



# Extension News Column

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It is the end of the year and I thought it might be a good idea to share some of the ideas that my readers have given me concerning the Pinching Pennies columns.

One article was written on using a credit card to make transactions on the internet. A reader wrote:

“I use Bank of America's ‘Shop Safe’ service to create a low limit, short duration, temporary ‘credit card’ for the particular transaction. You can also make it long term, low limit for recurring charges. Check out these two websites for information on how to set it up:

[http://www.bankofamerica.com/privacy/index.cfm?template=learn\\_about\\_shopsafe](http://www.bankofamerica.com/privacy/index.cfm?template=learn_about_shopsafe)

<http://thefinancebuff.com/2009/01/one-time-credit-card-numbers-for-more-security.html>

“I also use their email alerts for online or telephone transactions — I get an email whenever a charge is made so I'll more quickly know if my account is being used by someone else.” (Roxie’s note: Other companies have similar features. Just check with your credit card company for details in how to set this up.)

“They also stated a caution. Most credit card theft is still done by people with access to the data at the business or bulk theft by server breaches, so regardless of how your info got to a business it could be stolen.”

On buying Christmas gifts, I got this hint from a reader:

“Your gift article made me want to share with you what my daughters and I do. We get one of the smaller notebooks, about half the size of a regular one, or we find a nice journal that had a band that keeps it closed. We write each person’s name on a page and their partner about halfway down. We keep thoughts for a gift next to their name ... when we do get a gift we make a checkmark, then when it’s wrapped we make a slash thru the checkmark. We also keep the birthday written there as we can get gifts after Christmas that are now on sale. We make sure our journal can keep about five years as it lets us see what the thoughts were or what we actually got for them.”

“We also keep our menu for Thanksgiving and grocery list next to it, as well as Christmas.”

“I am like you I finally learned when the kids were little to keep a ‘goody’ drawer for that last minute gift that was needed. Saves lots of \$\$ and also is nice for a little gift if someone shows up you weren't expecting.”

The article on pumpkin brought two folks by the office to tell me that they feed their dogs pumpkin. About 2 tablespoons cooked pumpkin on top of their regular food will increase fiber and help with the digestive processes. One person said her dog lost weight over time. It provides bulk to fill them up without eating more. (Roxie's note: Maybe I should put pumpkin on top of my food.)

Thanks so much for your ideas and keep them coming. I learn as much from you as you do from me.

**Roxie Rodgers Dinstel is a professor of extension on the Tanana District Extension Faculty. Questions or column requests can be e-mailed to her at [rrdinstel@alaska.edu](mailto:rrdinstel@alaska.edu).**