

CONSUMER IMPACT

Vol. 11, No.3 December, 2021



Banking & Safety Tips for
The Christmas Season
Page 7



Engaging a
Service Provider
Page 10



BE A WISE SPENDER

Page 4

CONSUMER IMPACT

CONTENTS

- p.03 Minister's Message
- p.04 Be A Wise Spender
- p.05 'Tis The Season To Be Responsible
- p.06 Reduced ABST
- p.07 Banking & Safety Tips for The Christmas Season
- p.08 Card Surcharges and Minimum Transaction Amounts
- p.09 Engaging A Service Provider
- p.11 Safety Tips For Buying Toys
- p.12 Have Yourself A Sustainable Christmas
- p.13 Have A Brighter, Safer Christmas
- p.14 Subletting In The New Year?
- p.16 Eating Healthy This Christmas
- p.17 Recipes



PRICES AND CONSUMER AFFAIRS DIVISION
Ministry of Trade
Cecil George-John Building
Redcliffe Street and Corn Alley, St. John's, Antigua.
Tel: (268) 462-4347 or (268) 462-0834 Fax: (268) 562-7556
Email: consumeraffairs@ab.gov.ag

Minister's Message

Historically, consumers in Antigua and Barbuda have tended to engage in heavy spending at this time of year, but with the current high prices due to the effects of the inflation, households are encouraged to be responsible in their spending habits.

The Prices and Consumer Affairs Division, within the Ministry of Foreign Affairs, Immigration and Trade, continues its vigilance to ensure the supplies of basic and essential goods are equitably distributed and are available at fair prices. Our officers will continue to enforce the Distribution and Price of Goods Act (CAP 138), in terms of ensuring the goods named under the Act, are marked with their selling prices, and the wholesale and retail prices are not in excess of the maximum selling price.

This Christmas, consumers need to take personal responsibility and shop differently by reprioritizing what is essential. The Division continues to play its role in consumer education, by providing primary stakeholders with information to assist in making wise purchasing decisions.

I take this opportunity to commend the staff at the Division for their continued efforts in giving guidance to consumers and traders to ensure fair trading of goods and services, thereby encouraging a more harmonious relationship between both parties.

As we observe this season of giving, may the spirit of Christmas bring you peace and hope, and may the New Year be better and happier.

Hon. E. P. Chet Greene
Minister of Foreign Affairs, Immigration and Trade





Be A Wise Spender

During an inflationary period, money is generally scarce and that makes it even more valuable. For as long as you don't have or a magic machine that produces money when you ask or a money-bearing tree in your backyard, then it is time for you to be careful with your spending.

As consumers, you must make wise choices when it comes to making purchasing decisions. Here are a few tips that will help you to become a wise spender.



1. Budget

Budgeting is a way of ensuring your expenditure is in keeping with your level of income. Careful budgeting should prevent you from spending more than you can afford, thus avoiding indebtedness. By organizing your money, you'll know exactly how much you can spend on food and drinks, clothing, curtains, appliances and gifts for everyone on your list.

2. Differentiate between needs and wants

To be a wise spender, you must differentiate between needs and wants.

Needs: things you must have to live a decent life.

Wants: The things that are optional. They bring you comfort but are essential and you can even survive without them.

When purchasing food items:

1. Compare prices

Compare prices for competitor goods, to get the best value for your money. Looking at the brands and comparing prices and weight is an easy way to shave a few cents or even dollars off purchases. You can start by identifying 5-10

goods that you might be overspending on now, and look for cheaper alternatives.

2. Buy in season

When the fruits and vegetables are plentiful they are usually less expensive. Locally grown produce is often available at a cheaper price because you don't pay for long transportation costs. The vegetable market, and local farmers around the island, are good options for tasty and fresh produce.

3. Plan your meals in advance

Decide which recipes you will make for breakfast, lunch and dinner. Use the ingredients to compile your shopping list.

4. Make a shopping list

Try to stick to it no matter what specials you encounter.

Two of the key benefits of making a shopping list are to avoid overspending and prevent impulse buying.

5. Buy in bulk

Bulk buying can save you a lot. Pay attention to the prices and pick up the family-size package, especially if the per-unit cost is lower.

'Tis the season to be responsible

Photo: <https://www.alamy.com/unhappy-young-black-woman-opening-christmas-gift-boxes-dissatisfied-with-xmas-presents-at-home-copy-space-image449290279.html>

This Christmas, if only everyone could make the correct purchases that they do not need to return. But that's wishful thinking.

In the days following Christmas consumer complaints usually increase as individuals seek to return goods purchased or gifts received during the festive season.

