January/February 2010

Little Things Add Up to Big Savings

People have different priorities, and no one can make decisions for you and your family better than you can. If you are trying to save money, you can find a way to do it if you take a little bit out of each paycheck.

Every time you spend money on something, you are making the trade-off of not saving it. Think about what the trade-offs are when you spend. Changes in spending can free up money for things you need, paying bills or saving. Small changes may make a difference. Here’s how small purchases can add up over time.

<table>
<thead>
<tr>
<th>Movie and Video game rentals</th>
<th>For one year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent one movie per week or video game @ $4 each</td>
<td>$208</td>
</tr>
<tr>
<td>Late fees per week @ 5 weekly</td>
<td>$260</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Soda and candy</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One can soda per day from vending machine @ $1.25</td>
<td>$456</td>
</tr>
<tr>
<td>One large candy bar per day @ $.95 each</td>
<td>$347</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eating out</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One meal per day @ $5 each</td>
<td>$1,825</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lottery tickets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One ticket per day @$1 each</td>
<td>$365</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reading material</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Two paperback books per month @ $7 each</td>
<td>$168</td>
</tr>
<tr>
<td>One magazine per week @ $4 each</td>
<td>$208</td>
</tr>
<tr>
<td>One tabloid per week @ $1.60</td>
<td>$83</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cable Television extras</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One pay per view per week @ 4 each</td>
<td>$209</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal care extras</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One tanning bed visit per month @ $10 each</td>
<td>$120</td>
</tr>
<tr>
<td>One manicure two times per month @ $15 each</td>
<td>$360</td>
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</tbody>
</table>

Source: Brenda Procter, M.S., state specialist, Personal Financial Planning, University of Missouri Extension, adapted from "Small Amounts Add Up" by Sandra McKinnon, M.S., Franklin County, University of Missouri Extension.
EveryoneBenefitsfromFamilyMeals

One of the best pieces of advice we can offer families these days is to make sure you eat together as a family most nights of the week. Eating together as a family provides a variety of positive benefits for all family members.

Parents who regularly eat with their children can rest assured that they will help their children develop lifelong healthful eating habits. Children who regularly eat meals with their family eat more fruits and vegetables and less fried food, saturated fat, and soda than children who do not. They also have higher intake of calcium, iron, fiber and vitamins. All of these nutrients are important for the growth and development of children.

Here are some additional benefits:

• A University of Illinois study of 7-11 year old children found that children who did well in school and on achievement tests regularly ate meals with their families.

• A study conducted at Harvard’s Graduate School of Education found that young children who regularly participated in family meals had increased vocabulary. Increased vocabulary helps with reading skills.

• The National Center on Addiction and Substance Abuse at Columbia University found that teens who eat dinner with their parents six or seven times per week are less likely to smoke cigarettes or marijuana and less likely to consume alcohol. They are also less likely to have sex, get into fights and have thoughts of suicide.

• A study at the University of Minnesota found that girls who participate regularly in family meals have less eating disorders.

How can a busy family make family meals happen?

• Plan ahead for family meals.

• Cook extra food on the weekend or when you get a little bit of extra time. Make an extra casserole and freeze it for a quick meal later.

• Try to do some of the meal tasks ahead of time. You can cut up fruits or vegetables in the morning or the night before to save that step later. You can also cook pasta or taco meat ahead of time and then warm quickly later.

Meals don’t have to be complicated. Keep it simple! Here are some quick to fix ideas:

• Adding canned or frozen vegetables to tomato or chicken soup for a quick meal.

• Mix chopped lean ham or deli meat and cooked vegetables to macaroni and cheese.

• Serve chili over a baked potato or rice.

Remember to involve your children in the preparation process. Children who help prepare the meal are much more likely to consume it.

Source: Tammy Roberts, MS, RD, LD, Nutrition and Health Education Specialist, Barton County, University of Missouri Extension

30 Ways to Stretch Your Fruit and Vegetable Budget

There are numerous health benefits to eating fruits and vegetables. Here are few tips from the CDC has to get more fruits and vegetables into your diet, http://www.fruitsandveggiesmorematters.

