RESOURCES
SHOP SMART THIS HOLIDAY SEASON

The holiday shopping season seems to start a little earlier every year. To compete with online shopping options, brick and mortar retailers keep opening earlier and earlier. Black Friday will be well underway long before Thanksgiving dinner has been reduced to leftovers.

Are you ready? For serious bargain hunters, all the sales the day after Thanksgiving really get the adrenaline going. To make the most of the big day, hardcore shoppers sort through a mountain of advertisements and go online to find the best prices. They plan to hit stores for time-specific sales and map out routes that cut down on time spent in traffic or looking for a parking spot.

By the end of the day, these exhausted but happy shoppers sleep well, knowing they got great deals on every purchase.

And then there is everybody else. Many avoid the chaos by shopping early or online. Others get caught up in the moment, joining the spending frenzy without so much as a shopping list.

While shopping smart is important every month, the stakes are especially high after Thanksgiving. Starting your holiday shopping early helps. But with a little forethought, even procrastinators can benefit from shopping smart.

Shopping smart means developing a sound spending plan for the holidays. Economic conditions are
improving, but piling up a lot of holiday debt is never a good idea. Know how much money you can reasonably afford to spend. To avoid financial problems in 2014, limit your spending to the cash you set aside for the season.

Think creatively. Belt-tightening is in, wasteful spending is out. Remember, it is the thought that counts. Homemade gifts, whether food, clothing, or crafts, may be appreciated more than something purchased at the local big box store. Gifts of time for babysitting, baked goods or housecleaning may also be well-received.

Your holiday spending plan is not just about the gifts you plan to buy. Remember to include parties, greeting cards, charitable giving, clothes to wear to holiday functions, and other things that make your holiday season joyful.

Use ads appearing in newspapers and mailboxes around Thanksgiving to plan your purchases. Compare offerings from different stores to find the best values. Once you decide on a particular item, compare features, quality, prices, charges for installation, delivery, and service.

Sometimes the cost to use and maintain an item makes selecting a more expensive model the cheaper option.

To conserve gasoline, avoid running from store to store. Instead, use the phone and Internet to find information. Particularly for gifts you need to send out of town, it is often cheaper to order the desired items for direct shipment to the recipient.

Shopping online can also be an easy way to locate special or unique gifts. Do be careful. Use a secure browser, shop with companies you know, and keep your password creative and private. Pay particular attention to shipping charges, and be sure to print out and keep records of your purchases.

Retailers will roll out holiday items earlier than ever this year. Sales may also start earlier as retailers clear out merchandise. That means plenty of bargains, but you will need to shop carefully to find them. The best deals may come late in the season. Waiting for last minute price cuts makes sense for items that are not in short supply.

Examine factory seconds and irregulars carefully. These items have flaws or imperfections. Find the flaw and

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BE SMART:

Bargains that sound too good to be true are usually just that. Expect to pay a fair and reasonable price for goods and services. Read labels, seals, tags, and instruction booklets. Ask questions. Get the facts before you buy. Find out what is promised, who stands behind the promises and what you must do to benefit from any warranty. Return a purchase that is damaged, did not provide reasonable wear or otherwise live up to the guarantee.

decide if it will make a difference. Look in your newspaper classified ads for items, too. Buying person-to-person often saves money.

Overspending can ruin the holidays and the months that follow. Shopping smart means planning ahead, and sticking to your plan. Spending only as much as you can afford will make the holidays better for you and your family—even if they do not receive everything they wanted.

Here are some tips to consider when talking with someone with dementia:

◊ Be patient if the senior repeats the same story over and over, or if she has trouble finding the right words.
◊ If a senior is having trouble saying the name of an object, try patiently suggesting the word or pointing to an object or picture.
◊ People with dementia still pick up on nonverbal cues from the listener, so pay attention to your posture, facial expressions, and tone of voice.
◊ Avoid long explanations and complex stories, since the senior may lose track.
◊ Understand that the senior may forget agreements that she made sometime in the past.
◊ Making a decision is sometimes difficult for a senior with dementia. Instead of asking “Where would you like to go today?” say something more structured such as, “Would you like to go to the park or the senior center today?”
◊ Sharing memories and reminiscing with a senior — even when things did not happen exactly the way the senior remembers them -- are a good way to strengthen your relationship.

RELATIONSHIPS

COMMUNICATING THROUGH DEMENTIA

Mary had enjoyed a long career as a professor and was a very skilled communicator. As she aged, however, she found it increasingly difficult to remember some everyday things. Even more frustrating was her declining ability to find the right words to express herself. Her daughter Doris convinced Mary to get an assessment, which showed that Mary was in the early stages of Alzheimer’s.