Read on for the essential information on holiday returns, from the store's policies to your responsibilities.

KNOW THE STORE'S POLICY.

Ask about returning items and the time allotted for returns. This is especially important if you are making the purchase as a gift.



NOTE: The Sale of Goods Act stipulates that goods must be of satisfactory quality, fit for the purpose for which they were bought and they conform to the description applied to them. Consumers have the right to complain and be duly compensated when goods are defective and flaws were NOT pointed out before the purchase.

CHOOSE WISELY:

Check the size, colour, style and other particulars before making the purchase. Also, take some time to shop around and compare prices. You are NOT entitled to a refund or exchange because you changed your mind, the recipient of the gift does not like the colour, the item does not appropriately meet your need or you found the item at a cheaper price.



KEEP THE RECEIPT:

A receipt is your proof of purchase that will be needed in the event you have to return an item to the place of purchase.





Photo: <https://www.moneymatterswithnini.com>

REDUCED ABST

Savings for Consumers

The popular Antigua and Barbuda Sales Tax (ABST) reduction will return this Christmas season, according to the Inland Revenue Department.

Consumers will enjoy a reduction in the ABST from Friday December 16, 2022, 12:00a.m. to Sunday December 18, 2022, 11:59p.m. The reduction will apply to all types of goods that are subjected to the ABST sold during the period, but not to services.

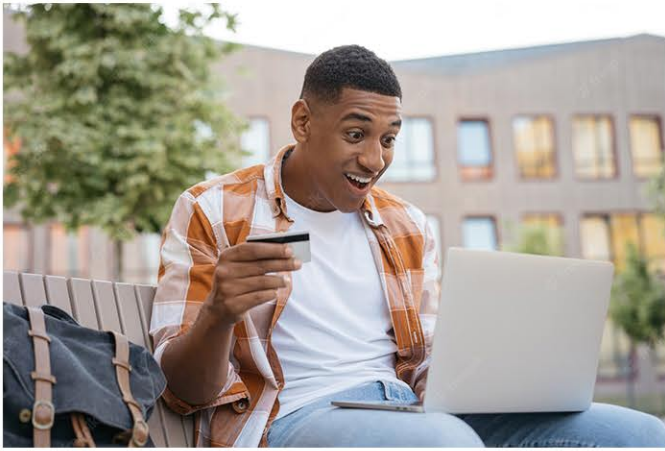
Consumers are reminded that participation in the ABST reduction days is voluntary, meaning a store can choose whether to participate or not. Additionally, all goods do not attract ABST, therefore, consumers are to be mindful of their purchases.

Consumers hoping to purchase items for Christmas usually anticipate this discount period. The possibility of being able to shave a few dollars off purchase prices can be a big attraction at this time. But it is the consumer's responsibility to check goods properly to ensure he/she is getting value for money. Also, ensure you keep your receipt. This will be needed in the event you have to return an item to the place of purchase.

Be Careful When Purchasing From Seasonal Vendors

Seasonal Street Vendors have already begun decking the sidewalks of the town. These seasonal vendors offer easy access to a wide range of goods in public spaces. They sell everything from clothing and crafts, electronics to household items and toys.

When making purchases from seasonal street vendors, consumers should examine the items carefully to ensure the quality is right and you are getting good value for your money. Check that the item is free from defects. If you have a problem with the item, you may have a difficult time locating the vendor to seek redress, since the vendor may have already wrapped up sales for the season. It would be a good idea to ask the vendor of his/her contact details.



Banking & Safety Tips for The Christmas Season



- Make a budget and stick to it. Remember responsibilities will be there after the season.
- Try to take advantage of available deals. Buyer beware if it seems too good to be true it might just be. Make sure to inspect products before purchase.
- Always have your payment methods secure. Not placing your purse or wallet down while you are shopping.
- Try to complete cashless transactions, utilizing cards and online methods. If cash is necessary, don't display large sums openly. Always have back up method.
- When using cheques for payment ensure you have funds in that account before issuing the cheque.
- Cheques presented on an account with insufficient funds will have a charge levied to that account and the cheque may be returned. This can create embarrassment for the account holder and ruin client merchant relationships.
- Customers should secure their pin when entering it at a POS with their cards. They should also protect their card details.
- Avoid having your debit card linked to an account with a substantial balance.
- When transactions are paid for with a credit card do ensure to that repayment of full outstanding or minimum amount is made by due date to avoid fees.
- If your financial institution offers reward points, use your credit card for transactions therefore earning while spending.
- Ensure that transactions are verified before giving authorization whether in person or online.
- Always keep you receipts from your transactions and reconcile to your statements within timely manner. This could be a day or 2 after your transactions.
- Customers should always ensure that a receipt is received when an item is purchased as this would be your only evidence in a dispute.
- Report any suspicious transactions to your financial institution and utilize their dispute methods for redress. Most financial institutions have 2-3 months window to submit a dispute. Consumers can also log their dissatisfaction with the Prices & Consumer Affairs Division.
- **Inspect** the ATM for skimming devices and report if found.
- Secure your pin while using the ATM. Do not share it with anyone.
- Utilize the ATM in a secure area, abandoning transactions if the environment doesn't feel safe by moving to another location.
- Be careful when using public WIFI for online banking or online transactions.
- Customers should ensure that the online sites visited are legitimate before entering their card details.
- Make sure to utilize your financial institutions online banking services which allow customers to monitor transactions and receive notification or alerts.
- Don't share your password and change once you feel it has been compromised.
- Best practice is to change monthly making sure it's not something that can be figured out easily.

