

# How To Survive An Income Loss

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The following information is taken from the Purdue Extension Financial Series: When Your Income Drops: Fact Sheet 9 Sharpen Your Survival Skills. Many families can minimize the undesirable effects of a cut in income by following a few basic survival principles. With a positive attitude, learning and following good management practices can be a source of satisfaction. Many persons realize, after learning to manage their resources differently, that their situation is not as bad as it seems. Their income is less than before, but the "slack" in their financial system has been reduced and they are doing more with what they have.

Economizing refers to allocating your personal and family resources where they do the most good, either by increasing your family's well-being or, in a time of recession, by minimizing economic hardship.

To economize does not necessarily mean to buy less of an item — it might even imply purchasing more. For example, if you determine that home baking or cooking or any other activity would pay for itself by either saving resources or producing income, then increasing expenditures for needed supplies may be in order.

As another example, if you believe a successful job search requires suitable clothing or a skill you do not have, spending to achieve these may be the most productive use of your limited resources. Keep in mind, though, you must decrease spending more than equivalently in other areas if your income has dropped.

Remember the economizing principle: Use your resources so they do the most good in terms of meeting your needs and wants in the short- and longer-term. Part of your resources will be used to buy goods and services you use or consume. Another part of your resources you will want to invest for the future. You might invest in ways to save or earn money by producing services, or you might invest in yourself — in job training, a wardrobe, or changing location.

Economizing can be achieved in a number of ways: substituting less costly for more costly resources; finding new uses for resources you already have; conserving resources through wise use; cooperating with others to stretch resources; and taking advantage of community resources.

Substitute less costly resources for more costly ones. If you have some time and talent that you could substitute for purchased time and talent, do it! Walk — don't drive — to the neighborhood store. Eat at home rather than out. Cook from basics rather than microwave or "instant" dinners. Rent costly equipment you seldom use. Examples abound, but the most important key to success is developing a habit of mind. Think, "What could I substitute that would do the job for less?"

Conserve your resources. Avoid waste. Keep your family healthy and your skills and



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your possessions in good condition. Try to get the most use or satisfaction out of each trip in the car, each use of the stove, each load in the washing machine, each dollar already spent on clothing. Think "How can I make this resource last? How can I use it more efficiently?"

Find new uses for resources you already have. Could you rent a room to help pay the rent and provide some company? How about renting part of your yard for a garden plot? If you're driving to work, could you carpool and leave your car at home every other day? If you bake or sew or tend your own small children or clean your own house, could you expand these into income-producing activities? Resources can be multiplied when you cooperate with others. Food co-ops, housing co-ops, babysitting co-ops, car pools — many forms of co-ops, either formal or informal, can help you and others economize in your use of resources. They operate from a common principle — to provide members goods or services at cost or to help members market their products themselves.

Usually members of a cooperative provide some of the organization's labor requirement. Parents might take their children to a cooperative preschool five days per week, for example. Depending on the co-op's rules, a parent might be required to work or pay for another person to work at the school one day every other week.

Organizing a cooperative to provide necessary goods and services may help members stretch their resources. When considering a co-op of any kind, be sure you understand the operating rules and are confident of the manner in which it is run. Only a part of the resources you value and use are privately owned. A large share could be called public or community resources.

Other community resources provide entertainment or recreation. These include parks, wildlife areas, museums, and libraries. Don't forget that you and your family need to take some time for fun, too. Get together with friends for a picnic, potluck, card games, fishing, or whatever you enjoy. Take advantage of low-cost classes and recreation programs in your community. Many communities offer free or low-cost health or counseling services ranging from inoculations to family planning to psychological counseling. Personal or family resources can be greatly enhanced through use of community resources.

Thought: The secret of achievement is not to let what you're doing get to you before you get to it.

Sharon Guthmiller is a Yankton County Extension educator specializing in family and consumer sciences.

