- 3 tablespoons unsalted butter
- 1 medium onion, chopped
- 1 1/2 pound lean ground beef
- Large can diced tomatoes
- 2 boxes beef broth
- 2 cups water
- 1 package frozen mixed vegetables
- 4 medium carrots, peeled & quartered
- 1 bay leaf
- 4 celery tops
- 6 sprigs parsley
- 1/2 teaspoon thyme
- 10 peppercorns
- 2 teaspoon salt



Sauté onion in butter until golden but not brown. Add beef & cook 5 minutes, stirring frequently. Add remaining ingredients except for frozen vegetables. Heat to boiling. Cover pan & simmer over low heat for 30 minutes. Add frozen vegetables & cook about 15 minutes, until frozen vegetables are just tender. Serve with salad & corn bread. Even great with grilled cheese.





## Stock Up During Back-to-School

Back-to-School sales are for more than the classroom. Do your homework and you can find a variety of bargains for your entire family, your home and yourself. There are 4 key areas where you can stock up to save, a positive prospect when money is so tight for so many families.

Let's look at your Frugal Four Finds:

## **Wardrobe**

Many basic wardrobe items you and your family wear all year are on sale throughout the back to school season. You may be so focused on shopping for your kids that you overlook low priced clothing available for you and your husband. Take time now to go through closets and drawers to see if its time to replace sale items. You might even want to pick up a few things that you don't need to replace yet but may need the next few months. Some clothing items are offered at their lowest price during B-T-S sales. The items you want to shop for include denim (including jeans), socks, underwear, athletic shoes and tee shirts. Buy now to save later.

## **Home**

With the kids going off to college, many of the items you use around the house are also on sale. I have found some stores even offer special packages and items that are not available the rest of the year. Things you might not even consider can be packaged at prices much lower than you see any other time. Study the ads for great deals on coffee makers, toasters, microwaves, and blenders. In addition, bedding and bath always goes on sale. Every college student needs these items for their dorm room or apartment. Sheets, towels, pillows, blankets and rugs are offered at great prices. Items to help you organize your home are available in

many stores at low prices. These items help college students store their stuff in the small space allotted them in dorm rooms. Many home items are out there, you just have to look for them.

## **Pantry**

Time to pack lunches again. This means some food items are going to be reduced in price to entice you to spend your grocery dollars. Avoid filling your pantry with too many products, tying up your money on things that may sit on your shelf for months. Plan before you shop. Study the ads. Only buy items you are going to use in 2-3 months. Cereal, cookies, lunch meat and more are reduced. There are also lots of coupons to be found for all these items. You can get a fabulous price on things your family uses every day just by doing your research and making your plan.

## **Office**

All those classroom products being advertised by the office stores also work in your home office. DUH! When you are shopping for the kids backpacks, pick up a few things that you regularly use around the house. As someone who has made a habit of this for years, take my

work for it: many of these items are NOT offered for a lower price the rest of the year. This includes computers, flash drives and other electronics as well. I always stock up on lined paper because it is never less expensive the rest of the year. In fact, it is often much MORE expensive the rest of the year. Inventory your office supplies. Study the ads. I especially like ads that have \$.01-\$1.00 items available for the week. I am all over those items. But ONLY the things I know I can use!

B-T-S is a key shopping and saving season for moms. In fact, its also the perfect time to begin some early Christmas shopping. Not to be THAT woman, I keep my eye open for anything I think I might want to pick up as a Christmas gift. As good as the prices get during the Holiday shopping season, BTS still offers better prices on certain items. Know your prices and you can save now... and later.

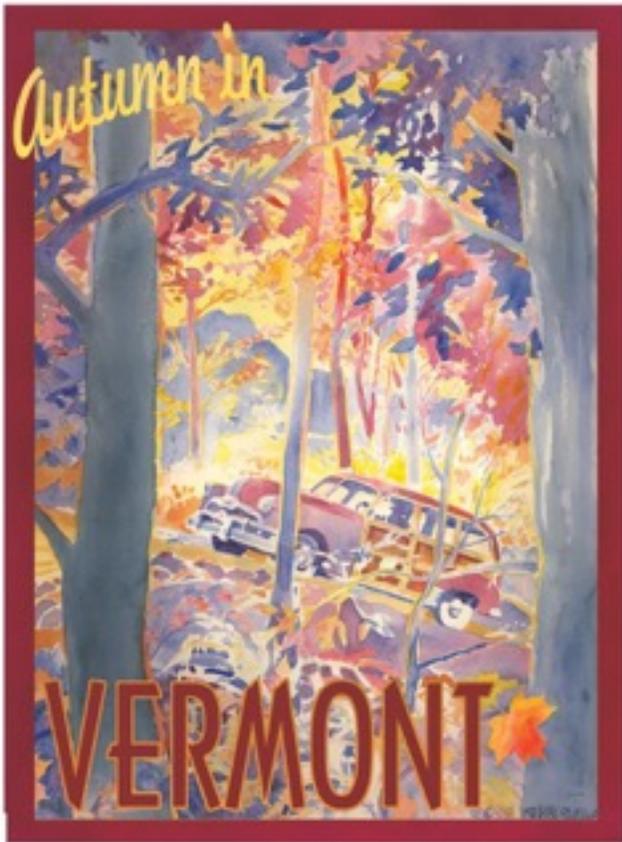
Do your homework and you can save your family money during the BTS shopping season. That moves you to the head of the class!



## POPCORN BALLS

- 1 package (3 ounces) orange gelatin • 1 cup sugar
- 1 cup light corn syrup
- orange food coloring
- 7-8 quarts popped corn (about 1 1/2 cups unpopped)

Mix gelatin, sugar, corn syrup & a few drops of coloring in saucepan. Cook to a full rolling boil. Pour over popped corn, mixing with 2 forks to coat thoroughly. When cool enough to handle, butter palms & shape into 3-inch balls. Let dry a few hours. Wrap in plastic wrap & tie with colorful ribbon.



# Sweaters

Keeping Cozy + Warm All  
Season Long

As the leaves begin to slowly drop off the trees one by one, so do the temperatures begin their descent. First, the nights turn cool. Then you notice the chill in the air when you fetch the paper in the morning. Little by little, the cooler temperatures spread throughout

the day until the brisk days of autumn fall around us. This slow transition allows us to enjoy the cooler weather before the cold hand of winter wraps

around us. The slow cooling also gives us the opportunity to break out our collections of sweaters, hidden away in drawers, boxes and closets since last spring. Shaking each sweater out, we take the time to say hello to our old friends. And when we slip on our first sweater of the season, it is like being wrapped up in Grandma's hug. Sweaters are more than just a piece of clothing, something to keep us warm. Sweaters offer us the

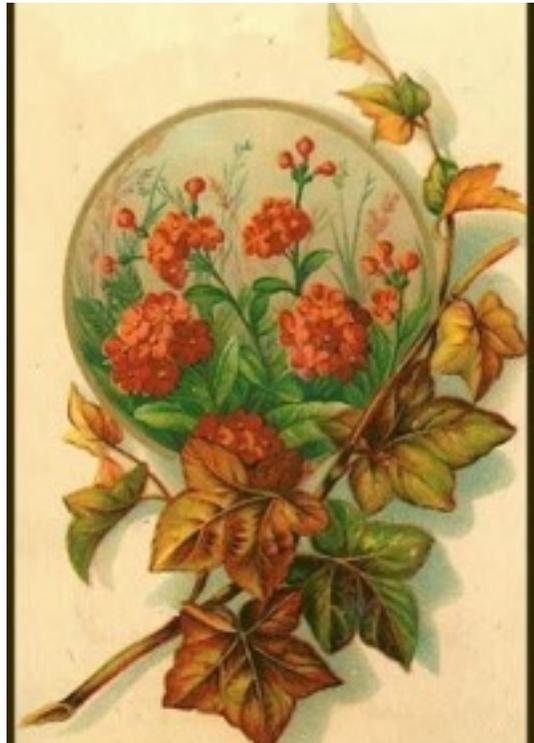
opportunity to express ourselves in a way that is both individual and practical. Few articles of clothing offer so much.