We hope these tips shared will be helpful during the upcoming season.

PRESS RELEASE

APPLICATION OF SURCHARGES AND MINIMUM TRANSACTION AMOUNTS TO CARD TRANSACTIONS



ST. JOHN'S, Antigua, November 10th, 2022 – One of our mandates is to educate the public in the area of finance and banking. To this end, we want to address the practice of card merchants applying surcharges and minimum transaction amounts to card transactions. While this practice is allowed in the United States and its territories, it is not permitted in our region.

Visa Core Rules and Visa Product and Service Rules dated 23rd April 2022, which are applicable to our jurisdiction state:

1. With the exception of credit card transaction originating in the US Region or a US territory, a Merchant must not establish a minimum or maximum transaction amount as a condition for honoring the card.
2. With the exception of credit card transactions originating in the US Region or a US territory, a Merchant must not add any amount over the advertised or normal price to a transaction, unless applicable laws or regulations expressly require that a Merchant be permitted to impose a surcharge. Any surcharge amount, if allowed, must be included in the transaction amount and not collected separately.

Should you encounter any instance in which a card merchant applies a surcharge or minimum transaction amount, please report the incident to that merchant's bank. The merchant's bank logo will be displayed on the card machine.

We take this opportunity to remind all card merchants that every effort should be taken to adhere to your card issuer rules and protocols. As such, we ask that the practice of applying surcharges and minimum transaction amounts to card transactions be discontinued to avoid penalties.

Thank you in advance for your cooperation.

Mrs. Ladesa James
President
Antigua Barbuda Bankers' Association



Engaging a Service Provider for your Christmas Project

In the weeks leading up to Christmas, consumer demand for service providers increases. From painting the house to carrying out repairs, remodeling to garden works, the list goes on.

When a consumer engages a service provider, for example, a mechanic, plumber, or builder, you are entitled to certain standards.

Under the Supply of Goods and Services Act 1991 it is implied that anyone providing a service must do so:

- 1. With reasonable care and skill** - the job should be done to a proper standard of workmanship. For instance, if you have your roof fixed because it is letting in water, it should not still leak when it rains;
- 2. Within a reasonable time** - even if you have not agreed a definite completion time with the supplier of the service;
- 3. For a reasonable charge, if no price has been fixed in advance** - if the price was fixed at the outset, or some other way of working out the charge was agreed, the consumer cannot complain later that it is unreasonable.

When a service provider enters a contract for services, the service provider agrees to provide a service to a consumer in exchange for a payment.

However, on many occasions, consumers have not kept the contractual arrangement and service providers are left chasing consumers for overdue payments, or worse yet, not getting paid at all.

Though the Division cannot guarantee that consumers will make payment, there are some measures service providers can adopt.

- 1.** Always remember that business is business - getting paid is not a personal issue. Even if you know the consumer personally, be firm and professional.
- 2.** Before you start the job, ensure you have a written agreement or contract of service on its scope and costs, and the procedure for getting paid. This provides you with proof that the services or goods provided were correctly authorized. Should a deposit be required or a fee charged for late payment, these should also be stated and a specified amount given.
- 3.** Before the contract is entered into, the service provider must, as far as possible, provide the consumer with all useful information about the



Photo: <https://detailslandscapeart.com/the-landscaping-business/black-shadowchip-bark/>

service to be provided, including the materials, labour costs and time required. This way, the client has an idea of the cost and can decide whether or not to commit by signing a contract.

4. During the performance of the contract, the service provider must inform the consumer when he/she realizes the service will cost more than what was discussed, the nature of the service has changed or it will take longer than expected. This lets the consumer decide what he/she wants to do in light of this new information.

