Getting the school year off to a good start is so important for your child's attitude, self-confidence and performance. Whether your child is attending a new school or returning to the same school for a new year, parents can help ease the transition.

Milly Kaiser, family life educator with University of Illinois Extension, says that now is the time to start preparing younger children for school. Kaiser offers these suggestions:

- Show your interest and enthusiasm about the new school year. If you are confident and excited, your child is more likely to feel this way.
- Be sure your child is in good physical and mental health. Schedule doctor and dental appointments before the school year starts.
- Re-establish a bedtime routine about a week before school starts. Children need to get a good night's rest in order to do well in school.
- Start talking about the upcoming school year and what to expect.
- Visit the school with your child to check out the classroom, playground, cafeteria and other facilities. It's important for children to feel comfortable in their surroundings.
- Buy school supplies early to get organized.
- Together with your child, arrange a place for homework and a comfortable spot to encourage reading.
- Post a calendar to mark important school dates for everyone to see; highlight the first day of school on the calendar.
- Share a positive attitude about learning. Your attitude and values play a big role in your child's education.

Now is the time to start working on that transition to school. A successful transition can set the groundwork for a successful school year.

10 MONEY-SAVING IDEAS TO BUILD FINANCIAL SECURITY

10 commonsense tips to build financial security for individuals and families.

Unexpected expenses can erode personal goals for paying down debt, adding to savings or building an emergency fund, yet consumers can still find ways to trim expenses and build financial security, says Carol Young, Kansas University Research and Extension financial management specialist.

Young offered 10 commonsense tips for individuals and families:

1) Take an inventory of your financial accounts, including regularly scheduled payments such as home mortgage or car payment), balance(s) due on credit cards or other loans, and basic living expenses, such as food, utilities, insurance, and health care.

2) Track spending to assess average expenses and identify unnecessary expenses.

3) Categorize expenses, and add categories for a) building an emergency fund; b) saving for short-term goals; and c) saving for long-term goals.

4) Compare money coming in and money going out. How does your take-home pay compare to expenses?

5) Eliminate extras, but allow an occasional, moderately-priced reward for striving to improve personal money management skills.

6) Practice separating needs from wants, and make fulfilling needs the priority.

7) Use credit cards strategically or sparingly, if at all.

8) If an emergency requires spending, use emergency funds from savings or explore a low-interest, short-term loan to cover the cost, rather than using a credit card that will have a higher interest rate.

9) Strive to pay down and retire a mortgage, rather than adding debt with one or more home equity loans.

10) No light at the end of the tunnel? If struggling with money management and debt, consider a reputable credit counselor who can help prioritize and/or consolidate payments to retire debt, and move toward building financial security.

Source: eXtension.org

CLEAN IDEAS:
STAMP OUT PICNIC STAINS
EASY WAYS TO TREAT COMMON PICNIC STAINS
FROM THE AMERICAN CLEANING INSTITUTE

Picnic aficionados agree: food tastes better outdoors! And whether it’s because we’re simply more relaxed outdoors or because the summer menu fosters more hands-on eating, food stains proliferate. To minimize the damage, keep hand wipes close by even when dining al fresco at home. For away-from-home picnics, pack stain-removal wipes or a stain-removal pen. Come laundry time, here’s how to treat some of the most common stains.

**Baked beans:** Working from the back of the stain, flush it with cold water. Next, pre-treat it with a liquid laundry detergent, using an up-and-down motion with a soft brush to break up the stain. Rinse well. Then sponge with white vinegar and rinse again. Repeat, treating the stain with liquid detergent, then with white vinegar until you’ve removed as much stain as possible. Pretreat with a prewash stain remover and launder with bleach that’s safe for the fabric.

**Barbeque sauce:** Treat the same as for baked beans. If the stain remains after laundering with bleach, rub in
liquid laundry detergent and soak in warm water for up to 30 minutes. Launder again.

**Butter:** What good is corn-on-the-cob unless it’s slathered with butter? For stains that make their way off your fingers and onto your clothes, pretreat with a prewash stain remover and launder, using the hottest water that’s safe for the fabric.