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REMEMBER:
Communication changes are unique to each person with Alzheimer’s and other dementias, but they are a common symptom. Early on, the senior may laugh off his absent-mindedness and forgetfulness, but as dementia progresses, the senior and his family may become very frustrated with one another.

◊ Avoid quizzes that start with, “Do you remember when…” since he may not. Sharing old family photos or music may trigger some long-term memories.
◊ Arguing with a senior may increase his agitation. Take a deep breath and remind yourself that he is struggling too.
◊ When trying to converse with a senior, look him in the eyes and minimize background distractions such as other conversations and TV.
◊ When calling or visiting, open the conversation with a reminder such as, “Hello Dad, this is your daughter Marge.”
◊ Write notes for the senior if she is able to understand them.
◊ Most important, treat the senior with dignity and respect. Avoid talking down to him or as if he is not present in the room.

Not all communication problems are the result of dementia. Some can result from medications, minor strokes and other physical limitations.
A complete physical exam by a doctor may help determine strategies for maintaining communication with a senior can be key to maintaining a loving and supportive relationship.

HEALTH
WHICH VEGETABLES PROVIDE THE MOST NUTRIENTS AT THE LOWEST COST?

A study at the University of Washington, Seattle determined which vegetables have the most nutrients at the lowest cost. Using nutrition data from the U.S. Department of Agriculture and the food price database from the Center for Nutrition Policy and Promotion, Adam Drewnowski, PhD calculated an Affordable Nutrition Index (ANI).

The ANI number was determined by dividing the Nutrient Rich Index for each food by the food’s cost per serving. The Nutrient Rich Index is found by tallying the percent Daily Values on the nutrition label for six healthy nutrients (protein, fiber, Vitamin C, Vitamin A, calcium and iron) and subtracting the percent Daily Values for three unhealthy nutrients (saturated fat, added sugar and sodium). The higher the ANI number, the more affordable the food was nutritionally.
Dr. Drewnowski’s study found that sweet potatoes, carrots, tomato juices, tomato soups, white potatoes, and dark leafy vegetables were the most affordable and nutrient-dense per serving. Unfortunately, when Dr. Drewnowski looked at the national study of what people eat regularly, only potatoes and carrots were eaten frequently. Therefore, most people are not regularly eating the most affordable, healthiest vegetables.

# BEANS AND GREENS SOUP
(ADAPTED FROM A RECIPE ON FRUITS AND VEGGIES MORE MATTERS)

- 3 cups canned pinto beans (1½ cans)
- 2 cups finely chopped cooked kale, collards or mustard greens
- 1 tablespoon olive oil
- 1-2 cloves garlic, minced
- 1 medium onion, chopped
- ½ teaspoon salt (optional)
- ¾ teaspoon ground cumin
- 1½ teaspoons cider vinegar
- ½ teaspoon red pepper flakes
- 1 cup chopped fresh tomato
- 1½ teaspoons cider vinegar
- ½ teaspoon red pepper flakes
- 1 cup chopped fresh tomato
- ⅛ cup fresh cilantro, chopped
- 4 tablespoons low fat plain yogurt
- 1 teaspoon liquid smoke flavor

**4 servings**

1. Purée half the beans in a blender.  
2. In a large saucepan, sauté the garlic and onion in the oil until softened.  
3. Add the bean purée and remaining beans to the onion and garlic. Stir in the cumin, red pepper flakes, cilantro and smoke flavoring. Cook on medium heat about 10-15 minutes, covered. If soup appears dry, add some low sodium chicken broth or water.  
4. Add the greens, pepper, salt and vinegar. Cook until heated through.  
5. Spoon hot soup into bowls. Top each serving with ¼ cup chopped tomato and 1 tablespoon yogurt.

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If you would like to learn new ways to prepare these affordable and highly nutritious vegetables, go to the Fruits and Veggies More Matters Website at [http://www.fruitsandveggiesmorematters.org/](http://www.fruitsandveggiesmorematters.org/). Click on the “Recipes” section on the menu across the top of the page and you will find recipes for many vegetables and fruits.

**NUTRITION ANALYSIS**

**WITH SALT ADDED:**
- Calories: 270
- Carbohydrate: 45 g
- Protein: 15 g
- Fat: 5 g
- Saturated Fat: 1 g
- Cholesterol: 1 mg
- Sodium: 627 mg
- Dietary Fiber: 14 g

**WITHOUT SALT ADDED:**
- Sodium: 336 mg
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