Shoppers may find a wide variety of sweaters presented in most every store. When shopping for a new sweater, there are just a couple of things you should keep in mind to insure extended pleasure in your purchase.

## **Material**

In order for a sweater to give you all the comfort possible, you want to choose a material that does not cause you distress either physically or mentally. Wool is a very good choice of material for sweaters. Wool gives you the warmth you desire oneven the coldest days. Additionally, wool is a very sturdy material. It wears well and will last for many years. You need to take care when storing wool both in and out of season. Moths love nothing better than feeding on our favorite sweaters. Nothing is more frustrating that pulling out your favorite sweater to wear only to discover that a moth has chewed a hole in the sleeve. Mothballs and flakes may prevent this from occurring. However, few if any of us wish to smell like mothballs throughout the winter. Cedar chips and balls may also be used to keep moths away. Cedar has a more pleasant odor and allows you to combat pests without the use of chemicals. While wool is an excellent material for sweaters, there are some drawbacks. Some may

find they are sensitive to wearing wool close to their skin. This problem may increase in the winter when many of us suffer from dry, itchy skin already. Since a wool sweater may be a costly investment, be sure you are not overly sensitive to wool. Also, wool may be quite warm. While a wool sweater may keep you cozy outside, you may find it stifling once you go indoors. Wool often works best in layers so that you may remove clothing should you become overheated. Finally, there is the cleaning factor to consider. Wool cannot simply be thrown in the laundry with the rest of your clothes. Wool must either be sent to the cleaners or hand laundered. If you have neither the time nor money to deal with either of these options, you should consider sweaters in material that is easier care.



There are a variety of sweaters available in synthetics, blends and cottons these days. Sweaters in these materials are not only easier to care for than wool ones, they enable you to wear them throughout the year. A well-made cotton sweater may be worn on a cool summer evening or the coldest winter day. The selection of sweaters in these materials is much

greater than it once was. Whether it is due to cost of comfort, this makes choosing a sweater that is to your liking a much easier prospect. Keep in mind though that you must still take care when clean your sweaters even if they are made of cotton or synthetics. Read the instructions thoroughly before tossing into the washer. You would hate to launder a brand new sweater only to have it ruined because it needed hand washing not machine. Additionally, sweaters made from materials other than wool do not wear as well or last as long. Finally, while a cotton sweater does offer warmth, it will never be as warm as a wool sweater. Does all this sound confusing? It needn't be. Simply take the time to consider what you want your new sweater to accomplish before you purchase it and then determine the best material for the job.

## **Color and Style**

Sweater colors change from season to season, year to year. This does not have to be a problem for you however. Unless you are an absolute slave to fashion trends, a well made sweater can be worn year after year without becoming dated. The wonderful thing about sweaters is they tend to remain stylish. While each year brings a specific trend in sweaters, you may still wear the sweaters you bought 5 years ago and look just fine.

In choosing colors for sweaters, determine what is needed to fill any gaps in your wardrobe. Also, decide which colors best suit you. Colors tend to rotate from season to season. A color that looks particularly good on you may not come back into the rotation for 2-3 years. If a season comes along that features colors that are perfect for you, you may want to invest in few more sweaters than normal just to round out your wardrobe and prepare for down the road. This year, earth tones seem to be the colors for autumn. Last year, there seemed to be a lot of red, black and blue. When those years come along that feature colors which look hideous on you, you will be well prepared because of your advanced planning.

Sweaters are also available in a variety of styles that allow you to expand your wardrobe with little effort. This year, long sweater coats may be found everywhere. Some of these are lightweight enabling you to wear them more months out of the year. These may also be worn in the place of jackets with skirts and slacks. You may also find these longer sweaters in a heavier knit. These make wonderful coats when the temperature is too cool for a light jacket but too warm for a heavy coat.

Speaking of jackets, sweaters are available in designs and styles that are perfect in place of blazers. While a wool blazer may cost you well over \$100, you may purchase jacket cut sweaters for much less. This enables

you to choose additional colors, giving your wardrobe more depth and variety. Traditional styles are also available such as turtlenecks, cowls, cardigans and pullovers. Again, by investing time before you shop, you may save you from investing as much money.

## **Patterns**

One of the nicest additions to the sweater family has been the artistic designs found on sweaters these days. These designs first became available in patterns for different holidays. Christmas, Halloween, Easter even Fourth of July sweaters could be found in the store. These days, you may find patterned sweaters in a variety of prints. Garden designs, farm designs, animal prints and more are sold throughout the year. While these sweaters are not as versatile as a solid colored sweater, they do add spark to your outfit. They allow you to express yourself and tell the world what interests you. They are also just plain fun.

## **Wrapping Up**

Sweaters are like old friends who bring us pleasure and warmth throughout the years. By choosing your friends wisely and caring for

them well, they will bring you comfort and pleasure for many years to come. A simple joy for all of us.



# Pork and Apple Casserole

- 6 medium-sized tart apples
- 1/3 cup water
- 1 pound cubed pork stew meat
- 1/4 teaspoon salt
- 1/3 cup firmly packed brown sugar
- 3/4 cup moist bread crumbs
- Pinch nutmeg, optional

Brown pork & drain. Peel, core & slice apples. Place in saucepan. Add water, brown sugar & nutmeg. Cook, covered until soft. Preheat oven to 350. Place half of the pork in the bottom of a casserole dish. Top with a layer of applesauce. Add layer of pork, top with applesauce & repeat using remaining pork & applesauce. Top with bread crumbs. Bake 30 minutes.

You may also use left over sliced pork roast instead of stew meat.

# HAMBURGER CASSEROLE

- 1 medium onion, chopped fine
- 1/2 cup butter
- 1 1/2 pounds lean ground meat
- 1 cup water
- 1 can (10.5 ounces) tomato soup, undiluted
- 2 cans (8 ounces) tomato sauce
- 1 can (4 ounces) mushrooms, sliced
- 1 can (16 ounces) kidney beans
- 2 teaspoons salt
- 1/4 teaspoon black pepper

Cook onion in 2 tablespoons butter for five minutes. Remove from pan.

Cook beef in 2 tablespoons butter for 10 minutes, stirring frequently. Add onion, celery, water, soup & tomato sauce. Cover & cook slowly for 20 minutes. Add mushrooms & beans and heat through. Cook macaroni, unsalted, according to directions. Drain. Stir into meat mixture, cover & let stand 10 minutes.

Serve with salad & corn bread.



# The Simple Joy of Apples

Autumn is the perfect season for apples. I love to pick my own apples, wrapping them in newspaper to keep fresh & safe throughout the winter. I make many recipes that call for apples. However, just any old apple won't do! You must know which apple is perfect for each dish you



make. This short video introduces you to a few types of apples & helps you learn when to use which variety. Click [HERE](#) to watch!

# Black Bean Soup

- 1 cup dried black beans
- 1 quart cold water
- 1/2 onion, sliced
- 1 stalk celery, diced
- 2 tablespoons butter
- 1/4 teaspoon salt
- 1/8 teaspoon dry mustard
- Dash cayenne
- Sour cream



Wash & soak beans overnight in cold water. Sauté onion & celery in 1 tablespoon butter until lightly browned; add to beans, bring to a boil. Low heat to a simmer. Cook covered for 3 hours or until beans are soft, adding more water as it boils away. When beans are tender, allow to cool slightly, about 30-60 minutes. Purée lightly in food processor. Pour beans back into pan, adding well mixed seasonings. Reheat on low heat. Melt remaining tablespoon of butter, gradually adding flour. Mix well. Add flour mixture slowly to soup gradually, stirring well as soup

thickens. Ladle into bowls, topping with a spoon of sour cream. Serve with fresh baked corn bread.



