

Texas Cooperative Extension, Rockwall County

Healthy, Happy Families

Family & Consumer Sciences Newsletter ~ Fall 2004



Good Money Management Starts Early

From a piggy bank to a first credit card, personal money management is a fact of life best taught by parents. With the pressure of advertising and their peers, young people need good money sense more than ever.

Children need to know the relationship between income and outgo – about living within your means. They need to know about providing for such basic needs as food, clothing, shelter and transportation.

When they're young, kids can begin to grasp that relationship by earning allowance money for doing chores at home. When they're older, a great way for them to get a better grasp of income limitations is by getting a job.

Teenagers benefit from employment in many ways. Not only do they earn money and get a greater sense of responsibility, but they gain



work experience – a welcome addition to any resume when it comes time to apply for their first 'real job.'

One of the first lessons teens learn is that their paychecks might not be as much as they thought. Deductions withheld can be a significant sum for a new employee—another way of learning the importance of careful budgeting.

Parents and teens can work together to set up a budget plan for the new income. Teen workers can keep track of everything they spend for one week and then compare that to the amount they earned during the same time frame. This information will help them determine where they can cut expenses or increase savings.

Paychecks are an excellent incentive to open a checking account. This account can introduce teens to such necessary skills as check writing, checkbook balancing, bill paying and money managing.

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Have a Change of Heart

Do you have trouble making sense of all the nutrition messages about fat and cholesterol? You probably have heard many confusing reports about cholesterol, saturated fat and heart disease from many sources. If so, then the Change of Heart health and nutrition letter series may be just what you need to help you and your family be heart smart.

The 6 lesson series is designed to help you understand the relationship of nutrition, weight maintenance and physical activity to heart disease. You will learn ways to reduce the risk factors of high blood cholesterol levels. Also, information on HDL, LDL and Triglycerides will be share with the readers.

Think about it—the more you know about coronary heart disease and the methods to control it, the better you will be able to make lifestyle changes to promote better health.

Topics will include: Cholesterol Levels; Heart Smart Shopping; Label Reading; Preparing Food Right to Ensure It's Light; and Helpful Hints for Eating Out. The series begins in October and will cost \$5.00. Each participant will receive a monthly Change of Heart newsletter with recipes. At the end of the series, you will also receive the Keep the Beat: Heart Healthy Recipes Cookbook. Call the County Extension Office and sign up—972-882-0375.

- ◆ Raising Kids
- ◆ Eating Right
- ◆ Spending Smart
- ◆ Living Well

Information and education at your fingertips to help you live well. Families across the United States turn to the Cooperative Extension system for research-based, non-biased information and education.

Pre\$cription Drug\$: Can You Afford Not To Take Them?

A significant number of older adults who cannot afford their prescription drugs never say anything to anyone about their situation. While drug costs continue to rise, consider the cost of not treating the condition. These tips may help patients better afford prescription drugs:

- **Talk to Your Health Provider.** Talk to the doctor about the cost of the medications. He or she may know of assistance programs or be able to suggest alternative therapies.
- **Generic and Over the Counter.** Many medications are available in generic form or may be available without a prescription, resulting in cost savings. Ask the doctor about the possibility of generic or over the counter medications.

- **Buy in Bulk.** Often money can be saved by purchasing prescriptions in larger quantities, such as a 90 day supply rather than a 30 day supply. Talk to the doctor or pharmacist about receiving larger quantities of prescription medications.
- **Assistance Programs.** Federal and state agencies, some private foundations and many pharmaceutical companies offer assistance programs to individuals who meet certain levels of need.



Where to Find Help: www.needymeds.com
1-800-MEDICARE or www.medicare.gov

Holiday Leftover Lifetimes—in the Refrigerator

Turkey	2 days
Ham	3 to 4 days
Cold Cut Trays	3 days
Stuffing	1 to 2 days
Mashed Potatoes	1 to 2 days
Cranberry Sauce	7 days
Sweet Potatoes	7 days
Pumpkin Pie	2 to 3 days
Fruitcake	No One Knows



A good rule of thumb to follow for any type of cooked foods is to dispose of them after one week in the refrigerator. However, if food looks or smells bad, you must throw it away immediately.

If you are unsure, follow this important message:

When in doubt, throw it out!

Fall Prevention in the Home

Because so many falls occur at home, learning about high risk locations and correcting these risk factors will help in the prevention of falls.

Add more lighting to the home, inside and out, for improved vision.

Use night lights in bedroom, bathroom and hall.

