

Will Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

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HOLIDAY SPENDING

Q: I'm on a fixed income and have a large family. Can you give me tips on how to prepare for the holidays ahead and all the buying that comes with that?

A: The holidays can really bring up our issues on money and finances. This year is a great time to start a mindful practice about spending and buying. As part of our series on mindfulness, think about this: Do you really need to buy gifts for everyone on your list? Is spending money causing more stress than the joy of giving affords (think how it feels when running around the shops for that last minute gift that was forgotten)? Don't we all have plenty of stuff (how many times do you look at your closet and see all the things you don't wear)? Is the old adage true that it's the thought that counts?

Holiday expenses can quickly add up. Hosting a party or a meal gets expensive. Purchasing gifts includes the cost of the gift, the wrapping, and sometimes shipping. Holiday cards average about \$8 per box, not including stamps, which are now 47 cents! Then there's the gas needed to drive all over town looking for the perfect, wrapping, card, turkey, etc. Holiday giving and hospitality are fun traditions, but are they really necessary?

Consider a mindful holiday season, and mind your budget at the same time:

-Make cards, or even write a heartfelt letter instead. Use up piles of old greeting cards

and magazines to create holiday collages and pictures for friends and family.

-Host a potluck instead of putting on a lavish holiday meal. People often ask, "What can I bring?" By telling your guests what you need, you share the joy of giving, and people love to feel useful!

-Suggest a gift exchange, where everyone draws a name, gives one gift and gets one gift. Let's face it: do we really need more stuff?

-Ask your friends if they want to take a year off from gifts, and instead opt for an experience. A nice meal out together, an afternoon movie, or a hike outside. Their answers might surprise you.

-Look for deals all year long. If you know you'll be obligated to give some holiday gifts, start early and buy when there are sales.

-Get creative. If you know a friend loves your homemade bread, give her a loaf instead of a gift that may be forgotten.

Use your holiday budget and energy to let your friends and family know that you are grateful for their friendship, companionship, love or attention. People usually remember a feeling much more than they remember a trinket or sweater.

Sources:

8 Ways to Spend Less on Holiday Gifts, Forbes November 30, 2015
<http://www.forbes.com/sites/kateashford/2015/11/30/holiday-shopping/#25316e734903>

JOKE OF THE MONTH

What did the grape say when the elephant stepped on it?

Nothing - it just let out a little wine.

WILL CALL

Do you or someone you know need our assistance? Call toll-free (888) 994-3863 or wrpioneers.org





A LITTLE SUPPLEMENTAL ADVICE

Dietary supplements have been around for decades. Pills, capsules, liquids, and even injections comprise over 55,000 supplements sold in the U.S. today. We all need a balance of vitamins and minerals to function and survive. Sometimes there is a legitimate need for a nutritional boost, and supplements are an easy way to do that. Doctors sometimes order supplements for patients.

But that's not the problem. The problem is in the marketing and safety of dietary supplements. Supplement manufacturers are forbidden from saying their product can treat or cure disease. Because of this, they market themselves according to the desired result: weight loss, insomnia, hair growth, memory improvement, joint care, sexual performance, etc., preying on the public's desire to achieve lifestyle enhancements simply by taking a pill.

Although there are federal rules for supplements, the level of research and oversight for this category does not match what's in place for prescription drugs. The FDA needs to be notified before a supplement goes to market, but its approval is not necessary. Supplements in the U.S. have been found to contain harmful ingredients, and even contamination, putting the consumer's safety at risk. Consider this statement from the Federal Trade Commission and U.S. Food & Drug Administration:

"Dietary supplements may seem like harmless health boosters. But while some have proven benefits, many don't. Unlike drugs, dietary

supplements aren't evaluated or reviewed by FDA for safety and effectiveness, and even "natural" supplements can be risky depending on the medicines you take or the medical conditions you have. In recent years, hundreds of supplements also have been found to be tainted with drugs and other chemicals. Always talk to your doctor before you take a new supplement, and avoid any supplement claiming it's a "cure."

Our advice: Review supplements with your doctor. Read labels carefully and research ingredients you don't recognize. Increase your vitamin and mineral intake through your diet, including fiber, fruits and veggies of all different colors. Exercise helps with sleep, mood and weight.

Fall is a great time to get outside for the sun's [free] Vitamin D before winter comes. Be your own supplement!

Sources:

"Supplements: A Complete Guide To Safety"

by Janeen Interlandi.

Consumer Reports, Sept 2016, p.20.

Full FDA Statement on Dietary Supplements available at:

<https://www.consumer.ftc.gov/articles/0261-dietary-supplements>



QUOTE OF THE MONTH

Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like. - Will Rogers