A service provider who has given a cost estimate cannot just bill a higher amount at the end of the job than was given in the estimate.

5. Supply of tools and materials

The service provider usually provides the tools, materials and other items required to perform the job. However, the service provider can agree with the consumer that the consumer will provide them.

When the consumer provides the materials and other items, the service provider must use them with care. The service provider must also notify the consumer if materials provided are not suitable or have an apparent or hidden defects which a reasonable service provider should notice.

6. Sub-contracting

A service provider can carry out a contract for services by asking another person (known as the sub-contractor) to provide all or part of the service however, the consumer must be in agreement. Even when a contract is sub-contracted out, the service provider remains responsible toward the consumer. This means that, if the sub-contractor does not perform the work or performs it poorly, the service provider cannot merely blame the subcontractor; he/she must do whatever is possible to correct the situation.

7. Stopping the work and ending the contract

The service provider can end the contract in some situations, just as the consumer can end it in certain situations.

The service provider can end a job (contract for service) by stopping to provide the service. He/she can do this without the consumer's consent, even if the job is not finished.

However, the service provider who wants to do this must have a serious reason. For example:

- 1.** The consumer interfered with the performance of the work several times.
- 2.** The consumer refused to cooperate with the service provider.
- 3.** The consumer wanted to change the terms of the contract without the service provider's agreement.
- 4.** The consumer was abusive, disagreeable and impolite on several occasions.
- 5.** Breach of payment terms and/or none payment as per agreement.

Here are examples of when the consumer may want to end the contract

- 1.** The work carried out by the service provider is unsatisfactory.
- 2.** The consumer's needs/wants are not being met.
- 3.** Issues of dishonesty and reasonable belief that there may be illegal or fraudulent activities.
- 4.** Inability to carry out work in the agreed time.

It must be noted that each situation is unique, and a reason which is considered serious in one situation might not be serious in another situation. Therefore, complaints made to the Division are investigated on their own merit.

Safety tips for buying toys

Here are some tips that can be followed when purchasing toys for children.

READ WARNINGS AND INSTRUCTIONS

Pay attention to the labels on toys before purchasing. Labels have information about age restrictions based on risks such as choking hazards. Always follow the age recommendations.



AVOID TOYS WITH SMALL OR DETACHABLE PARTS

Stay away from small or detachable parts, such as button eyes that your child can put in his/her ears, nose or mouth. They can be a choking hazard.



LOOK OUT FOR STRANGULATION HAZARDS

strings, ribbons, or cords can pose risk to young children.



CHECK THE QUALITY OF THE TOY

Choose sturdy toys that don't have loose, moving parts that can easily come off.

CHECK THE SECURITY OF THE BATTERIES

Ensure the batteries in the toy are safely behind a screwed-down cover.



CONSIDER SPECIAL NEEDS

Children with special needs might be more vulnerable, so keep this in mind while shopping.



Have yourself a sustainable Christmas

It's here again, the infamously expensive and calorific time of the year, but did you know that it is also one the most wasteful?

Christmas has been referred to as 'the world's greatest annual environmental disaster', with all of us creating a huge impact in terms of pollution and waste we generate. This year, let's put waste reduction high on our Christmas list.



Use recyclable gift wrapping

Wrapping paper is often used once and thrown away. Try using the more traditional brown paper, colorful pages torn from magazines or old maps. Avoid using paper entirely by using reusable decorative tins, baskets, boxes or fabric. Reusable cloth ribbons or scarfs can be used in place of plastic bows. Finally, unwrap gifts carefully and save wrappings for reuse next year.



Make your own Christmas decorations

A homemade touch makes the festive season all the more beautiful, so why not create your own decorations? You can make a natural Christmas wreath from shrubs or other materials in the garden, and colourful ornaments from paper and other objects lying around the house.



Give reusable gifts

If you buy gifts, look for durable and re-usable items such as a refillable thermos bottle, a canvas bag, a battery recharger or items made from recycled materials. Choose solar powered instead of battery-powered products. Or better yet, ones that require no power at all.

Other environmentally-smart gifts include homemade ones: homemade cookies, cakes or jams, a plant or tree. Ones that don't create any waste at all: movie tickets, dinner at a restaurant, or an IOU to help clean your yard or assist with home repairs. Ones that get used up: soap, dried fruits or seeds for the garden.

Switch to LED lights

LED lights use less energy than traditional bulbs, and last much longer, so an LED bulb that uses only five watts of power emits the same amount of light that a 50 watt incandescent bulb does. But make sure you don't have them on all day.





Protect the Environment

Proper waste disposal ensures that nothing ends up in the environment in an uncontrolled way to cause pollution.