# Girlfriends Fall Party

Celebrate with your friends as the kids head back to school. Show them (& you) how special they are with this fun & fabulous party. The table is simple but elegant with a bit of whimsy. The menu is easy to prepare. You can prepare some items the night before and finish the preparations the morning of the party. This event can be hosted on a weekday because it is simple to prepare. Now, send the kids to school, call your friends and Celebrate! Watch our video for table decorating instructions. [Click here!](#)



# Menu

Crudites & Dill Dip

Chicken Salad

Sweet & Sour Coleslaw

Cheesecake (Purchase pre-made)

Mockmosas (Orange juice & sparkling cider)



# Girlfriends Party Recipes

## Crudité's and Dill Dip

- 1 pint sour cream
- 1 pint small curd cottage cheese
- Fresh dill, chopped

Blend sour cream and cottage cheese. Mix in dill. Serve in small bowl placed in center of tray. Surround with assortment of fresh vegetables

## *Chicken Salad*

- 1 1/2 boneless chicken breasts per guests
- 1/2 cup chopped celery
- Mayonnaise
- 1 tablespoon Fresh dill, chopped
- Salt and pepper

Steam chicken until well done. Rinse well and chill. Chop into chunks then separate chunks with a fork. Add celery and dill. Salt and pepper to taste. Mix with mayo, just enough to moisten. Chill until served.

## *Sweet and Sour Coleslaw*

- 1-2 bags coleslaw mix
- 1/2 cup mayonnaise
- 1/4 cup zesty Italian dressing
- 1 tablespoon honey
- 1/2 cup white raisins
- 1/2 cup grape tomatoes

Clean slaw mix and let drain. Mix may, dressing and honey. Taste. dressing should be tart but also a bit sweet. If necessary, add a touch more honey. Place slaw mix in large bowl. Add dressing slowly, a bit at a time. Dressing should moisten slaw but not make it sloppy. Mix in raisins. Chill until served. Serve on red lettuce and decorate with tomatoes cut in half.

# *Autumn Apple Tea*

Celebrate with your friends as the kids head back to school. Show them (& you) how special they are with this fun & fabulous party. The table is simple but elegant with a bit of whimsy. The menu is easy to prepare. You can prepare some items the night before and finish the preparations the morning of the party. This event can be hosted on a weekday because it is simple to prepare. Now, send the kids to school, call your friends and Celebrate! Watch our video for table decorating instructions. [Click here!](#)



## *Menu*

- Salad with Mixed Greens
- Tea Sandwiches
- Apple Muffins
- Apple Studelettes
- Apple Spice Cake
- Apple Spice Tea



## Rosy Cinnamon Apples

- 1 cup red cinnamon candies
- 2 2/3 cups boiling water
- 8 small, pared & cored baking apples
- 1/2 cups granulated sugar

Dissolve candies in boiling water in skillet that will hold all the apples. Add apples. Simmer until tender, turning often. Remove to shallow dish. Add sugar to syrup. boil 3 minutes or until syrup becomes slightly thick. pour over apples, turning them to glaze. Cool, then stuff centers with cream cheese to which you have added 1 teaspoon of mayonnaise & chopped pecans. Top each apple with half a pecan & remainder of cream cheese mixture. Serve on salad greens.

# ROSY APPLE CAKE

- 1 cup sifted all-purpose flour
- 1 teaspoon baking powder
- 1/4 teaspoon salt
- 2 tablespoons unsalted butter
- 1 egg, slightly beaten
- 1 tablespoon milk
- 4 large apples, pared & thinly sliced
- 1 (3 ounce) package raspberry gelatin

## TOPPING

- 1 cup granulated sugar
- 1 cup sifted all-purpose flour
- 1/2 cup unsalted butter

Sift flour, baking powder & salt. Cut in butter same as for pie crust. Combine egg & milk. Stir into mixture. Roll on floured pastry cloth into

a rectangle to fit a pan 7 x 11 inches. Press into bottom of the pan & up the sides. Fill with apples & sprinkle with gelatin. Mix sugar, flour & butter with fingertips or pastry blender until crumbly. Sprinkle all over the top of the cake. Bake 45 minutes in a 375 degree oven.



# Celebrating Halloween

I loved Halloween as a kid. We always had a party in our classroom. The afternoon began with a parade around the playground. Parents would come to see all of us in our costumes. Once the parade was finished, it was back to our classroom for the party.



Halloween was a treat because each student received a donut and a small bottle of Coke. It may be hard to imagine but this was a big deal when I was in school. We didn't have soda machines in the school and we were limited to the amount of soda we could drink at home. They came around to each classroom with a wooden case of soda, one bottle for each child. Although it was a simple treat, it seemed very special to all of us.

That evening, I always wanted to rush through dinner. I couldn't wait to go out to Trick or Treat. If someone came to the door while I was eating,

I felt like I was missing out. What if everyone ran out of candy before I made it out the door? Yikes! Every year, we had chili for dinner on Halloween. This required little preparation and was a simple enough meal to eat between answering the door. I raced through my bowl of chili, anxious to get outside. This is when the battle always began. Every child wanted everyone to see their costume. Every mother wanted their child to be warm. My mother would want me to wear a coat and I would wail that no one would be able to see my costume. Eventually, I was able to get out the door and begin visiting all the neighbors to ask for treats. At the end of the day, I would fall into bed exhausted but happy.

Today, I enjoy Halloween as much as I did as a kid, perhaps even more. I love to decorate our house for the visitors we get on Halloween night. A few days before the actual holiday though, I wander down the street to our downtown area. We live in a large historic district. A few blocks from my house, we have a traffic circle with a plaza in the center. The streets that go out from this circle are filled with antique stores, specialty shops and restaurants. Just before Halloween, the city sponsors Treats in the Streets. The streets leading to the plaza are blocked and children

come from all over to go from business to business collecting treats. The plaza merchants association has held this event for years and it seems to

be growing in popularity. The kids are so cute as they go from place to place, bouncing down the street in their excitement.

A few nights later, I am the one who answers the door when kids come to collect treats. Families come from surrounding communities to our neighborhood. I love watching the little kids come up to the door as Mom and Dad wait by our front gate. The kids are so polite, waiting their turn and thanking me nicely. As they turn to leave, most kids call out, Happy Halloween. I never thought I would enjoy Halloween as much as an adult as I did as a kid. However, I seem to get as much pleasure from it now as I did all those years ago. I think I just might have to dress in costume this year.

## THE HISTORY

Halloween began as a Celtic festival about 2000 years ago. The Celtic New Year began on November first each year. The Celts believed the night before the New Year began, the dead came back to this world. The Celts held a festival to prepare for the dark winter ahead. During the ceremony, a large bonfire was created. Families would relight their hearth fires from this bonfire.



When the Romans conquered the area inhabited by the Celts, they took this festival back to Rome with them. Eventually, the Celtic festival was incorporated into the church calendar as the influence of the church grew in Rome. Centuries later, November 1<sup>st</sup> was declared All Saints' Day or All Hallowsmas by the Catholic Church. The night before was called All Hallowseve

and eventually became Halloween. November 2<sup>nd</sup> was declared all Souls Day, a day for honoring the dead. It became the tradition in England for the poor to go from door to door on All souls Day asking for food. Families would give them Souls Cakes and ask them to pray for the dead.

The custom of people dressing in costume came from a Celtic tradition. People would dress in costume to disguise themselves from the spirits who they believed returned to earth on October 31<sup>st</sup>. People believed the ghosts would mistake masked people for other ghosts and leave them alone. In addition, families would leave food and wine by their front door for the ghosts so the ghosts did not do any mischief to their house. Centuries later, children would go around in masks and eat the food and drink the wine and ale left by the doors. Families began giving these children treats instead.

When the Irish immigrated to the US following the potato blight, they brought these traditions with them. Americans adopted these Halloween practices until the celebrations grew to be quite large. At the end of the 1800's, communities began hosting events to celebrate Halloween. Communities and neighborhoods would hold parties and activities for children and adults. These festivities were very popular and continued for many years. With the baby boom following WWII, there were so many children and families that it was not feasible for communities to hosts the celebrations. So, in the 1950's, Halloween celebrations were moved to schools. During this time, the practice of trick-or-treating came back. Every Halloween, children would go out to visit their neighbors dressed in costume and collect treats.

Today, we see a combination of traditions. Some communities host their own events for families. Churches have begun reviving the practice of Fall Festivals. And children still go from door to door dressed in costumes collecting treats from their neighbors. Halloween has gone through many changes over the centuries yet it remains one of the most popular holidays in the US.

## **DECORATING**

I live in a large historic district. In our neighborhood, we look for any excuse to decorate. Halloween is all the reason we need to pull out our ladders and begin draping our homes in black and orange. Ghosts hang from porches and jack-o-lanterns adorn every step leading to the house. You don't have to go crazy to decorate your house. It doesn't take a huge investment of time or money to create an atmosphere the kids will love.