**Chocolate:** Deliciously gooey s’mores are a favorite campfire treat, as well as a prime source of chocolate stains. When the stain strikes, gently scrape off any excess chocolate. Once you get the item home, soak it in cool water. Then pretreat with a prewash stain remover and launder in the hottest water that’s safe for the fabric. If the stain remains, launder again, using the type of bleach that’s safe for the fabric.

**Ice cream:** Pretreat or soak stains using a product containing enzymes. Soak for at least 30 minutes – longer if the stains are old. Launder, using the warmest water that’s safe for the fabric.

**Mayonnaise:** Pretreat with a prewash stain remover and then launder, using the hottest water that’s safe for the fabric.

**Mustard:** Flush under cold water to loosen the stain, and then pretreat with a prewash stain remover. Launder, using the hottest water that’s safe for the fabric. Add bleach to the wash also – preferably chlorine bleach. (Check the care label to see if it is safe for the fabric.)

**Soft drinks:** Sponge the stain with cool water or soak it in cool water for about 30 minutes. Pretreat with a prewash stain remover. Launder. If safe for the fabric, add chlorine bleach to the wash.

**Watermelon:** These stains fall into that mysterious category of "invisible stains." The drips dry up and the stain seems to disappear. But if left over time, the stains will oxidize into pale yellow or brown stains. To keep this from happening, launder the item in the hottest water that’s safe for the fabric.

**Wine:** Sponge the stain with cool water or soak it in cool water for about 30 minutes. Pretreat with a prewash stain remover. Launder. If safe for the fabric, add chlorine bleach to the wash.

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**PLUGGED IN KIDS**

Many parents and grandparents are concerned about all the bad news related to children and the use of internet, social networks, WiFi, cell phones, etc. We know there are many hazards to children so why should we allow their use?

The obvious answer to this question is that technology is here to stay and almost every profession relies on the use of one type or another. However, current research is showing several other benefits to children’s use of technology. Some studies have shown a positive relationship between home computer and internet access and academic performance. It has been related to higher reading test scores and overall GPA.

Another study concludes that teens use of social networking and the internet can strengthen their relationships with peers they know and can help relieve social anxiety or isolation for some teens.

We know that students who spend all of their time sitting in front of a TV or computer screen typically do not get enough exercise. But another study showed that 28% of adolescents use the internet to look up information about health, dieting, and exercise. There is also research that confirms that social marketing campaigns, like those who encourage youth to avoid smoking, have been successful in deterring youth from smoking.

The risks are still high for bullying, violence, inappropriate relationships, and lowering academic success by watching too much TV and other technology issues. But, by supervising the use of this technology and guiding children’s behavior to positive use, the children can benefit and use these tools to help them be successful.

Source: www.childtrends.org

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**Etiquette Corner**

**Reminder:** When someone asks you to pass the salt – don’t forget the pepper. Mary Sue Kennington reminds us that salt and pepper are like an “old married couple” and they do everything together. So next time someone says, “please pass the pepper (or salt)” send the spouse with it and pass the two together.
Many health issues have a connection to the foods that we eat. Obesity is one risk factor that is related to heart disease, cancer and diabetes. By preparing our foods at home, we have control over the ingredients that we use, and we can change recipes to make them healthier by reducing the amount of fat, sugar, and salt.

Before modifying a recipe, take into account if the recipe is already low in fat, sugar or salt. If it is high in any of these ingredients, and you only make the recipe once or twice a year, it may not be worth the time or effort to change it. However if it is a recipe you use all the time it may be worth the effort to reduce your health risks by making some changes.

Five easy ways to make a recipe healthier are to: 1) reduce fat 2) change to a healthier type of fat, 3) reduce sugar, 4) reduce salt or sodium, and 5) increase fiber. Reduce fat by using ¼ less oil or solid fat than what is called for in the recipe. Try using reduced fat products such as non-fat milk (skim milk) and low-fat mayonnaise or sour cream. In most baked goods, beverages and desserts, sugar can be reduced by one-fourth. Sugar substitutes can also be used, following the manufacturer’s instructions. Salt is mainly used for flavoring only, so it can be omitted in most recipes. Try using a salt substitute or make your own flavor mixture from your favorite herbs.

Don’t be afraid to experiment with your favorite recipes. Try changing one ingredient at a time and keep notes about the changes you make. Remember, it is for better health!

Source: Senior Hotline Newsletter, Ohio State University Extension 2010