- Large boxes are to be flattened and tied in bundles or taped prior to collection.
- Small boxes, cartons, gift bags and wrappers and other such waste are to be placed in garbage bags.
- Avoid placing food waste with other types of waste.
- Garbage containers should be kept covered at all times.
- Bear in mind that over the holidays, your garbage may not be collected on the usual collection day, if that day falls on a public holiday.
- Make special arrangements with the National Solid Waste Management Authority for the disposal of bulk waste.

Waste that is not properly disposed of can be hazardous to your safety. Sharp object such as glass and rusty metals could cause serious injuries and infections, especially for children and sanitation workers. Pieces of plastic that are not disposed properly could end up choking young children or animals. Some kinds of environmental contaminants can also spread serious illness and disease if not disposed of in the right way. Proper waste management and disposal removes all these hazardous materials from the environment making it safer for both human beings and animals as well.



Have a brighter, safer Christmas

It's that time of the year when Christmas lights make an appearance across the island adding fun and excitement to the festivities. But before you start decorating, here are some important safety tips to be aware of, to ensure your Christmas doesn't end in disaster.

- Lights suitable for indoor use should only be used indoors. This will be indicated on the packaging or on the light itself (usually on a tag near the plug). It's not safe to use indoor lights outdoors as they don't have the additional weatherproof protection.
- Check old Christmas lights before re-using them.
- Always follow manufacturer's instructions and safety warnings.
- Don't alter or modify lights.
- Ensure all lights, extension leads and power boards are safe and suitable for the intended use (e.g external or internal).
- Test Christmas lights before installing them.
- Avoid passing electrical leads through doorways and windows where leads might be damaged.
- Don't run electrical leads over walkways or driveways where they might be damaged.
- All outdoor connections must be weatherproof.
- Avoid wrapping lights around sharp metal objects which may damage the wires.
- Unwind all extension leads to avoid overheating.
- Make sure the power is off when putting up your Christmas lights or changing light bulbs.
- If you have a living Christmas tree, switch off and unplug lights when watering the tree.
- Always turn off decorative lighting before going to bed or leaving your house.
- Keep Christmas lights out of reach of children



Photo: <https://rentals.ca/ottawa/2995-abion-road>

Are you considering subletting in the new year?

For many people who are renting, subletting is the easiest and fastest way to get their rent covered by allowing another person or persons to rent space in an existing rented property.

Subletting can have a big impact on the success of your tenancy and on how happy you are in your rental situation. The more information you have before you enter into a subletting relationship with someone, the more prepared you will be to make things go smoothly and to know how to deal with things if something doesn't work out.

The individual doing the subletting is referred to as the **master-tenant**. The individual renting from the master-tenant is the **sub-tenant**.

Before entering a subletting arrangement, the master-tenant must seek permission from the landlord to sublet.

If the master-tenant fails to seek permission from his/her landlord, then the landlord could

1. Give the master-tenant notice to quit;
2. Take legal action against the master-tenant for having other persons dwelling in the property; or
3. Ask the sub-tenant to leave immediately, because permission was not granted to sublet. In fact, the sub-tenant would be trespassing, and could be charged for this offense.

When subletting, the master-tenant must ensure that the period of time granted to sublet does not exceed his/her current contractual period. If the master-tenant is in a fixed term tenancy, which is granted for a specific period of time, for example, three months, six months, or a year,

the subletting agreement should not exceed the fixed period.

If you are considering becoming a sub-tenant, please be aware that the master-tenant is in actuality your landlord. All your arrangements and transactions will be with the master-tenant and not the property owner. The property owner or his/her agent is landlord to the master-tenant only.

Contract

As with any other rental agreement, it is best practice to have a contract. The contract should be given to the sub-tenant before the tenancy begins.

The master-tenant should provide the sub-tenant with a copy of the signed contract within 14 days of its being signed. If a copy of the contract is not provided, the sub-tenant should request it.

The contract should indicate:

1. **The deposit and rent amount.** In a subletting



Photo: crosswalk.com

arrangement, the deposit and rent amount is set by the master-tenant. The contract should state whether or not the rent includes rates for water, electricity, internet, cable or any other fees.

2. Date of payment

The contract should indicate

- a. the due date of the rent,
- b. to whom it should be paid, and
- c. penalties for late payments, if any.

3: Rental period

This contract is regarding temporary accommodation for the sub-tenant. The start and end date of the tenancy must be specified.

If the tenancy is for a fixed period, the contract should state and penalties for opting out early.

4. The room or rooms the sub-tenant is renting and the shared space or spaces he/she is allowed to use.

For example, the sub-tenant is renting bedroom 1 and is allowed joint use of the entire property or the sub-tenant is renting bedroom 2 and is allowed joint use of the bathroom, kitchen, storage space, and garden.

