

Expert offers advice on keeping Christmas expenses under control

Christmas will be here before we know it, and it is time to be thinking about gifts, says Dr. Thelma Hinson, extension family resource management specialist, North Carolina State University.

There are three basic steps to staying in the black during the holidays, Dr. Hinson says. Set ground rules, develop a budget and then follow it.

The family should sit down and discuss the situation, then set guidelines, such as the following:

- operate on a cash basis. "This means that no more purchases will be added to the credit card account than can be paid for right off," Dr. Hinson says.

- buy only what the family cannot make or do. "Using family members' time and talent to make a gift or perform a service is excellent on limited budgets," Dr. Hinson says.

- set a firm guideline as to the cost of individual presents.

- spend money only for quality items, rather than on gimmicks or waste. "Consider the beautiful gift wrapping materials and how quickly they are shredded and discarded. Is that waste? Could costs be reduced by using imagination, natural materials or something on hand for packaging?" Dr. Hinson says.

Budgeting is the key

Were you still paying for Christmas presents on Valentine's Day and St. Patrick's Day?

"Control holiday spending and you will be able to enter the New Year feeling financially blessed instead of blue and burdened," says Dr. Hinson.

Let the family budget rather than generous impulse determine what is to be spent. Start with the extra money in the budget in November and December plus any special savings set aside for the holidays.

Then make a list of gifts. "Look over the list and set priorities. Eliminate those that are not important enough for you

Nutritionist

says women

need more milk

If you have occasion to toast someone's health, Dr. Mary Ann Spruill suggests you do so with a glass of milk.

"Adults need two cups of milk every day, and teenagers should drink three cups daily," says the extension nutrition specialist at North Carolina State University.

Most women do not have enough calcium in their diets. "The latest U.S. Health and Nutrition Examination Survey shows that calcium deficiency starts as early as age 11. Between 18 and 30, two-thirds of all women on any given day do not get enough calcium in their diets. After age 35, this increased to 75 percent," Dr. Spruill says.

These girls and women are likely to develop osteoporosis. The word osteoporosis literally means "porous bones." This bone loss disease strikes primarily white women. By age 65, one in four of these women will have broken a bone because of this disease, Dr. Spruill says.

"Some people think adults don't need calcium, because their bones have stopped growing. But science has found that a woman's peak bone mass is developed between the ages of 18 and 35. After that, calcium is needed to maintain bone strength.

Seventy percent of the calcium available in the American diet comes from dairy products, according to U.S. Department of Agriculture figures. Good sources of calcium are dairy foods, canned salmon and sardines (as long as the bones are eaten), and green leafy vegetables.

to mortgage your 1985 income," Dr. Hinson says.

Once the list is finalized, spend no more than you planned and less whenever possible. Keep a record of expenses; check it frequently. Make avoiding debt a gift to yourself.

Buying food

Would you like to save 15 per-

cent of your food costs?

Most people know how to do this, says Rachel Kinlaw, extension foods and nutrition specialist, North Carolina. It is

simply a matter of putting basic rules into operation.

Make a list and stick to it. Don't shop when hungry and avoid impulse buying. Plan

ahead to take advantage of specials and to use up leftovers. Don't buy so much of an inexpensive product that much of it is wasted. Comparison shop. Cut meat and poultry up yourself.



Fresh Daily

Ground Beef

98¢

Lb.

5 Lb. Pack Or More

A gift certificate from Food Lion is perfect for anyone on your gift list. Available in various price ranges.

Prices in this ad good thru Sunday, December 16, 1984

\$2.58

Lb.



USDA Choice Beef Loin

Sirloin Steak

\$2.98

Lb.

USDA Choice Beef Loin Steaks



T-Bone/Porterhouse

\$1.38

Lb.

Fresh Daily

Ground Chuck

We reserve the right to limit quantities.

Beautiful Poinsettias



\$2.99

Each

Sealtest Egg Nog .89

\$1.99

U.S. #1 White

20 Lb. Bag Potatoes

59¢

Head

Crisp

Iceberg Lettuce




Red Ripe Tomatoes Lb. .59

4 Lbs. / \$1

Golden

Ripe Bananas

<p style="font-size: 2em; font-weight: bold;">\$1.29</p> <p>8 Oz. - Cottage & Home</p> <h2 style="font-size: 2em;">Wise Fries</h2>	<p style="font-size: 2em; font-weight: bold;">\$5.09</p> <p>Pkg. of 12 - 12 Oz. Cans</p> <h2 style="font-size: 2em;">Miller Beer</h2>	<p style="font-size: 2em; font-weight: bold;">\$5.19</p> <p>Pkg. of 12 - 12 Oz. Cans/Reg. & Lt.</p> <h2 style="font-size: 2em;">Budweiser Beer</h2>	<p style="font-size: 2em; font-weight: bold;">89¢</p> <p>2 Liter - Diet Coke/Caffeine Free Diet Coke/Caffeine Free Coke</p> <h2 style="font-size: 2em;">Coca Cola</h2> 
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99¢

32 Ounce

JFG Mayonnaise

\$1.49

42 Ounce

Cold Power



3 / \$1

14.5 Oz. - All Flavors

Alpo Dog Food



6800 EVERYDAY LOW PRICES