• Create a meal plan for the week that uses similar fruits and vegetables prepared in different ways. Make the most out of the produce that you buy.

• Minimize waste by buying only the amounts your family will eat.

• Canned fruits and vegetables last a long time and can be a healthy addition. Choose canned vegetables that have no added salt and fruit that is canned in 100% fruit juice.

• Frozen fruit and vegetables store well in the freezer until you’re ready to use them in a meal.
Make Quick, Tasty Meals with a Slow Cooker

Something about cold weather makes us long for a warm meal waiting for us as we come in the door at night. Slow cookers are a great way to enjoy family favorites year-round! Get that pot out and get cooking with the following tips:

- Have an older slow cooker with a nonremovable liner? Use a cooking bag to line the pot — easy cleanup!

- To make cleanup easier, spray liner with nonstick spray before adding any food or liquid.

- Slow cookers work best when they are half to three-fourths full. If you fill a pot to the brim, it can’t regulate the heating of the food correctly. Likewise, less than half full will cause food to overcook.

- One hour on a high setting is equal to two hours on the low setting.

- A high setting is equal to 300 degrees F and the low setting is equal to 200 degrees.

- Each time you lift the lid, you increase the needed cooking time by 20 minutes. Check progress without lifting the lid, if possible. Spin the cover until the condensation falls off to make it easier to see inside.

- For food safety purposes, you want to get the food inside the slow cooker to 140 degrees as quickly as possible (this reduces the chance of bacterial contamination), so use the high setting the first hour, then switch to the low setting to finish cooking.

- Start with thawed foods — frozen foods take too long to get to 140 degrees. The extreme temperature difference between frozen food and the slow cooker can cause breakage. If you have to use a frozen cut of meat, add 1 cup of warm water to the pot, then place the meat in the pot.

- If you have a removable crock liner, don’t store the food you’ve cooked in the slow cooker in the same liner. The removable liner is made from a thick insulated material and the food won’t cool quickly enough to prevent bacterial growth.

- Dense veggies like potatoes, carrots and other root vegetables take the longest to cook, so place them on the bottom and cut pieces no thicker than 1 inch.

- Tender veggies like tomatoes, mushrooms, zucchini and squash overcook easily, so add them during the last two hours of cooking time.

- Anything high in fat cooks quickly, so place meats on top of vegetables when loading the slow cooker.

- Browning meat before adding reduces fat, and enhances flavor and color. Fats melt with long cooking times and can produce an unpleasant flavor.

- Fish and seafood cook quickly, so add them late in cooking.

- Soak dried beans overnight before cooking.

- Milk curdles during long cooking times, so add sour cream or cream late in cooking.

- Condensed cream soups are a good substitute for milk and they don’t break down during long cooking times.

- Ground herbs and spices tend to lose their flavor, and cayenne pepper and Tabasco sauce tend to become bitter after long cooking times, so add late in cooking.

Source: To see the full article online, including the chart to convert cooking times from a conventional oven to a slow cooker, go to http://missourifamilies.org/features/nutritionarticles/nut353.htm
Tips that May Help in Losing or Maintaining Weight Loss

Studies conducted at two universities determined what changes people should make at home in order to lose weight or maintain their weight loss. At the University of Connecticut, researcher Ann Gorin found the following strategies were helpful in getting overweight and obese individuals to lose 20 pounds over a six-month period of time:

- Follow a low-fat, low-calorie diet and participate regularly in moderate intensity physical activity.
- Meet weekly with a professional to work through tempting food situations.
- Have a spouse or another adult who lives in the same home participate in this program.
- Buy the right piece of exercise equipment, (study participants used either a treadmill or exercise bike regularly) to be physically active.
- Use a bathroom scale to weigh yourself weekly.
- Eat from smaller plates to cut down food portions.