We have a front porch that run across the whole front of our house. I hang sheets to cut each side in half. Behind one of the sheets, I place a lamp and my CD player. I play spooky sounds all night on Halloween. The lamp behind the sheet throws great shadows on the porch but it also give enough light so the little kids aren't afraid. Next to my front door, I place my rocker with a small draped tale next to it. In the rocker, I put a

headless scarecrow. I take my overalls and a flannel shirt. I stuff them with newspaper and put the figure in a sitting position in the rocker. I then put a straw hat where his head should be. On the table, I put my jack-o-lantern. The scarecrow has a hand on the pumpkin giving the impression it is his head.



Once all that is in place, I go crazy with the cobweb. I run it all over the porch. I make sure I cover the scarecrow so he appears to have been there awhile. I hang spiders from the cobwebs to add a final touch.

I also like to add tombstones to the yard. You can buy them readymade at the store but I like to make my own. I take discarded Styrofoam from electronics boxes. I cut the foam into the right shape. I then paint it in a dark gray. When the paint sets, I take white paint and black paint and, with a paper towel, I add touches to make the tombstones look worn. I

add an epitaph and finish with a bit of red paint for blood. I scatter the tombstones around the yard using sticks to hold them in place. One year, my daughter and her friend added an eerie touch. Katy sat on the porch with the candy and Paige laid on the grass. Both wore make-up that made them look like corpses. I don't know who had more fun that evening, the kids or the girls.



You can add additional touches with skulls, ghosts and even funeral wreathes. Purchase Christmas wreathes, decorate with dried flowers and spray everything black. Wreathes can be hung from the second story of your house. Garland sprayed black can be added if you wish.

You can decorate your home for Halloween in an afternoon, creating a spooky setting that will thrill the kids and entertain you.



## ENTERTAINING

Ding-dong, the doorbell chimes. You open the door and there stands a group of vampires, monsters and ghosts. Do you slam the door and run and hide? No, invite them in. Your Halloween party has begun!

I love to entertain! I look for any excuse to invite people over. Unfortunately, too many women look for reasons to avoid having company. Entertaining does not have to be a chore. It can be fun and easy if you work smarter, not harder like Auntie Diva always says. Halloween is the perfect occasion to entertain. It is a very informal holiday. It gives people the chance to dress up. And, you can decorate your home and plan your menu to suit yourself. Other events tend to have more structured formats and menus but Halloween is very relaxed. You can design a party that suits you and your guests. You may choose a theme. Or you might just invite guests to dress in costumes of their choice. Either way, you have flexibility when it comes to choosing a menu.

Begin by planning a buffet. This type of party is perfect for buffets. Buffets also give you the opportunity to serve a variety of food items. To plan your menu, take a trip to the grocery store. Walk the aisles and the

freezer section to see what sparks your interests. Red should be a color to keep in mind. Creating a table of foods that look like they are floating in blood should help set the mood! You can serve cocktail wienies in bar-b-cue sauce and Hot Wings in lots of sauce. I like to make Chilimac for Halloween, combining my family tradition of chili for the holiday with a more substantial addition. Chilimac is also thicker so your guests can avoid spills. Salsa adds a nice red touch. You can also make an ambrosia salad that had a bit of black food coloring added and slightly mixed in to create a moldy look. For dessert, make cupcakes that are frosted with chocolate, then topped with crushed chocolate cookie bits. Place a candy pumpkin to finish the treat. It does not take much to put together a great Halloween party. You can even prepare at the last minute if you decide to invite a few friends over to celebrate. Remember, an Extreme Diva is always looking for a reason to entertain.

For your party, you will want plenty of jack-o-lanterns to decorate your house. Be sure to take time to pick out the perfect pumpkins. Check the bottom of the pumpkin to make sure it can sit flat on the surface you wish to place it. Study the pumpkin. What sort of face does its shape suggest? If you have a specific idea for your jack-o-lantern, you want to be sure your pumpkin works with that design. Check the pumpkin thoroughly for freshness. Is it firm? Check for soft spots and mold. You don't want it to go bad before Halloween. Thump it to make sure it is

nice and solid. Is the color bright? Take a few minutes to study the selection of pumpkins before you buy. It only takes a bit of time but it is worth the effort for you to get one that is just right.

Halloween is a lot of fun for kids young and old. With a bit of planning, you can have a spook-tacular time this year with low stress and lots of joy!



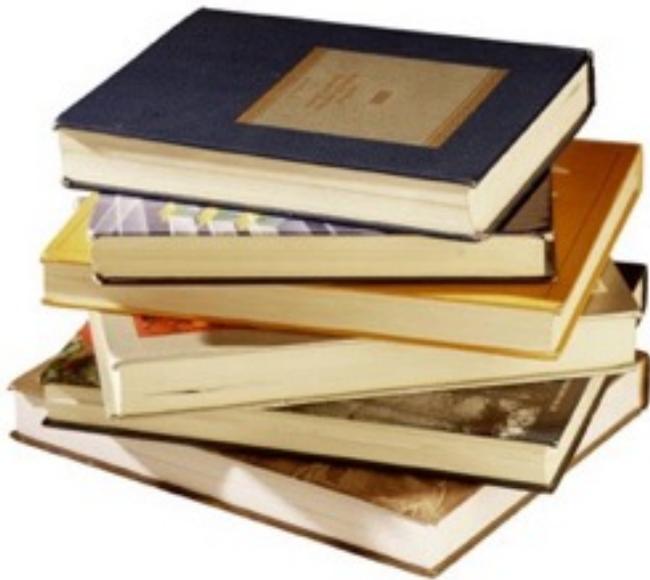
# Decorating for Halloween

Create your own spooky home with just a few simple touches. It only takes me 1-2 hours to prepare our home for the goblins that call on Halloween night. I like to make it spooky enough to give a little chill but not so scary that the little ones are too afraid to come to the door. I put together a short video to show you exactly how I did it! Click [HERE](#) to watch!



# New School Year, New Attitude

**Shaunna Privratsky**



The first day of school looms and your child already feels anxious. Your family might have moved, transferred, started at a brand new school, started middle school or high school, or just moved up a grade. The classes are different, the rules might have changed and the homework is

harder. Whatever the reason, you just know that your child is stressed out.

Many factors can lead to stress at school. Here are some of the common reasons and ways to overcome them:

> Being in an unfamiliar environment. We are all scared of the unknown. As things become familiar, the fear and stress will disappear.

> Missing old friends. It is always hard to lose friends, but you can make an effort to cultivate new friendships. Something as simple as being partners in science or sitting together at lunch can lead to new friends.

> Worried that no one will like you. Everyone has the same insecurities. If you make the first move, the other person will most likely be relieved and respond enthusiastically.

> Nervous about all the extra homework. When you are assigned many projects, it can be overwhelming. Break it up into doable tasks. The more organized you are with your study habits, the easier it will become.

> Not enough energy to get everything done. Eating regular meals with lots of nutrition may not sound like fun, but it will fuel your body for the day. Avoid too many sugary snacks that give you a quick boost, but drain you later when you get a drop in blood sugar. A better snack is one that mixes up the food pyramid; for instance, some peanut butter on crackers with milk, yogurt and a granola cereal bar, mini pizzas, tuna

melt on a tortilla, grilled cheese sandwich, fruit, crackers and cheese, etc.



> Being bullied or harassed by other students. This is frightening and we sometimes think we should handle it on our own. The best defenses are; telling someone, avoid reacting and standing up for yourself without becoming physical. Most schools have security cameras and lots of coping strategies for bullying, so don't suffer in silence.

Here are some other ways to make life easier at school:

> Get involved. Join an activity that interests you. This is a great way to make friends, since they share similar interests. You could pick

sports, music, student council, speech or debating or other clubs and activities that your school offers.

> Breaking the ice. Just like when you make the first move, interacting with anyone at school can help you break out of old cliques and make new friends. Ignoring broad labels can help you become a more likeable person and more open minded.

> Stay in touch with old friends. You can keep your old friends by staying in contact and maybe introduce your new friends. No one can have too many friends.