5. Number of persons allowed in the room

For example, the bedroom the sub-tenant rents will accommodate _(1)_ person, meaning only the tenant or the bedroom the sub-tenant rents

will be shared with a stipulated number of persons.

In addition, if guests are permitted, how long can they stay and the period of notice required by the master-tenant).

Before entering any subletting arrangement, the sub-tenant should seek to know how many persons would be sharing the property, the other persons living in the property, their age range and sex. This would give the sub-tenant an opportunity to decide whether or not he/she would be comfortable with such living arrangements.

6. Furniture

The contract should state if the room is furnished or unfurnished. If furnished, the items in the room should be listed and the condition of each item at that time.

(These items should be checked at the beginning and end of the tenancy)

7. Responsibilities

The contract should state the responsibilities of both the master-tenant and the sub-tenant.

8: Cancellation of the contract

The contract should indicate the terms and conditions of terminating the subletting arrangement.



Eating healthy this Christmas

The **Do's** and **Don'ts**

Christmas is a time of year to enjoy yourself, and everyone is allowed to indulge a little, but make sure you don't fall into the mindset of just binging for a whole week. A few treats are fine, but keep up your overall healthy eating and fitness regime and you'll be much happier and healthier come the new year!

We've come up with some do's and don'ts to help you eat and stay healthy too!

DO eat plenty of protein

Christmas meals (particularly a traditional turkey dinner) are usually packed with protein, so if you're a meat eater, there should be plenty of opportunities to eat lean red meat or poultry. Gammon, turkey, roast beef or even goose are all popular festive meats – turkey has the least fat and is also a source of tryptophan, which can help you to relax and get a great night's sleep. If you're vegetarian or vegan, fill up on hearty nut roasts packed with protein and good fats – chestnuts are particularly delicious and extremely festive!

DO fill up on veggies

Fatty roast potatoes, stuffing balls and other delights can be tempting, but it's far better to stick to protein and vegetables. There will usually be plenty of green veg (and other colourful vegetables) to choose from – roast carrots, sweet potato, and Brussels sprouts are all great choices, and you can treat yourself to a potato or two if you're really craving some!

DO enjoy home-made gravy

Home-made gravy, rather than the stuff that comes out of a packet, is packed with nutrients and flavour, and it's a low-fat choice compared to many other sauces. Made from scratch, it's usually lower in salt than gravy packet mixes.

DO eat breakfast

There's a reason why breakfast is the most important meal of the day. Not only does it give your body the fuel it needs to get through until lunchtime, it can also stop you reaching for unhealthy snacks. Make sure you eat a healthy, protein-packed breakfast on Christmas morning, or enjoy a high-protein snack such as a hard-boiled egg or some nuts and fruit. This way, you won't over-eat.

DO enjoy a glass of red wine

What's that, we're telling you to drink alcohol? Well, yes; alcohol is fine in moderation, but if you have to have wine, opt for red rather than white. Red wine is high in resveratrol, which is a phytochemical that can fight cancer and heart disease.

DON'T reach for the sweetie tin

That family-sized tin of chocolate is just calling your name – surely a few couldn't hurt? If you really do have to have some chocolate, try to pick dark chocolate, as it's packed with antioxidants. Don't just dive into the tin, take a couple of sweets out and then put it away. Eating too many sweets can cause your blood sugar levels to spike, leaving you feeling drained and tired later on.

DON'T pile your plate high

Just because you're going out to a party/function for a meal, doesn't mean you need to pile your plate to its limits with everything in sight. You can always go back for more if you're hungry, and by placing a smaller quantity of food on your plate, your body is more likely to be satisfied when you finish eating.

DON'T consume too many empty calories

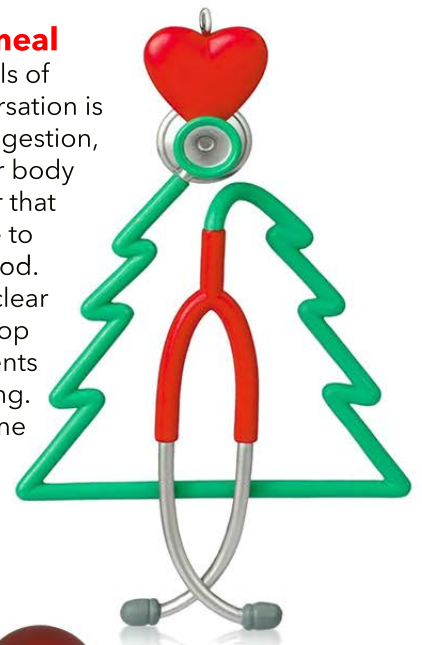
Fizzy drinks, alcohol and sweet treats (or savoury nibbles) are a dangerous source of empty calories at Christmas, or any time of the year. Save your calories for the meal and avoid nibbling on processed snacks.