A study conducted at California Polytechnic State University by Dr. Suzanne Phelan looked at physical activity and home environment strategies to implement in order to maintain weight loss:

- Expend approximately 2,900 calories in physical activity per week.
- Eat fewer high fat items (chips, regular milk, regular mayonnaise) and more low-fat foods like fruits and vegetables and low-fat dairy products.
- Include more exercise equipment and fewer televisions in their homes.

You have to pay attention to your home environment if you want to succeed. When you walk into your kitchen, do you see high-fat food or healthy food?


Disposition of Unwanted Pharmaceuticals

What should we do with our outdated or unwanted pharmaceuticals?

For decades, disposing of medications down the drain or toilet was recommended to keep children and pets from ingesting them. The effects of that practice have now come to light, with trace amounts of prescription drugs turning up in water supplies nationwide.

Many people have and will continue to throw expired medication in the garbage, however, that medicine can actually get into our soil, creating an environmental hazard.

The current recommendation is to take old pills and pulverize them, mix with water to dissolve or mix with coffee grounds or kitty litter. Return them to their child-safe container, mark out personal information on the label, and place the sealed container inside several thick zip top plastic bags or a thick plastic container. This can now be tossed into the household trash. There is still a chance the medicine can leak out and present a hazard. This is not a perfect solution, but at this time it is considered the best management practice.

Source: Fall 2009 Grapevine Newsletter, Oregon Medical Association Alliance
Get Rid Of Pantry Pests

No one is immune to having an infestation of those pesky little bugs that get into the food in your pantry. When you do spot one on the shelf or in your food, it’s important to know how to get rid of them and what you can do to decrease the chance that it will happen again.

The first sign that you have pantry pests is the presence of small brown beetles, moths or worms in your cupboards or even on the kitchen counter. They can come from a lot of places. You can bring them home in a package you buy at the grocery store. They can even fly in the house through an open door or window or crawl through the tiniest crack.

Two of the most common types are grain and flour beetles and flour moths. The grain and flour beetles are small flat brown bugs. They like to eat flour, cornmeal and cereal. You can also find these pests in your dry dog and cat food and even nuts, candies and dried fruit. These bugs do not like light and will move away when a container is opened. They multiply rapidly so you may see a large number of them.

Flour moths are another common pantry pest. The damage of the food is actually done by the caterpillars and not the mature moth. The caterpillar is only about one-half inch long and can be off-white, greenish or pinkish. They leave a “thread” trail along anything they move over which forms webs across the infested food.

To get rid of these unwanted bugs. Remove all food from your shelves sealing any infested food in an airtight bag before discarding. Use a vacuum cleaner to thoroughly clean shelves. It is especially important to use the vacuum cleaner because these bugs like to get in tiny cracks and crevices in your pantry. Make sure to dispose of the vacuum bag in another airtight container so the bugs don’t come back.

Some tips to protect your kitchen from pantry pests includes buying only small portions of grain foods if you don’t use them that often, store susceptible foods in airtight containers, don’t buy opened or crushed packages as they are more likely to be contaminated and remove all food from your food storage area once per year for a thorough cleaning.

Source: Tammy Roberts, MS, RD, LD, Nutrition and Health Education Specialist, Barton County, University of Missouri Extension

Dehydration Affects Your Mood

Dehydration has long been known to compromise physical performance. Now, a new Tufts University study provides insight into the effects of mild dehydration on young athletes, and possibly into the lives of people too busy to consume enough water daily. About 30 male and female Tufts students were assigned to either a "dehydration group" not given fluids during athletics, or a control group that was given water. Participants weighed in before and after athletics to assess body water loss.

After athletic activity, participants underwent cognitive tests, which included short-term memory and mood scales. Researchers found that dehydration was associated with negative mood, including fatigue and confusion, compared to the hydrated group. The level of mild dehydration (losses of between 1% and 2%) experienced among study participants is comparable to the mild dehydration some people experience in their daily lives from drinking insufficient amounts of water.