> Plan something to look forward to. You might make special plans for the weekend like seeing a movie with friends or relaxing at home. Anticipating something fun can help you get through a tough week.

If you are still struggling with stress or another problem, it may be helpful to talk to a trusted friend or family member. Other times, you may be more comfortable talking to someone who is not so close to the situation. They might be able to give you a different perspective and some coping strategies. This could be your school counselor, school

nurse, a teacher or other counselor trained to help young people cope with stress.

Give your child time to adjust to all the changes a new school year brings. Life will start to get easier as he or she becomes more familiar with the school's routine and makes new friends. If you have a positive attitude your child's school days are bound to be more pleasurable.

What about all the homework? It seems the teachers are assigning more and more take home tasks, or there is less time at school to do it. The kids, and parents too, are stuck in the middle with often overwhelming stacks of homework.

I confess, in the past our homework sessions sometimes ended in tears, usually mine. Alex would get frustrated if I didn't know how to do something or if he was struggling. I would get upset when he wouldn't listen to what I was trying to explain. He often turned in his assignments incomplete or not at all, despite my best efforts to motivate and help him.

This year we tried some different approaches. We sat down and came up with some ideas together and both agreed to work on our tempers. Now homework time is calmer and happier, instead of a major hassle. Try these tips with your student.

> First, go over your child's day. Let them unwind a bit. You can usually tell if he or she had a good day, or a not so great one.

> Set clear rules about homework. For example, one rule could be no playing with friends or video games until it is completed. You can adjust this to fit your family's lifestyle. On the nights I am working on something, I let Alex play until I am finished and make supper, then help him with his homework.

> Go over the assignment with your son or daughter. Estimate how long it will take. If he or she gets overwhelmed, go to the next step.

> Break larger tasks into smaller steps. Ask him which step he'd like to do first, if that is an option.

> Allow breaks. Sometimes a quick healthy snack or a ten-minute break is all a child needs to be refreshed and ready to tackle the work again.

> Show how to do the homework, rather than doing it for her. Enlist the help of older siblings if your methods are outdated or "wrong."

> Answer questions, but don't *give* answers. Don't allow calculators unless it is approved for the assignment. Letting your child cheat or take short cuts will only hurt them in the long run.

> Establish a study place. The kitchen table is fine, if there are not a lot of distractions. A desk in the child's room might work. Even a corner of the living room is fine, as long as the focus is on the homework.

> Don't expect your child to tune out distractions. Music might be soothing to you, but make it hard to concentrate for a student. Likewise a noisy television or other kids playing outside might interfere with studying.

> Create a homework survival kit. You will eliminate wasted time looking for sharpened pencils, rulers, paper, glue, scissors, folders or other necessities. A great time to stock up is a few weeks after school begins. The stores offer deep discounts on school supplies so you can save lots of money and be prepared.

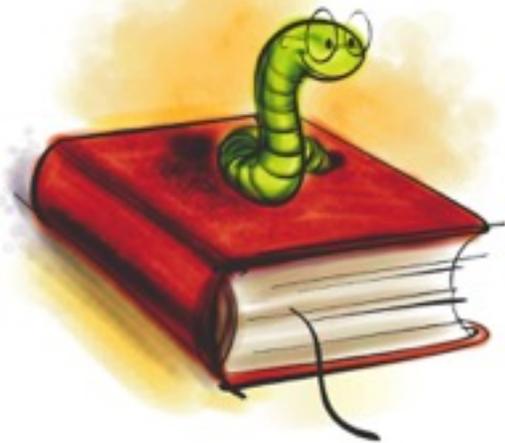
> Other things to include in the kit are: colored pencils, crayons, markers, erasers, tape, stapler, paper clips, white out, index cards, and rubber bands.

> Provide reference books like a dictionary, thesaurus and atlas. Encyclopedias have come a long way; now they are available on compact discs. Add a home computer and your children will have a world of information at their fingertips.

By teaching your student to handle homework, you are teaching them skills they will use for a lifetime, through school, college and when they enter the workforce. Hassle-free homework is the stepping-stone to a successful future.

Socializing is another important area in school. As parents, we want our children to be happy and have lots of friends. We know that having a buddy or several pals to “hang with” can make or break our kids’ social life. The trouble is, children aren’t born knowing how to make, and keep, friends. Here is a list of steps to help your son or daughter form friendships.

- Be interested in the other person. Ask questions about their hobbies and interests. Avoid talking constantly about yourself.
  
- Be the first to reach out. Smile at the new student in your class. Offer a seat beside you in the lunchroom. Even little things can initiate a friendship.
  
- Be involved in after school activities, sports, clubs or other things that interest you. The other kids there have your same interest, so you’re one step ahead.
  
- Listen also spells silent. Pay attention to what people say. A good listener makes a good friend.



➤ However, don't just listen. Reveal your personality, talents and what is important to you. Sharing shows you are willing to be open.

➤ Be honest when asked for your opinion. Don't go along with the crowd

just to fit in. Stand up for your beliefs.

➤ Don't be so honest that you hurt your friend's feelings. Sometimes being tactful is better than being hurtful.

➤ Don't show off or act superior. Friends should be equal partners in the friendship. Yet don't hide your accomplishments; a true friend will celebrate with you.

➤ Are you always crying on your friend's shoulder? Don't always be damper on the friendship. Involve your friends in fun times, too.

➤ Be tolerant. Your friends don't have to dress and think exactly like you. That's what makes friendships exciting-your differences.

➤ However, don't put up with "bad" friends just to have someone to sit with on the bus. You shouldn't hang around people that belittle you, use you for schoolwork or only call when they need a favor.

➤ Don't create a triangle, where you pit one friend against another. It will only hurt you in the end.

Try not to side with anyone in fights. Try to resolve the differences before the friendship is totally broken.



- One final tip: Do your share to keep the friendship strong. It takes work to maintain a good relationship and friendships are no exception. Take turns making plans.

Parents, we can't always make sure everything is perfect for our children, as much as we would like to. One way we can make it a little easier is helping them in their search for friends. Even having one great friend can make all the difference in the world. Many friendships formed in elementary school last a lifetime. Use these tips to help your child make a friend today. Together, they can face the new school year with a new, winning attitude.



## Autumn Cleaning

Do you hear that? It sounds like the pitter patter of little feet. Is it kids coming to Trick or Treat? No, it sounds like its coming from far away. Oh-oh, I know what that sound is! It's the sound of all the visitors coming to YOUR house for the holidays! YIKES!!! Are the holidays here already? Not quite but they are just around the next corner and you need to get ready..... no, no, no! You can't hide under the bed and hope they all go away. You must face the holidays, and your visitors, like a Big Girl! Anyway, when they pull you out from under the bed, you'll be

covered in dust bunnies! How embarrassing! Instead of panic, rest assured. Jean Ann is here to help. No, sweetie, I am NOT coming over to clean your house. Auntie Diva must get her own home ready for the months ahead and we are going to plan our strategy together. Remember the Simple Joy chant “Work Smarter, Not Harder!” We are going to develop a plan that leaves your house in apple pie order (whatever that means!) and doesn’t leave you worn out from cleaning the week before company.

To begin, let me explain why it is important to clean your house now before you have even bought Halloween candy. Winter, like the holidays, is just around the corner. They tend to take the same bus in from the North Pole every year. Winter’s arrival means you must close your house up to keep your family nice and warm. Soon after, you will turn on the furnace. If you have dust floating around your house, then the furnace kicking on will cause those dust particles to go flying about the room. Not good for the sinuses. Now, I know you keep your house as clean as clean can be. However, dust is a funny little thing. Small and unassuming, it is willing to settle on any surface or in any crack where it can find a home. This means under and behind everything in your house. So, we are going to work to eliminate as much dust as possible to create a comfortable environment for your family. Second, with your house shut up for the winter, things can get very musty very fast. Stuffy and

musty are not words you hear in commercials for air fresheners. These are not fragrances people want to spray about before company arrives. However, a clean home helps eliminate existing mustiness and prevents future development. Finally, there are the holidays. The holidays are the perfect time to entertain. Yet, so many women tell me they never entertain because all the cleaning in advance is too much work. Silly! You don't do all the cleaning in the days before company arrives! We are going to spend time cleaning your home over the next month. This will be an easy long term process that allows you the opportunity to do it right over an extended period of time. No muss, no fuss and definitely no stress.