DON'T be saucy

Bread sauce, cranberry sauce, gravy – Christmas is a traditional time of year and you're sure to have at least a couple of these on your plate. Cranberry sauce can be high in sugar, so opt for homemade if possible, or have just a small spoonful. Bread sauce can be high in fat too – make your own with low-fat or non-dairy milk or avoid it altogether.

DON'T rush your meal

Gulping down mouthfuls of food in between conversation is not only bad for your digestion, it also doesn't give your body enough time to register that it's full. So take the time to chew and enjoy your food. Don't feel you have to clear your plate either and stop to relax for a few moments before carrying on eating. This gives your brain time to register whether or not you are full.





Rib Roast

Ingredients

One 3-rib standing rib roast (7 to 8 pounds)
1 tablespoon kosher salt
1 1/2 teaspoons freshly ground black pepper
Mustard Horseradish Sauce, recipe follows

Mustard Horseradish Sauce:

1 1/2 cups good mayonnaise
3 tablespoons Dijon mustard
1 1/2 tablespoons whole-grain mustard
1 tablespoon prepared horseradish
1/3 cup sour cream
1/4 teaspoon kosher salt

Directions

1. Two hours before roasting, remove the meat from the refrigerator and allow it to come to room temperature.
2. Preheat the oven to 500 degrees F.
3. Place the oven rack on the second lowest position.
4. Place the roast in a pan large enough to hold it comfortably, bone-side down, and spread the top thickly with the salt and pepper. Roast the meat for 45 minutes. Without removing the meat from the oven, reduce the oven temperature to 325 degrees F and roast for another 30 minutes. Finally, increase the temperature to 450 degrees F and roast for another 15 to 30 minutes, until the internal temperature of the meat is 125 degrees F. (Be sure the thermometer is exactly in the center of the roast.) The total cooking time will be between 1 1/2 and 1 3/4 hours. Meanwhile, make the sauce.
5. Remove the roast from the oven and transfer it to a cutting board. Cover it tightly with aluminum foil and allow the meat to rest for 20 minutes. Carve and serve with the sauce.

Mustard Horseradish Sauce:

1. Whisk together the mayonnaise, mustards, horseradish, sour cream, and salt in a small bowl.

Beet-Orange Salad

Boil 1 pound beets in salted water until tender, 30 to 40 minutes. Drain, then peel and slice into wedges. Toss in a serving bowl with 1/4 cup olive oil, 2 tablespoons sherry vinegar, 2 tablespoons chopped chives or scallions and salt and pepper. Add 1 bunch arugula and 2 segmented blood oranges and toss.



Creamed Spinach

Ingredients

3 tablespoons unsalted butter
1/4 cup all-purpose flour
2 1/2 cups whole milk, at room temperature
Kosher salt
1/2 teaspoon freshly grated nutmeg
2 pounds spinach, tough stems removed
1 large egg plus 2 egg yolks
Freshly ground pepper

Directions

1. Melt the butter in a saucepan over medium heat. Whisk in the flour until smooth; cook, stirring, until the mixture lightens, about 1 minute. Remove from the heat; whisk in the milk, 2 teaspoons salt and the nutmeg. Return to medium heat and bring to a boil, whisking. Remove from the heat again; stir to cool slightly.
2. Heat a deep skillet over medium heat. Add the spinach and 1 teaspoon salt; cover and cook about 3 minutes. Toss with tongs, then continue to wilt, uncovered, about 2 more minutes. Drain and cool slightly, then squeeze the spinach until dry. Coarsely chop.
3. Gently reheat the sauce, then whisk in the whole egg and yolks; cook, stirring, until the sauce thickens. Stir in the spinach; heat through. Season with salt and pepper.