# MAKE SUNDAY MORNINGS Sweet

Sunday mornings are a time to slow down and enjoy being with loved ones. It's the perfect day to relax and create an easy, yet special breakfast for family or friends.

Refrigerated cinnamon rolls are a delicious place-and-bake staple to sweeten up Sunday mornings without a lot of fuss. Semi-Homemade's Sandra Lee knows how to make an incredibly easy, yet special, Sunday morning breakfast. According to Lee, smart shortcuts in the kitchen allow you to create something delicious and still have time to enjoy it with those you love.

"Pillsbury refrigerated cinnamon rolls are a great example of how you can make loads of delicious goodness with hardly any prep time," Lee said. "From my personal experience, there's nothing like pulling a pan of cinnamon rolls from the oven to warm up a home."

For an easy Sunday morning breakfast, bake a batch of cinnamon rolls, or try one of these new easy breakfast recipes from Sandra Lee.



CARAMEL PECAN BUNS

## CARAMEL PECAN BUNS

Enjoy these Caramel Pecan Buns for an unbelievably easy, sensationally sweet Sunday morning breakfast treat.

Makes 5 servings Prep Time: 30 minutes

- 1 can (17.5 ounces) Pillsbury Grands! refrigerated cinnamon rolls with icing
- 2 tablespoons butter
- 1 cup chopped pecans
- 1/4 cup packed brown sugar

Bake cinnamon rolls as directed on package. Reserve icing.

To caramelize pecans, melt butter in 10-inch skillet over medium heat; add pecans. Cook, stirring constantly, 2 to 3 minutes or until butter just starts to brown. Add brown sugar. Cook, stirring constantly, until the sugar melts and bubbles, about 2 minutes. Spoon over buns when they are hot out of the oven.

Remove cover from icing; microwave on medium (50 percent power) 5 to 10 seconds or until thin enough to drizzle. Drizzle over warm buns. Serve warm.

Tip: Pecans can burn easily and need to be closely watched as they cook.



CINNAMON ROLL FRENCH TOAST

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Enjoy these Caramel Pecan Buns for an unbelievably easy, sensationally sweet Sunday morning breakfast treat.

Makes 8 servings Prep Time: 20 minutes

- 1 can (12.4 ounces) Pillsbury refrigerated cinnamon rolls with icing
- 2 eggs
- 2/3 cup milk
- 4 tablespoons maple syrup, divided
- 1 teaspoon vanilla extract
- Warm water, as needed

Bake cinnamon rolls as directed on package. Cool completely.

Spray griddle or 10-inch skillet with cooking spray; heat griddle to 375°F or skillet to medium heat. Slice each roll in half crosswise.

In shallow dish, whisk eggs, milk, 2 tablespoons of the maple syrup and the vanilla extract until blended. Dip each cinnamon roll slice into egg mixture, turning to coat completely. Place on griddle. Cook about 2 minutes on each side or until golden brown.

In small bowl, whisk reserved icing, the remaining 2 tablespoons maple syrup and warm water, as needed, to create a pourable consistency. Spoon over French toast.

## CHOCOLATE RASPBERRY CREAM CINNAMON ROLLS

This recipe makes an impressive treat for brunch with girlfriends or a special breakfast with family.

Makes 5 servings Prep Time: 45 minutes

- 1 can (17.5 ounces) Pillsbury Grands! refrigerated cinnamon rolls with icing
- 2 cups (1 pint) fresh raspberries, divided
- 1 package (8 ounces) cream cheese, softened
- 1/4 cup whipping cream
- 1 tablespoon honey
- 1/4 cup chocolate syrup

Bake cinnamon rolls as directed on package. Reserve icing. Cool 10 minutes.

Meanwhile, place 1 1/2 cups raspberries in a small bowl and mash lightly with fork, maintaining a chunky consistency.

In another bowl, beat cream cheese and whipping cream with electric mixer on high speed until fluffy. Beat in honey; fold in mashed raspberries. In separate bowl, stir reserved icing and chocolate syrup until well mixed. Slice cooled cinnamon rolls in half crosswise and fill with raspberry cream mixture. Drizzle chocolate sauce over top; garnish with remaining 1/2 cup raspberries.