How do we begin, Jean Ann? Well, first, you need to take a few minutes to go through your towels, dishcloths and washcloths. If they are getting ratty, throw them in the rag box and pick up some new ones. You don't have to spend a fortune on towels right now but you may need to pick up a few new pieces to replace the worn out ones. Now you have rags to help you with the cleaning. Next, go through your cleaning supplies. There is nothing worse than getting all ready to clean and finding you are out of a necessary cleaning product. Go through everything and throw away the empties. Yes, I mean that can of cleanser with the dried balls of cleansers rolling around in the bottom. Toss it. Toss all the dried products, the empty containers and broken spray bottles. You are not and

can not use them so why keep them around? As you toss, make a list of items you need to pick up at the store to begin cleaning. Be sure to get a couple of empty spray bottles and a large bottle of vinegar. Vinegar is your best friend when you are cleaning. You do not need to go crazy buying every new product on the shelves. You need an all purpose cleaner, a de-greaser, toilet cleaner, cleanser, furniture polish and silver polish. Keep it simple!



## **Your Kitchen**

First, let's talk about putting the FUN into your cleaning. No one says cleaning must be a pain. You can find ways to enjoy yourself while you clean. And that brings up the television you heard. I have a confession to make... I LOVE football. I watch it all day on Sunday from early in the morning to evening. However, Auntie Diva does not like becoming a slug on the couch all day Sunday. So, Mr. Diva bought me a small television for the kitchen. Now I spend Sundays cooking and cleaning while I watch football. I also watch movies while I work in the kitchen since that incredibly smart Mr. D. gave me a television and a DVD player. Now, you might not have a television in your kitchen but you can listen to music while you clean. It makes the time pass quickly and makes your work more pleasant.

Let's begin. Over the next few months, your kitchen is going to be the center of activity. Lots of cooking takes place during the holidays. You want a kitchen that is clean and well organized before you and your family begin cooking. Begin with the curtains. Take them down and throw them in the washer. Next, clean the windows. It only takes a moment and the windows will be fresh and clean when you put the curtains back up. Next, it is time to clean the oven. If it is a self-cleaning oven, then set it to clean. In case no one told you, self-cleaning does not



mean the oven activates itself. You must set it to clean. If you must use a commercial product to clean your oven, then lay paper on the floor under the oven and spray it with cleaner following the instructions. You might need to leave the room for a few minutes after spraying and you also might want to open a window a crack. Now, while your curtains wash and your oven cleans, you can clean the fridge.

Begin with the freezer. You must work fast so have a dish pan of hot soapy water ready. Take everything out of the freezer. Dump the ice trays. Remove the racks to clean. If there is freezer dust, you know little bits of frozen food, on the bottom of the freezer then vacuum them out. Wipe down the freezer using a mixture of vinegar and water in a spray bottle. Use vinegar on your ice trays to remove any hard water build up. Follow the same procedure for the fridge.

Now, go through your pantry. Throw away all those almost empty packages. You need the room. Now, organize everything so you can see what you have and what you need. Sort through your spices and thrown

away all the old bottles. You want fresh seasonings for your holiday dishes. Make a list of items you need for the pantry. This is not your Thanksgiving shopping list but a list of staples that you always have in your pantry. There is nothing more frustrating than preparing a dish only to find a key ingredient is missing. Save yourself the headache!

Quickly go through your cabinets to organize your bowls, cooking tools, etc. Make a list of items you need to replace or purchase for the season. Wipe cabinets out quickly. This should not take you much time. Throw your curtains in the dryer for a few minutes and clean the oven. Once the oven is clean, take time to clean the stove itself. Wipe down the counters. Sweep behind the fridge and stove as much as you can reach. Throw kitchen rugs into the washer. Take curtains out of the dryer, slightly damp and hang them up. If the wrinkles do not fall out, then iron them slightly but give the wrinkles a chance to fall out.

Throw the rugs in the dryer. Mop the floor. You might need to get down with a scrub brush to thoroughly clean the edge around the kitchen. Once the floor has been cleaned and rinsed, then go over it with vinegar water to remove any last trace of cleaner or soap. Now, sit down and relax. When the floor is dry, take the rugs out of the dryer and put them down. Your kitchen is clean and ready for the holidays. See, that wasn't so bad, was it? All you need to do now is keep up with it everyday. Wipe things down, wipe off the stove, sweep and mop once or twice a week

with vinegar water. Your kitchen is fresh and clean and you are not exhausted. A job well done.

## **Your Bedrooms**

Your bedroom should be more than the place you catch some zzzzzz's every night. A bedroom should be a retreat for the people who use it. During the winter and the holidays, your bedroom should offer you warmth and comfort at the end of a long day. Each member of your family deserves the same comfort from their bedroom, from the babies to the teens. In addition, any guests you have over the holidays or any time of the year should have a room where they can get away from everyone, find some peace and relax. Visits are much less stressful when you and your guests can have a break from one another, even for short periods of time.

To create a comfortable retreat in each bedroom, you want to begin with a clean, fresh room. If a bedroom is cluttered, dusty, stale and, (gasp) dirty, no one can relax. It doesn't take much for you to clean up the bedrooms and get them in shape for the winter and holidays. The first step to cleaning the bedrooms is to ask family members to do their part (remember, ask for help!) Have them pick up dirty clothes from the floor

and clean up the clutter lying around their room. Let them know you want to clean the room thoroughly and you can't do it if there is a lot of stuff in your way.

On the day you plan to clean the bedrooms, begin first thing in the morning. Strip all the beds of their linen. Launder all the sheets. If possible, put the blankets and comforters on a clothes line to air out. Bedding holds a lot of dust, Fresh air, especially fresh cold air helps to eliminate the dust and adds a wonderful scent to the bedding.

Open a window in each bedroom, even if it is just a crack. Leave the covers off the beds and let the mattress air out. Introducing fresh air into the bedrooms each week helps to keep the air fresh in the room. If the curtains on the windows are washable, then launder them when the sheets are done. Clean the windows and wipe the dust off the window frame. Vacuum the rug or floor. Make sure you get under the beds and behind the furniture. Remember, dust is tricky and it likes to hide under and behind things. Seek dust out and destroy. If you do not have carpeting in a bedroom, then clean the rugs in those rooms and clean the floor. Polish the furniture. Clean the dust off the lamps and any pictures. Get those cobwebs in the corners.

Remake the beds, fluffing the blankets, pillows and comforter. Make a list of any items you may need for guests in each bedroom. You might need a new pillow or two or maybe some new pillowcases. A few comforting touches are nice in each room, touches that are appropriate. New plug-in air fresheners work well in kids' room and candles add a fragrant and warm touch in other bedrooms. I like to use candles that smell like food baking. The smell of sugar cookies or pumpkin is wonderful during the winter.



It doesn't take long to clean the bedrooms when you have the pre-cleaning help of your family and you are prepared for the job.

Systematically approach each step in the process and it will be done in no time. So, the kitchen is sparkling and the bedrooms are fresh and cozy.

## **Your Dining Room**

Dinner is served! Those words are important everyday but they have even greater significance during the holidays. So many of our celebrations center on meals, with dinner taking center stage most often and you want to make sure your dining room is ready for each performance. This is not just a matter of cleaning the room, you must also make sure all the items you use for big family dinners or events, like Thanksgiving, are ready to go as well. For many women, Thanksgiving is the only time of the year they host very , VERY large events. Often, they don't think to check things out until they are setting the table and then it is too late. Save yourself the stress and check everything out now.

To begin, follow the cleaning steps used in the bedroom. Vacuum under and behind all the furniture. Food is being served in this room and you want it to be clean. If you must use strong smelling cleaning products, do it now. When it is time for your event, you want to be sure the harsh

odor of cleaners is out of the room. Thoroughly clean the light fixture over your table. Even if you plan to light the room with candlelight only, you want the candle glow to bounce attractively off the overhead light.