Wear proper footwear—avoid shoes with slippery soles and flimsy house slippers.

Remove clutter or scatter rugs from the floor.

Avoid slippery surfaces, such as wet floors or bathtubs; use non-skid rugs and tub mats.

Use the hand rails when going up or down stairs.

Use proper foot stools when necessary to reach higher shelves.

Install grab bars in the tub and near toilet; and use them.

Tape down telephone cords, or use cordless phones.

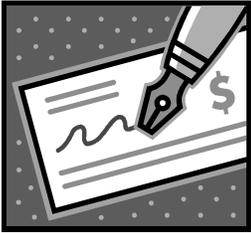
Raise chairs to a more functional level.

Be careful of uneven surfaces—sidewalks, curbs and doorways.



Money Matters

The next time you order checks, have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.



When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the “For” line. Instead, just put the last 4 numbers. The credit card company knows the rest of the number and anyone who might be processing your check won’t

have access to it.

Put your work phone number on your checks instead of your home phone number.

If you have a PO box, use that instead of your home address. If you do not have a PO Box, use your work address.

Place the contents of your wallet on a photocopy machine and make copies of both front and back of each license, credit card, etc. You will know what you have in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. It’s a good idea to also carry a copy with you when you travel.

Eating More Than Ever Before

Many people, health professionals and the public alike, are posing the question: Why are so many Americans gaining weight? It sounds like a very simple question, yet scientists and healthcare advocates have been trying to answer this question for several decades.

One major contributing factor is that we are eating more now than ever before! Scientists evaluated the dietary intake of Americans from 1971 to 2000, with fascinating results. In 1971, the average reported intake for women was **1,542** calories; in 2000, the average reported intake was **1,877** calories. That’s a whopping **335** calorie difference – no wonder we are gaining weight!

Over the same time period, women did not change their energy expenditure through physical activity. An excess of 3,500 calories adds up to one pound of weight gain, so with all other factors remaining the same— except for the increase of 335 calories a day, women would theoretically gain one pound every ten to fifteen days!

Another interesting discovery is that almost all of the increase in calories came from carbohydrates! Also during this same time, the increase in whole grains, fruits and vegetables (healthy carbohydrates) did not change. The increase came from snack foods, specialty coffee beverages, chips, fruit drinks, candies, refined grains, soda, etc.

So, what are folks to do? Does this mean that we should cut out carbohydrates from our diets? Absolutely not. What people really need to focus on is eating less and cutting out refined carbohydrates. You should not cut out fruits, vegetables and true whole grains; you should minimize intake of white bread, white rice, snack foods, sugary beverages, and other sugary, refined foods. This isn’t easy because these tasty and cheap foods are everywhere we go and they are very convenient to eat, requiring minimum preparation. However, sticking with a whole foods diet and incorporating plenty of physical activity is the only way to ensure that you maintain ideal body weight as you grow older.

Source – Strong Women, Strong Bones Newsletter—Dr. Mariam Nelson

Parent ’s Corner ~ How to Win Grins and Influence Little People

- When you come home tired after work, take your child on your lap and say, “You know, you are a bright spot in my day!”
- Take 12 photos of your child doing praiseworthy things and have them made into a calendar for his or her wall—and one for yours.
- Make up stories in which your child is the hero or heroine.
- Put a note of praise in a bottle and float it in your child’s bath water.
- Let your child choose paint for his or her room in any color combination he or she chooses.
- Out of the clear blue, say, “I am so lucky to be your mom (dad)!”
- Ask for your child’s forgiveness.
- Make bookmarks with your child’s school photo. Laminate and give them to friends and family.



Source - [How to Win Grins and Influence Little People](#) by Clint Kelly.

Protect Your Privacy

Here are the “top ten” ways for you to protect your privacy:

1. Pay an extra fee to have your phone number unlisted.
2. If you do not want to end up on all the marketing lists, use cash. Businesses can combine your purchase information with your billing address or the address on your check.
3. Screen email messages and use a secure anonymous site when you surf the internet.
4. Do not sign up for or use websites that require you to fill out forms asking for personal information.
5. Opt out of the Direct Marketing Association members’ direct mail campaigns, telemarketing lists and bulk email services.
6. To remove your name from credit reporting bureau prescreening programs, call 1-888-OPTOUT (1-888-567-8688)
7. Be sure to tear up or shred any documents that contain your name, address, Social Security number and bank or credit card account numbers before throwing them into the trash.
8. When using a cell phone, pay



phone or your lap top computer in public, be conscious of anyone trying to overhear or see any confidential information.