Source: Tufts Health & Nutrition Update

Donations of Lego Pieces Requested

The new 4-H Lego Building club is looking for donations of Lego blocks and pieces for the club. Complete sets are not necessary, just an assortment of block sizes and shapes. Tax deductible donations can be brought to the OSU Extension Office in Tillamook.

This newsletter prepared by: Nancy Kershaw, OSU Extension Agent Tillamook & Clatsop County Family and Community Development and Tillamook County 4-H Youth Development. Layout & Design: Nancy Kershaw, OSU Extension Agent, Sherry Vick, Office Specialist
Budget Implications for Tillamook County Extension Programs

The OSU Extension Service in Tillamook is funded through county service district funds, state general funds, federal funds and various grants and fees. The county service district funds secretarial positions held by Sherry Vick and Pat Penney; the office manager Jackie Russell; and 4-H education program assistant Tanya Wehage as well as the facility, supplies, and staff travel. State general funds provide salaries for OSU Extension Agents Joy Jones, Nancy Kershaw, Rob Emanuel, and Troy Downing. The federal government funds the Oregon Family Nutrition Program through education funds from the Supplemental Nutrition Assistance Program (formerly food stamps). This program is staffed by Susie Johnson, OFNP education program assistant. Grants and fees also provide support for county Extension programs.

The following changes have been made in Tillamook County as a result of state budget decreases.

- Nancy Kershaw has reduced her position from full time to three-quarters time.
- Staff will be on unpaid furloughs and the OSU Extension Office will be closed on the following dates:
  - Friday, January 15, 2010
  - Friday, February 12, 2010
  - Friday, March 19, 2010
  - Friday, April 16, 2010
  - Friday June 18, 2010

Additional cuts may be made depending upon the results of the voting on two state tax measures in January and possible adjustments by the legislature in the February special session.

January/February FCH Calendar

January
15 Unpaid Staff Furloughs – OSU Extension Service closed
17 Small Steps to Health & Wealth Challenge begins
18 Martin Luther King Holiday – OSU Extension Service closed
20 Beginning Babysitter Training begins, OSU Extension Office, 3:15-5 pm (Wed. through March 10)
23 Once a Month Cooking – Part 1, OSU Extension Service Office, 9-1 p.m.
27 Study Group Advisory Meeting, OSU Extension Service Office, 11 a.m.

February
1 First aid/CPR for Babysitters, OSU Extension Service Office, 9-3:30 p.m.
12 Unpaid Staff Furloughs – OSU Extension Service closed
4 Dollar Works Classes begin, OSU Extension Office, 6:30-8:30 pm (Thursdays through March 4)
23 Side By Side Classes begin, Neah-Kah-Nie Middle School, 6:30-8:30 pm (Tues. through March 16)
24 Side By Side Classes begin, Garibaldi Grade School, 6-8 pm (Wednesdays through March 17)

WINTER PROGRAMS ANNOUNCED

Dollar Works

The start of the New Year is a great time to look at your personal financial management skills and to resolve to improve your financial management. Foods Roots and the OSU Extension Service are teaming up to present Dollar Works beginning on Thursday February 4, 6:30-8:30 p.m., and continuing on Thursdays through March 4 at the OSU Extension Office in Tillamook. Strengthen your personal financial management skills through five lessons that include Making Decisions About Money, Making & Managing a Spending Plan, Saving and Investing, Banking and Credit Use. There is no charge for the series and registration is not required.
Once a Month Cooking

Do you want to spend less time in the kitchen and more time with your family? Then join Teri Fladstol as she teaches you how to cut down on cooking time and costs, while still enjoying home-cooked meals. Learn tips for planning ahead, spending less time shopping, cutting down on prep time, grouping similar kitchen tasks, making kitchen clean-up more manageable, and using the freezer, computer and your own knowledge to create a month of delicious, nutritious meals.