Next, check the furniture. Are there any wobbly legs on the table? Does one of the table leaves need a shim to level it off? Now study your chairs. If you are hosting a large event in your dining room during the holidays, you might be using chairs that you never use the rest of the year. Are they all in good shape? Do any of the joints need a dab of wood glue to hold them together? Sometimes the dryness of a room can dry out the glue and cause joints to come apart. This isn't always apparent until someone sits in the chair and the chair collapses. A funny incident in movies but not amusing during your formal holiday dinner. If your chairs are fabric covered, check to see if there is any damage. You might need to recover a few chairs. This does not involve doing all the chairs. Find a nice fabric that compliments your current fabric. Buy enough to eventually do all the chairs; however, you only want to recover the damaged chairs for now. You will have plenty of time during the winter nights ahead. Do you use chair pads on your chairs? What kind of shape are they in? You might want to replace the chair pads before you entertain. Otherwise, try to clean them up by hand and see if that helps.

Next, you want to go through your table linens. Take everything out and open each table cloth on the table one at a time. Check for stains. You might have a whopping big wine stain in the middle of your ivory cloth, a stain you put out of your mind once the event was over. Before you toss a stained tablecloth, try to remove the stain. You have nothing to lose and you might save yourself the price of a new tablecloth. Check out all your napkins. Are they badly stained? Are the edges frayed? Can they be salvaged? Once you have determined what can be saved and what need to be replaced, you can decide what you need for your table this holiday season. My philosophy is to stay with neutral and basic colors: ivory, white even black if you like. You can add seasonal colors with your runner, centerpiece and napkins. Your tablecloth should only be the canvas on which you design your table.

Time to go through your dishes. You might have a gorgeous set of china that has been passed down through your family. If so, you might not use them often so you should check to see if any are cracked or otherwise damaged. If the pattern is still available, you might want to replace a couple of pieces. Make sure there are no stains on your dishes. Sometimes we think we have thoroughly cleaned a piece only to take it out to use and finding a stain in the bottom of one of the cups. Speaking of cups, check the rims for lipstick stains. They can blend right in with the pattern. How are your glasses holding up? Is it time to replace your

stemware? Face it, if you love and use your things regularly, they are going to get worn out. You are going to need to replace them over time. This is not a reason to mourn. Lovely things should be used, shared and enjoyed. They have served their purpose so give them a fond adieu and find something new and beautiful you can enjoy.

If you use sterling flatware, now is the time to polish it. I like to polish my silver when a football game is on. It makes the chore much easier to bear and the time goes quickly. If you use your regular flatware for special events, that's fine. Just make sure you have enough pieces for everyone. Spoons and forks have a way of getting lost over the year. You may need to replace a few pieces before company arrives.

Don't forget serving pieces! You might not know what your entire menu is going to be for any of your events but you should have a general idea what you want to serve. Are you missing any items that complete your table? It isn't necessary to own every cool gadget Crate and Barrel makes but you should have tools and serving pieces that make the job simpler. Simple is always the key word.

Finally, candles. I can't tell you the number of times I have been setting my table, gone to reach for the candles only to find I was out of them. I

always seem to have plenty of candles when I am going through the drawer where they are stored. However, come time to use them and they all run and hide! Stores put candles on sale this time of the year.

Stock up on basic colors and throw in a few colors to accent your table for the holidays.



## **Your Living Room & More**

We have discussed preparing to clean and we have worked our way through the kitchen, bedrooms and dining room. Now it is time for the living room and some general tips. While the kitchen is the heart of your home, your living room is the centerpiece of your home. With the exception of meals, most of your entertaining takes place in your living room. Most of the living your family does at home is done in the living room. Therefore, you want the room to offer a welcoming greeting to guests and a comfortable environment for your family. I once lived down the street from a woman who made her living room into a showplace. Her two small sons were not allowed into the room because she was afraid they might break something or get the carpet or furniture dirty. This is NOT the way an Extreme Diva treats her home or family.

People ALWAYS come first, whether it is your family or guests. If you live in fear that someone is going to spill on your sofa, then you need to get more user friendly furniture!

Now, down to the cleaning. Take a good look at your carpet and furniture. Is it time to have things cleaned? Many professional carpet cleaners offer specials before the holidays. Now is the perfect time to

clean the carpets in your home. Do it while the weather is still cooperative in case you need to move any

pieces outside temporarily. The cleaners can also do some spot cleaning on your furniture if necessary. You may just need the arms of the couch and chairs gone over to clean them up.

If the carpet does not need to be cleaned, then vacuum under and behind everything. You want to eliminate all the dust possible before you turn on the furnace for the winter. If window treatments are washable, throw them in the laundry and clean the windows and window sills. If draperies need to be dry-cleaned, take them in to be cleaned, one window at a time. This makes it easier on your arms when you go to re-hang them and on your wallet when you have to pay for the cleaning.

Do you have throw pillows on your furniture? Take a look at them and decide whether or not they need a face lift. An easy way to accomplish this is with colorful print napkins. I bought some inexpensive cloth napkins, put them seam side together, stitched closely around the edge on 3 sides, then slipped the pillow in. Finally, I stitched the 4<sup>th</sup> side and ta- da, a brand new pillow. You can buy napkins in autumn prints and holiday prints to give your room a different look throughout the season.

You want to polish your furniture and clean and knickknacks that adorn your room. Add some fragrant potpourri and you have a welcoming room that is ready for the winter and the holidays.

While you are working on the living room, take time to consider any entertaining you plan to do. Also, think about the position of your Christmas tree or other large decorations. Arrange your room NOW for the holidays so you can clean it accordingly. Develop a floor plan for any events you're hosting and get the furniture ready now. Well, at least as much as possible. This makes the time before your event easier to manage.

So, the inside of your house is clean. Now, do a little bit of work outside. Clean windows on the outside. You don't have to put a lot of work into this since the weather is about to turn nasty but you want the outside of your home to look fresh and clean like the inside. Stand in front of your house, back far enough so you can take it all in. Is there anything that needs a bit of work? Perhaps the shrubs need a final trim for the season. Maybe there are leaves and other outside debris that you need to tidy up. Take just a few minutes to study your home and take care of those things that take away from the attractiveness of your home. Remember, the first

impression guests get of your home is when they come up the walk. Make it a good first impression.

Well, I think that covers it. Your home is ready for winter and the Holidays. You have created a warm loving home for your family and a welcoming environment for your guests. All you need to do now is the routine work to keep things nice. We finished just in time too because we must begin to plan for Thanksgiving. What! Already! Yes, we want to work smarter, not harder this year so we are going to prepare for Thanksgiving the first week of November.



decapitated heads or shrieking skeletons. Design your own by enlisting your kids' talent and a few inexpensive items.

We saw a skull mask and cape decoration modeled from a popular movie “on sale” for only \$29.99. I bought a black plastic skull for \$.99, painted the eye-sockets and teeth white and added a five foot black tablecloth. I hung our *Scream* ghost above our doorway for plenty of appreciative gasps of fright. A skeleton can be silly or scary, painted on black poster board with reflective white paint. Witches are wickedly simple with an old black dress, a mask and hat, formed from leftover costumes.

Patience rewards the sale-seeker. Pick up next year's dastardly decorations once the pumpkin candles are extinguished. Remember your storage capabilities, though. A six-foot snake might be spine-tingling next year, but where are you going to store it?

Don't get spooked by pricey costumes and sky-high sweets. Outsmart the big-ticket tricksters and enjoy a devilishly discounted Halloween. When ghastly ghosts and paper pumpkins fill the aisles, leave your

wallet at home. You can scare up a skeleton or transform your home into a horrifying haunted house for mere pennies on the dollar.

Costumes can drain your budget faster than a thirsty vampire. With a bit of ingenuity, you can make your own. If you're crafty or handy with a sewing machine, costumes are a breeze. Patterns and material can be found at discount stores or textile outlets for fewer than five dollars.

Be inventive! The garage or tool shed can yield amazing costumes. My aunt won four best-dressed awards one year for a homemade spider costume. She used three foot lengths of black tubing for the legs and stiffened them with thin wooden dowels, all scrounged from her shed.

Cruise your closets for cast-offs. A too-small dress can become a princess's ball gown or add a belt and headband to Dad's black shirt for a nifty ninja outfit.

