

Easy Christmas morning breakfast

Christmas morning is an exciting and joyous time for families. Children are anxious to rush downstairs and see what Santa has left under the tree, and parents are eager to see the looks on youngsters' happy faces.

Having a fast and easy breakfast at the ready on Christmas morning allows

families to jump right into the festivities rather than spending too much time in the kitchen.

This recipe for "Spiced Yogurt Muffins," courtesy of the National Dairy Council, Dannon and McCormick, can be made in advance and then enjoyed while peeking into Christmas stockings or watch-

ing holiday parades on television. This big-batch recipe is ideal for feeding a household of overnight holiday guests. Or it can be prepared in advance and doled out as needed throughout the week. The muffins also can be made as a treat for holiday office luncheons. Cut the recipe in half for smaller yields.

Combine yogurt and water in mixing bowl. Whisk until blended. Set aside.

Add spices to dry muffin mix in a large bowl. Add yogurt and water mixture to the muffin mixture. Mix until just blended. Don't overmix.

Using a scoop, portion into greased or lined muffin pans. Bake at 350 F for 24 minutes, or 17 to 20 minutes in a convection oven, until the tops are golden brown.



New parents can use a helping hand during their first holiday season as mom and dad.

Spiced Yogurt Muffins (Yield: 50 servings)

- 6 1/2 cups Dannon plain fat-free Greek yogurt
- 4 cups water, room temperature
- 1 box (5 lbs) Gold Medal® Muffin Mix, Whole Grain Variety
- 3 tablespoons McCormick pumpkin pie spice
- 2 tablespoons McCormick Chipotle cinnamon

Smart ways to pay for holiday gifts

Entertaining, dinners, gifts, travel, and decorating may make for a festive time of year, but the holidays certainly can put a strain on personal finances. No one wants to experience a financial hangover come January. Therefore, making a plan for paying for holiday expenditures now can help the average person save and protect their finances.

Figuring out how to finance holiday purchases can be just as important as scoping out deals and cashing in coupons. Here's a look at some of the ways to pay for holiday gifts.

Now that spending has increased after the last recession, credit card companies are again offering deals to lure in new customers. Rewards cards are quite popular. Such cards offer points, cash back or travel miles to customers who meet certain criteria. For those who can pay off balances and meet the requirements, these cards can help save substantial amounts of money. Keep in mind that regular cards carry an interest rate of 15 percent on average, while retail store cards may be as high as 24 percent.

fee. Paying in installments helps lock in a special sale rate and can discourage impulse buying as well.

Cash and prepaid cards

Paying in cash can help shoppers avoid overspending on gifts. After setting aside a cash limit, once the money is spent, shopping is done. Paying in cash does carry some risk if the money is stolen or misplaced. Plus, as opposed to paying with credit, which can offer some purchase protection or built-in warranties, cash may have no protective benefits.



Credit cards

Many consumers feel that credit cards are the safest way to make purchases, whether in-store or online. With credit cards, shoppers are using a line of credit. Should fraudulent purchases be made or errors in accounting occur, shoppers aren't responsible — the credit card company is in charge of tracking down or absorbing the error.

Layaway

Layaway is a safe way to shop for the holidays. Layaway entitles consumers to buy an item by making installment payments. The frequency of payments depends on shoppers' ability to pay. Failure to pay will not affect a credit score or negatively impact credit standing in any way — the consumer may just lose their down payment or be forced to pay a layaway

As an alternative to cash, consumers may want to purchase pre-loaded cash cards in various amounts. Like cash, when the value on the card is depleted, shopping is finished.

Shopping for holiday gifts requires shoppers to be financially prudent. Gifts can be paid for in various ways, and shoppers should choose the option that best suits their needs.

How to help new parents make the holidays special

Bringing a baby home changes a person's life. Babies bring great joy but also some confusion into a household, especially as the new parents adapt in their first few weeks or months as mom and dad.

Babies tend to draw attention away from their folks, whose needs may be lost in the shuffle. As baby's first holiday season approaches, the youngster's parents and extended family often attempt to make the experience as memorable as possible. But family and friends of new parents also can take steps to lighten new parents' holiday burdens by offering some thoughtful holiday gifts that can provide support and love for newly minted moms and dads.

- Time: New parents typically are short on time. There's little time to shop, eat and sleep. Friends and family of new parents can give the gift of time this holiday season. Offer your services as a babysitter so new parents can enjoy

some alone time, or simply lend a hand with household chores so the new mom and dad can relax instead of work while their bundle of joy is napping.

- Memories: The first hours and days of having a new child are filled with opportunities to capture every moment. Gone are the days when film must be developed and tangible photos must be stored in photo albums. Digital technology means some photos never make it to hard copies. But even if photos rarely find their way into frames, preserving early memories is essential. Computers can fail and camera cards can break. In such instances, precious images may be lost forever unless parents have backup. An Eye-Fi™ wireless memory card will automatically upload images from a camera to a computer or external memory source, ensuring no precious snapshots are lost.

- Food: New parents' nourishment may come from any package that's

easily torn open with their teeth while tending to a crying infant. Meals, snacks and food baskets make great gifts that keep parents fed and happy. Consider memberships to fruit of the month clubs or call the new parents' favorite restaurant and send them a meal.

- Pampering: Sometimes new parents just need some pampering, whether it's a shopping excursion, a visit to a hair dresser, an appointment with a masseuse, or something as simple as a long, uninterrupted hot shower. A gift card to a spa or salon may make a good gift for a luxury-starved parent. Just remember to factor child care into the equation so that Mom or Dad will not have any excuse to cancel his or her appointment.

New parents face many challenges, and helping them through their first holiday season as a mother and father can make this precious period that much more memorable.

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