CHOCOLATE RASPBERRY CREAM ROLLS



APPLE WALNUT STICKY BUNS

## APPLE WALNUT STICKY BUNS

Enjoy these Caramel Pecan Buns for an unbelievably easy, sensationally sweet Sunday morning breakfast treat.

Makes 8 servings Prep Time: 30 minutes

- 2 tablespoons butter, softened
- 1 medium Granny Smith apple, peeled, cut into 1/2-inch cubes
- 3/4 cup chopped walnuts
- 1/2 cup packed brown sugar
- 1 can (12.4 ounces) Pillsbury refrigerated cinnamon rolls with icing

Heat oven to 375°F. Generously butter 8 regular muffin cups.

In bowl, mix apples, walnuts and brown sugar; divide evenly among muffin cups. Separate cinnamon rolls; reserve icing. Place 1 cinnamon roll in each cup.

Bake 12 to 14 minutes or until tops are golden brown. Cool 5 minutes. Place cookie sheet upside down over muffin pan; turn over. Remove pan.

Remove lid from icing; microwave on medium (50 percent power) 5 to 10 seconds or until thin enough to drizzle. Drizzle over warm buns. Serve warm.

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Friday, Saturday, & Sunday

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Suzy Schnell and Jess Huennekens were united in marriage on Friday, April 16, 2010 at the Des Moines, IA Botanical Center.

Suzy is the daughter of Kathy Schnell of Belmond, IA, and the late Steven Schnell. Jess is the son of John and Yvonne Huennekens of Yankton, SD.

The bride is a 2009 graduate of Simpson College, and is now studying mechanical engineering at Iowa State University, Ames, IA.

The groom is a 2006 graduate of Graceland University, and is employed by Verison Communications, Des Moines, IA. The couple resides in Ames, IA.

**Schnell-Huennekens**

YOUR NEWS! THE PRESS & DAKOTAN

Happy Mother's Day 2010

Theodora Horn Rossiter, Teddy, has been my mom for more than 40 years. She has brought me and my siblings into this world and raised a concert cellist, a Wells Fargo banker, a real estate appraiser, a critical care trauma patient advocate (that's me), a two tour Iraq vet business man and a public defender in California. That being the short list of her accomplishments because what we have become has been from the strength and fortitude and personal attributes that were the gifts we got from my mom. My mom also worked as a nurse. As a child I dressed up in a little white nurses outfit with a red cross on my hat and even had white pantyhose and I would go to work with her at Nancy Nursing home and my job was to walk with different residents up and down the hall.

I remember as a child going to the Indian reservations and being involved in the community and having great fun and doing something important. We were often at meetings. I remember in 6th grade, I ran for class president and we voted with our heads down on the desk. When we looked at the board I had only one vote, my own. My campaign manager forgot to vote for me. I went home crying and my mom sat next to my bed and told me it may have happened to one of the Kennedy's when they were in 6th grade. You just have to get up wipe off your face and keep going.

And my mom had a way of making things happen with calm. I remember one time as a child our house caught on fire. My mom got my brothers out of the house and then grabbed me and my oldest sister and used the tragedy to teach me (being held on her hip) and my sister what to do in an emergency. She had my sister dial the rotary phone 9-1-1. She coached my sister what to say to the police, our address and what was happening. Now, today I not only followed my mom's footsteps in becoming a nurse, I teach other healthcare professionals what to do in the initial emergency of a trauma, how to think, what to say and how to save a life as efficiently and effectively as possible.

I want to thank my mom especially now that I have brought one little girl into this world and I, too, get to go through the sheer joy and the trials of being a mom. And, most importantly I want to thank you mom for giving me gifts that carry me through every day and provide me with a career that is very fulfilling and fun!!!

Happy Mother's Day!