

# Jean's Journal

Jean Wheelock

FCE Council Chair



November and fall is in full swing. Fall is my favorite time of year with all the beautiful colors, nature so graciously provides. The fields are harvested and decorations of corn-stalks, pumpkins, corn and apples appear in many yards. At our recent achievement day event, we were treated to a wonderful apple dessert created by Bonnie Krueger from the Salt Creek Circle. It would be great for our thanksgiving table and Bonnie shares the recipe for you.

## Apple Dessert Crust

- 1 yellow or butter pecan cake mix
- 1 stick margarine, melted
- 1 cup coconut
- 1 cup chopped pecans

Mix together and spread into a 9 x 12 inch greased pan. Bake in pre-heated 350 degree oven, 12 minutes or until golden brown.

## Filling

- 4 to 6 cups apples, sliced

Cook in microwave until tender with 2 tablespoons lemon juice. Thicken with 1 tablespoon cornstarch. Pour on top of baked crust. Sprinkle cinnamon over apples. Spread cool whip over apples. Drizzle caramel ice cream topping on this. Serve 12 to 15. Enjoy.

Many of our clubs have service projects where they help others. Some of their accomplishments this past year include quilts for the Linus Project, supplies for the Cedars Home and lap robes for nursing homes. What better time than this month when we celebrate Thanksgiving to share our bounty with others. I wish all much happiness and many blessings. Happy Thanksgiving.

## Character Counts! Corner

### Doing the right thing even though the cost is high



In one of Michael Josephson's radio commentaries he relates a story of when he was a law professor. A student reported that Josephson had made a scoring error on his exam—in his favor. Josephson says that he was pleased with the student's integrity and told him so as he began to change his records. The student's beaming face turned to shock. "You're going to lower my

grade?" the student sputtered. "I never would have come in if . . ." Josephson said, he didn't finish the sentence. He didn't have too. He blew his cover. His display of integrity was counterfeit. He expected praise and the unearned grade as a reward for being honest.

Several of Josephson's colleagues told him that all he accomplished by changing the grade was to reinforce the

cynicism that honesty is for suckers. They felt that the student should have been rewarded for his candor to encourage him to be honest in the future.

Josephson reacted by saying "What's going on here? Why isn't praise and respect enough of a reward for honesty." Is the lesson we want to teach that we

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## Children and disaster

Whether we are preparing for possible inconveniences as a result of Y2K problems on January 1, 2000, or are preparing our families for other disasters or emergencies, it is important to consider the possible effects on children and take into consideration their needs. A pre-planned box of activities, knowledge of emotional and behavior effects of disaster on children and confidence in your own ability to cope will contribute greatly to your success in recovering from whatever disruptions life may bring.

Studies of natural disasters have shown that children may experience emotional and behavioral effects for months, one year or even two years following a disaster. Try to keep these points in mind when caring for children when a disaster occurs.

- Heed suggestions or public warnings for the care and safety of your children.
- Remember that children mirror their parent's anxieties. Your agitation or calmness is reflected in their fear or coping.
- Tell children simply and matter-of-factly about the problem and how it is handled.

This helps avoid the fear of the unknown often sensed by children in unusual situations.

- Take something familiar into a new situation. This helps a child feel more secure.
- Involve children in sharing action taken, no matter how small. They need and want to carry out important roles. This helps them feel a part of the family and helps prepare them to meet later situations.

Children are sometimes punished for not behaving seriously. Most children are not capable of understanding the magnitude and severity of the situation. They need more understanding and patience at this time.

If your child's behavior appears unusual, he may have lost something, maybe a pet or his favorite toy. Ask him, regardless of his age, what he misses. Discuss his feelings and, if possible, try to replace the lost belonging.

Sometimes it is necessary to leave children with a relative or friend for a time. These suggestions help them adjust to your absence.

- 1) Try not to let your children know you will be away until you are sure about where

both you and they are going to be staying. This will prevent them from worrying or brooding over the absence.

- 2) Let them know how long you will be away.
- 3) Let them know how often you will be in touch with them.
- 4) Keep in touch with your children frequently and as regularly as you promised. This will lessen the upset of your being away.

5) Finally, keep track of your children to be sure they are provided for. You know their needs more than anyone else.

All families should prepare a family emergency plan. Knowing what to do in the event of an emergency of any kind will reduce your anxiety and, in turn, the anxiety level in children. When disaster strikes in other regions, help others. Send food, clothes, toys or encouraging letters. This helps children understand and develop a caring attitude towards others. When disaster strikes closer to home they will understand better. Most importantly, don't forget you have one another and often weathering an emergency together makes families stronger and more resilient.

## Family Living



by Lorene Bartos, Extension Educator

### Laundry detergents and their effective uses

Liquid laundry detergents are especially effective on food, greasy and oily soils. Since they are liquids, they are good for pretreating spots and stains.

Powder laundry detergents are especially effective for lifting out clay and ground-in dirt, thus they are ideal for children's play clothes. They can also be used to pretreat, by making a paste of detergent and water. (LB)

## The Year 2000 and your money

According to the Federal Deposit Insurance Corporation (FDIC), the money in FDIC insured banks and savings institutions is safe and those businesses will be functioning normally when January 2000 arrives. Banks and other large businesses are taking every step possible to make sure that business will continue as usual in early 2000. If you are still a little nervous, however, there are some suggestions being offered that are sound money management practices that should be followed at any time. The Year 2000 may be the boost you need to act on those good intentions of getting your financial matters in order.

Keep copies of your financial records. Make sure you have proof of payment of key bills that will cause a hardship for you or your family, if proof is not readily available. Organize key financial records so information can be retrieved quickly, if needed.

Pay attention to your finances. Balance your checkbook monthly and check bank transaction receipts, immediately. Keep transaction slips until you have received a monthly statement with all transactions listed.

Get a copy of your credit



report and review it for accuracy. Call one of the major credit reporting agencies to get a copy of your report. The small fee (about \$8) may be your best purchase of the year.

Resolve any discrepancies in your financial matters now.

Be on the lookout for Y2K scams. Do not give personal information including bank account, credit card and social security numbers to anyone who contacts you first.

Keep a small amount of cash on-hand in small bills. The amount of cash you might have for a weekend vacation trip is a general guideline.

Check the deposit insurance on your bank, savings or credit union accounts. If you have more than \$100,000 in any location, you will want to make sure you understand the insurance rules. (LJ)

## AARP offers 55 Alive — Mature Driver Course

If your driver's license expires in 2000 and you are 50 years of age or older, you are urged to enroll in the 55 Alive—Mature Driver Course. In this course, you will review driving skills and prepare to take the license renewal test. This class is being offered Tuesday, December 14 and Wednesday, December 15, 9 a.m. to 2 p.m. Cy Miller, certified instructor, will be in charge of the class. To register, call 441-7180. Registration fee is \$8. Participants are asked to bring a sack lunch. (LB)