9. When traveling on business, do not put your address on your suitcase; only list your phone number.
10. Call, write, or email your elected representatives. Let them know that privacy is important to you.

Great Grandparenting



“If I’d known how fun grandkids would be, I would have had them first!”
— popular bumper sticker

Feel like a kid again and try one of these fun activities with your grandchildren:

- Do puzzles together.
- Play outside.
- Do art projects.
- Go to the zoo or a park.
- Take your grandchild out for one-on-one time.
- Volunteer at your grandchild’s school.
- Create special traditions, such as going fishing on the first day of spring, going out for a special meal on birthdays or taking an annual photograph in a favorite spot.

Make sure your grandchildren are safe by following these recommendations:

- Make sure car seats are installed correctly, and always use car seats, boosters and seatbelts.
- Put babies to sleep on their backs.
- Encourage your grandchildren to wear helmets when biking and skating.
- Start solid foods after babies reach 4 to 6 months of age.
- If your caring for your grandchildren, have their parents sign an authorization for you to get medical treatment for them in case of an emergency.

Source—BaylorHealth magazine, September, 2004

Know Your Skin

Take a good long look at yourself. Dermatologists recommend doing a monthly skin check, in order to notice small changes and catch possible skin cancer early. People with darker skin tones, such as African Americans, also need to check palms, fingernails and feet carefully.

The best time for a skin check is after a shower or bath. In a well-lit room, give yourself a thorough going over, using both full length and hand held mirrors. Become familiar with any birthmarks,

moles and blemishes you have in order to easily recognize any changes.

Look for changes in size, texture, shape and color of blemishes, or a sore that does not heal. If you find any changes, see your doctor or health care provider. Also, during regular checkups, ask your doctor to check your skin, or visit a dermatologist for a professional going-over.

The most important warning sign of skin cancer is a spot that is changing in size, shape or color over a period of one month to one or two years.

The ABCD rule is a convenient guide to help identify signs of skin cancer.

A is for **ASYMMETRY**: Half of a mole or birthmark does not match the other half.

B is for **BORDER**: The edges are ragged, irregular, notched or blurred.

C is for **COLOR**: The color is not the same all over, but may have differing shades of brown or black, sometimes with patches of red, white or blue.

D is for **DIAMETER**: The area is larger than 1/4-inch or is growing larger.

Bottles, Bags and Beyond

When we think about kitchen food safety, the following unsafe practices may not come to mind. Just because a material looks like a suitable food container doesn't make it safe for food.

Avoid using:

Brown Paper Bags for Cooking—

These bags are not sanitary, since they are usually stored under a variety of conditions. They also may cause a fire and can emit toxic fumes. Intense heat may cause a paper bag to ignite.

Film Canisters for Food Storage —

If a product isn't sold to hold food, don't use it for this purpose.

Plastic Trash Bags for Food Storage—

Trash bags are not food grade plastic and chemicals from them may leach into the food.

Reusing One-Time-Use Items—

Plastic wrap, foam meat trays, egg cartons and convenience food dishes have been approved for a specific use and should be considered one-time-use packaging. Bacteria from

the foods that these types of packages once contained may be able to contaminate foods if reused. Single use plastic water bottles are also intended for single service. They are hard to clean and dry and do not hold up under the hot water and cleansing needed to remove germs, lipstick, etc. It is better to buy a reusable water bottle.



Want more information? Call and request the complete Bottles, Bags and Beyond publication - 972-882-0375.

Getting Sweaters Ready for Fall

Cooler weather is here—yippee! Sweaters that were properly packed away will be ready to wear when that first blue norther' unexpectedly arrives.

Don't store your sweaters correctly?



The Soap and Detergent Association offers these ideas to help you.

Hopefully, you will clean the sweaters

before storing them. Otherwise, stains can attract critters that will harm the fabric. Plus, those "invisible" stains can oxidize over the summer, ruining the sweaters' appearance. Before cleaning, check and repair snags and split seams. Then clean them, following the care label recommendations.

The best method for storing the sweaters is to lay them flat in an airtight container. This protects them

from dampness and artificial light. Keep the container away from fumes, which can harm some fibers. Never store sweaters by hanging them in a closet. This will stretch and distort their shape.

When it is time to reclaim your sweaters, take them out of the storage container and air tumble dry them with a dryer sheet. This will remove any wrinkles and fluff them back to life.