If your child wants to be a popular [and expensive] character, check out second hand stores. Also, watch for sales and coupons. Another strategy is to swap with friends. My children are the same age as the kids next door and they happily traded a leopard witch costume for

*Pikachu*. The best trick of all: shop for next year after the holiday for spooktacular savings.

Handing out treats can trick you into spending too much. Even the discount stores' prices on bagged candy in special Halloween packaging can scare off a penny pincher. In today's society, homemade treats are often looked upon with suspicion. A great alternative is to buy plain wrapped candy and spook it up yourself.

First I watch for sales and use coupons. Companies put out sweet deals like \$1 off two packages or rebates. Then I take a 3" square of black or orange netting and tie around a wrapped mini treat. Tie a contrasting bit of ribbon to secure. The netting and ribbon are frighteningly frugal—a yard of netting runs less than \$.49 and ribbon runs \$1 for 25 yards. It helps to pick them up in advance, on clearance or deeply discounted.

A horrifying hint for Halloween candy: stock up after the living dead and devils have departed. Stores want to sell the leftover candy in a hurry and discount the terrifying treats at terrific prices. Store the treats in the freezer, preferably in unmarked packages to avoid scrounging scavengers, otherwise known as teenagers. Chocolate is actually richer

after being frozen, due to the slight chemical change in the main ingredient, the cocoa bean.

Halloween doesn't have to leave you petrified of being penniless. Just use your imagination in choosing costumes, shop around for sweets and design your own decorations. These tricks will add flair to your scare.





## Teens on a Tight Budget

**Shaunna Privratsky**

*"Mom, I just have to have these jeans!"*

"They cost more than a month's worth of groceries!"

*"Dad, I need \$20 to go to the Mall."*

"I gave you \$40 yesterday,"

*"Mom, can you get me an I pod? All my friends have one!"*

"You don't even listen to music."

Raise your hand if you've had any of these conversations recently. Welcome to the turbulent teens. Suddenly, your daughter spends all her time shopping, when before you couldn't get her to set foot in a store. Your son is constantly buying the latest music and going out for pizza. What's a parent to do?

Before you hand over your life savings, try these tips on raising teens on a tight budget. Your son or daughter may not nominate you for parent of the year, but they just might come to appreciate and understand money better.

First of all, keep them in the financial loop. I'm not suggesting you make them sit with you when you pay the bills, just give them a general idea of where your monthly paycheck goes. My daughter had no idea we had to pay for water usage; until I pointed out that her twenty-minute showers had raised the bill considerably. We now time showers to less than ten minutes with an inexpensive wall clock.

Take them grocery shopping. I know, most articles say to leave them home. Yet if they realize how much their snacks, drinks and frozen foods

cost, they will be less likely to waste food. You also get some great input on their changing likes and dislikes.

Give them an allowance. If you haven't started already, this is the perfect time to set up allowances. Sit down with them and decide on the amount, what they will be responsible to buy, and any chores connected to receiving it. Surprisingly, this will save you money in the long run, because it eliminates the five bucks here, twenty bucks there syndrome.

Make them accountable. If you expect them to pay for clothing and you've given them an adequate amount, don't bail them out when they spy the latest pair of sneakers they just gotta own. This teaches responsibility, planning ahead and weighing the consequences of instant gratification with delayed rewards.

Encourage saving by opening an account in his or her name. Most banks offer free minor savings accounts with no minimum balance required. They will enjoy seeing their money grow. You could also "match" their savings by adding the same amount when they save. If they learn early to save up for something, they will probably never be in debt.

If your teen is earning extra money at part time jobs, give them more responsibility. For instance, have them pay for movies, treats and gas money if they drive. Teach them to pay themselves first with their savings account, a CD or a savings bond. This is valuable practice for when they have a salary along with living expenses.

Consider giving your teens a pre-paid credit card. This has a set amount, so they will not go over budget. At the same time, educate them on the many pitfalls and dangers of credit cards, if not used wisely. Many teens get their first credit card and max it out before the ink is dry on the application. Give them the training they need before they get into financial trouble and they'll be ahead of the credit card game.



What about expensive, big-ticket items? You could decide to give them as a birthday or Christmas gift. You could tell them to save up their money and buy it themselves. Another option is to pay half.

I don't recommend just giving an expensive item to them. It will not be as valued, no matter what you sacrificed. If teens earn a much-coveted item, they will take better care of it and appreciate it more. Sometimes, they will decide they don't want it after all.

What if your teen makes a reasonable request? Grant it whenever possible. As trying as they may be at times, the teenage years are fleeting. Cherish every opportunity you have to arm your son or daughter with the knowledge they will need in life. Money is just one of the issues they will face and the more you teach them, the better equipped they will be for their future.

Once you get your spending under control for your teens, you might find you still have a gap in your budget. The financial news is grim, and predictions are that things are going to get worse before they get better. We've all felt that wince when we pull out our wallet, or the pinch at the pump as we pay for just enough gas to get us to work. Things that we comfortably paid for last month are suddenly on the "luxury" list.

There are two basic ways to fight the higher food prices. One is to spend less by cutting costs whenever possible. Some examples are; buying

store brands instead of name brands, buying less or doing without, combining errands to save gas, cutting coupons, shopping sales, and any number of frugal strategies that most of us probably already do.

Yet, what if that isn't enough? The other way to ease your money strain is to bring in more income. I doubt that your employer is just going to offer you a nice hefty raise, but if you are due for a review, or feel you have earned a raise, schedule a meeting. Don't just ask for a raise because you need it. Instead, show how you've performed or improved and what an asset you are to the company.

If a raise isn't in the horizon, you could increase your hours. Another attractive alternative is to get a part-time job to supplement your income. This could be temporary or could grow into a more profitable job in the future.

The best time to find out about part-time benefits is when you are applying for the job. Don't be afraid to ask questions. It shows that you are informed and looking for ways to make sure the job is a good fit.

For example, many corporations allow benefits with a minimum of twenty hours a week. This is ideal, because you are working half as much, yet still enjoying health benefits, 401K plans, vacation time, sick leave, and any other perks the company offers.

This is ideal for someone who has to be home at certain times for the family, or who has a second job. Or for the person who needs an extra paycheck, but doesn't want to spend eighty hours a week working.

Even if your company doesn't offer these benefits, you can still enjoy special perks. Most retailers offer an employee discount or special sale days. You also get "first pick" of newly stocked merchandise or find out ahead of time when something is going on clearance.

If you work in the food industry, you may get free meals or a special discount. This usually extends to family members as well. For every eight-hour shift you work, you are entitled to a half-hour break through the national labor laws. This applies even if you only work two or three days a week.

Part time positions can be seasonal, like summer-time work or around busy holidays. You may take a temporary position to get your foot in the



door. Or you may want a second job for a short time to get extra cash for a special vacation or for a down payment on a new home.

Part time work is attractive is a great way to utilize a degree in your field without committing to a full-time career. Also it is the perfect opportunity to socialize with your co-workers and customers. Many retirees are going back to work part-time for this benefit.

A part time job is the perfect opportunity to network with people in your chosen field. This could lead to the dream job you've always wanted. This is why college or high school internships are so popular, even though an internship is typically very low paying. A part time position is better because it provides a paycheck along with the contacts.

So is a part time position a good opportunity for you? By weighing the benefits of more time pursuing your dreams, while still enjoying the profits and perks of employment, you may find that a part time job is perfect. A part time job may be just the extra boost you need to ease your wallet woes.

## Barb's Caramel Bars

- 1 package Kraft caramels
- ½ C milk
- 1 ½ cups chocolate chips
- 1 ½ cups flour
- 1 ½ cups oatmeal
- ¼ tsp salt
- 1 ¼ cups brown sugar
- ¾ tsp baking soda



Preheat oven 350. Mix dry ingredients. Melt 1 ½ sticks margarine. Add to dry ingredients. Blend well

Reserve 1 cup of this mixture. Press remaining mixture into bottom of 9x13" pan. Bake 10 minutes.

Melt caramels and milk in double boiler. Remove crust from oven. Spread chocolate chips over baked crust. Spoon melted caramel mixture evenly over this. Sprinkle remaining cup of dry mixture over entire top.

Bake an additional 10 minutes. Cool