Broccoli and Cauliflower Mac 'n' Cheese

Ingredients

Salt
1 pound whole-wheat macaroni or penne or other short cut pasta
1/3 cup finely chopped chives
1 tablespoon Dijon mustard
A few drops hot sauce
Freshly ground black pepper
2 cups sour cream or reduced-fat sour cream
1 small head or bundle broccoli, trimmed into florets
1 small head cauliflower or half a large head, trimmed and cut into florets
2 cloves garlic, peeled and grated or crushed into paste
2 1/2 cups grated extra-sharp Cheddar



Direction

1. Bring a large pot of water to a boil over medium heat. Salt the water and add the broccoli and cauliflower florets. Boil the vegetables for 5 minutes, then remove them with a spider or a strainer and drain. Add the pasta to the water and undercook by about 2 minutes, drain.
2. Meanwhile, combine the sour cream in a large bowl along with the mustard, chives, garlic, hot sauce and salt and pepper, to taste. Add the pasta and cauliflower and 2/3 of the cheese. Stir to combine, then transfer it to a casserole or baking dish and cover with the remaining cheese. Cool and chill for a make-ahead meal.
3. To heat and eat, put the casserole on baking sheet and bake it in the middle of a preheated 375 degree F oven until deeply golden and bubbly, about 40 to 45 minutes.



Holiday Panettone

Place 1/2 cup diced candied orange peel 3/4 cup dried cherries 3/4 cup golden raisins 3/4 cup diced dried apricots 1/2 cup sugar 1 tablespoon active dry yeast 3 1/2 cups all-purpose flour 1 1/4 teaspoons salt 2-quart glass jar into a bowl. Heat 1 cup whole milk, 1 stick butter, 1/4 cup honey and 2 tablespoons grated lemon zest to 120 degrees in a saucepan; stir into the mix. Mix in 2 lightly beaten eggs and 1 teaspoon vanilla extract; cover and let rise until doubled in size, about 1 hour. Butter two 5-by-9-inch loaf pans or two empty 10-ounce coffee cans and line with parchment paper. Add the dough; cover and let rise 1 hour. Bake at 350 degrees until a toothpick inserted in the middle comes out clean, about 55 minutes. Cool before slicing.

Sorrel Drink

Ingredients

2 pound(s) sorrel	1 ounce(s) ginger
6 whole cloves	2 cup(s) sugar
1 piece(s) dried orange peel	12 cup(s) boiling water
A few grains of rice	

Directions

1. Wash sorrel, crush or grate ginger.
 2. Place sorrel, ginger, orange peel and cloves in a stainless steel container.
 3. Pour on boiling water, cover and leave to infuse for 24 hours. Strain, add sugar, rum and red wine and mix well.
 4. Pour into bottles adding a few grains of rice to each bottle.
- NOTE:** Allow to remain for at least one day. Serve chilled.

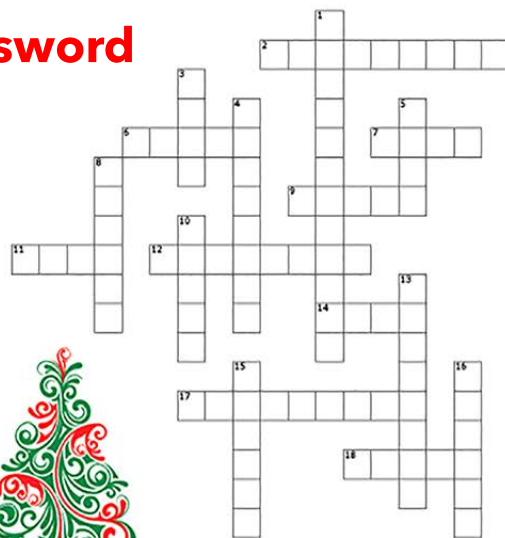
Christmas Fun

WORD UNSCRAMBLE

1. REDAB GNIREG
2. GNIPDDU CSRITHSAM
3. GGE ONG
4. ACLBK KACE
5. GNGERI ERBE
6. LESRRO RNDIK
7. FFUIGSTN
8. MHA
9. RKETUY
10. STNCAURI
11. NTPAI
12. STPRECA
13. LNNAGECI
14. SSTNPREE
15. UGEFD
16. ARGUS KEAC
17. RNAIHSG
18. GGI VNI
19. GACLLORIN
20. HRIMACSTS VEE

Answers: 1. Ginger Bread, 2. Christmas Pudding, 3. Egg Nog, 4. Black Cake, 5. Ginger Beer, 6. Sorrel Drink, 7. Stuffing, 8. Ham, 9. Turkey, 10. Curtains, 11. Paint, 12. Carpets, 13. Cleaning, 14. Presents, 15. Fudge, 16. Sugar Cake, 17. Sharing, 18. Giving, 19. Caroling, 20. Christmas Cake.

Crossword



Across

2. holiday
6. a gift
7. a gift
9. messenger
11. where ornaments hang out
12. month
14. shiny object in the night sky
17. birthplace
18. gift giver

Down

1. a gift
3. mother
4. first responder
5. carol
8. father
10. reason for the season
13. Christmas tree adornment
15. where animals live
16. ring of green