Fast Food with Slow Cookers

A slow cooker is a great appliance for busy people because it essentially does the cooking while you are away. Here are some tips for successful slow cooking.

Spray the inside of the slow cooker with cooking spray for easy cleaning.

Processed cheese tends to work better than Cheddar cheese.

Root vegetables take longer to cook than other vegetables. Cut these vegetables into small pieces and

place on the bottom of the slow cooker.

When time permits, brown pieces of meat before placing in the slow cooker. This adds extra flavor and allows excess fat to be removed.

Cook and drain any ground meats before adding to the slow cooker.

When placing pieces of meat in the slow cooker, be sure there is space between the meat so the heat can circulate around the pieces.

Add crushed or ground seasonings near the end of cooking because they become too mild during a long cooking period.

Whole seasonings may withstand long cooking times and may have an intensified flavor so use about half the amount.



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<http://rockwall-co.tamu.edu/>
<http://fcs.tamu.edu/>



Choosy Families, Choosy Kids *Making good choices for life!*

- ◆ Choose more green ... red, yellow, orange and purple, too! Increase fruits and vegetables.
- ◆ Choose to be together. Increase family meals together to improve nutrition and family connections.
- ◆ Choose to move! Increase active play for both adults and kids.
- ◆ Choose face time, play time, family time! Decrease screen time (TV, computer, and video games) to 2 hours or less a day.
- ◆ Choose to "right size" your servings. Know the serving sizes of good foods to eat. Decrease "sizing up" of portions.
- ◆ Choose to be sweet without sugar! Limit sweetened beverages, including soft drinks.
- ◆ Choose to be involved! Be an engaged parent and provide children with healthy food choices and opportunities for active play. Be a good role model for these behaviors.

Prepare for the Winter Food Olympics

Starting with Halloween in October and through Super Bowl Sunday in January, there's one eating event after another. The average weight gain over the holidays ranges from 7 to 10 pounds. If there were an "Olympics for eating," this would be it.

The games begin with the HALLOWEEN CANDY KICKOFF. Halloween candy collected by your kids. . . candy unloaded at the office . . . stockpiled from last year. In this kickoff you have to be careful or it could be pounds, not yards gained!

Following Halloween is the THANKSGIVING GOBBLE. Though many of us have stopped stuffing our turkeys, we're still stuffing ourselves!

Next is the DECEMBER DECATHLON – a series of holiday get-togethers where we get together with our friends over food! "Try this, try that," our munching friends encourage, and suddenly, we're caught in trying times!

Then, the NEW YEAR'S CELEBRATION CHALLENGE, lasting until midnight or later, provides ample opportunity to munch too much.

The Winter Food Olympics end with the SUPER BOWL BONANZA. The field is filled with food and refreshments.

Who wins the Winter Food Olympics? Those who maintain their weight! Start training now so these eating events don't weigh you down. Here are strategies for success:

HAVE A GAME PLAN—When approaching an obstacle course full of fat and calories, plan your strategies in advance. Equip yourself – bring lower calories drinks or munchies. Avoid weight penalties by choosing smaller portions. Position yourself away from pastries and heaping

platters. Concentrate on conversing, not crunching cookies.

CHOOSE EVENTS CAREFULLY—Ask "How does it rate?" before you put it on your plate. The food events where you can score the most points (and fewest calories) include lots of fruits, vegetables and low fat, low-sugar goodies! With a good game plan, you can include a few traditional offerings such as Aunt Martha's pecan pie and Grandmom's pound cake!

GET IN CONDITION—Lift a weight – other than your own! – or take a walk to help your waistline. The earlier you start an exercise program, the greater the benefits. Exercise and added muscle boosts your metabolism. That helps burn holiday calories.

FIND A TRAINER—Prepare for the Winter Food Olympics by learning new techniques. Check your local library or favorite Internet food sites for lower-calorie versions of holiday foods.

PRACTICE PRE-COMPETITION EATING—Eat a light snack before the event begins. Take the edge off your appetite to avoid eating too much later on. Resist overloading on calories earlier in the day. Keep calories in reserve so you can enjoy goodies without guilt.

AT THE EVENT—Pace yourself. Alternate between higher and lower calories foods. Bypass second helpings – or take half as much the first time through. Avoid spending too much time at the dessert table. Mingle more than you munch.

ENJOY THE CLOSING CEREMONY! — As you weigh in at the finish line, rejoice in clearing the holiday hurdles. Congratulate yourself on successfully completing the Winter Food Olympics! Take a Bow!