The class will be held January 23, 9 am- 4 pm at the OSU Extension Service in Tillamook. The $30 fee includes handouts, demonstration, lunch and recipe samples. Pre-registration is recommended by Friday, January 15 as space is limited. Contact the OSU Extension Service for more information or to register.

Babysitter Trainings

Beginning Babysitter Training will be held on Wednesday’s, 3:15-5 pm, beginning January 20 and continuing on Wednesday afternoons through March 10 at the OSU Extension Office. Cost for the program is $25 for 4-H members and $40 for non-members. This program is for youth in 4th grade or higher. Limited to 16 youth.

First Aid/CPR for Babysitters will be held on Monday, February 1, 9 am-3:30 pm at the OSU Extension Office. Cost for the class is $25. This program is for youth in 5th grade or higher. Limited to 10 youth. Space is limited in both programs to the first participants who are completely registered with their fee paid. Contact the OSU Extension Office in Tillamook for registration information.

Side By Side Family Nutrition & Cooking Classes

Youth and a parent or other responsible adult are invited to participate in the Side By Side Cooking & Nutrition program that will be offered at Garibaldi Grade School and Neah-Kah-Nie Middle School beginning in February. The program is for school-age children with their parent/guardian working together in the kitchen and around the table to learn about healthy cooking and eating. The series consists of four 2-hour lessons offered once a week. There is no charge for the program, but pre-registration is required and participation is limited to 10 families per site. The program will be taught by Susie Johnson, OSU Extension Family Nutrition Program Assistant and is offered in cooperation with Neah-Kah-Nie School District. Contact the appropriate school to pre-register. Classes will be offered as follows:

<table>
<thead>
<tr>
<th>Location</th>
<th>Dates</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neah-Kah-Nie Middle School Foods Room</td>
<td>Feb. 23, Mar. 2, 9 &amp; 16</td>
<td>6:30-8:30 pm</td>
</tr>
<tr>
<td>Garibaldi Grade School</td>
<td>Feb. 24, Mar. 3, 10 &amp; 17</td>
<td>6-8 pm</td>
</tr>
</tbody>
</table>

Lessons Open to All

Extension Home Economics Study Groups which meet monthly are a fun way to learn about something new and spend time with others who have similar interests. Contact the person below for more information.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Study Group</th>
<th>Contact Person</th>
<th>Phone #</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>10:00 a.m.</td>
<td>Clatsop County-Astoria</td>
<td>Terry Pellissier</td>
<td>503-717-0751</td>
</tr>
<tr>
<td>2nd</td>
<td>10:30 am</td>
<td>Nehalem Bay-Manzanita</td>
<td>Jan Markle</td>
<td>503-368-6166</td>
</tr>
<tr>
<td>2nd</td>
<td>10:00 am</td>
<td>South County-Pacific City</td>
<td>Onnie Beyer</td>
<td>503-965-6587</td>
</tr>
<tr>
<td>2nd</td>
<td>10:30 am</td>
<td>Kilchis-Tillamook</td>
<td>Evelynn VonFeldt</td>
<td>503-377-2019</td>
</tr>
</tbody>
</table>
The January lesson topic will be determined by each group. The February lesson *Mushrooms, Nature's Hidden Treasures* will be taught by an Extension Study Group member. Learn tips for including mushrooms in family meals, nutrition and selection tips. The lesson does not include wild mushroom identification.

**Small Steps to Health and Wealth™ Challenge**

Just in time for those New Year’s resolutions to improve health and personal finances, Rutgers Cooperative Extension is launching its new online *Small Steps to Health and Wealth™* (SSHW) Challenge 2010. This free six-week program, open to anyone who enrolls online, will be held from Sunday, January 17, through Saturday, February 27. Prizes will be awarded for highest point totals.

To sign up for the SSHW Worldwide Challenge 2010, follow the link on the *Small Steps to Health and Wealth™* Web site at [http://njaes.rutgers.edu/sshw/](http://njaes.rutgers.edu/sshw/). Register and download a simple one-page user’s guide with instructions about how to proceed.

The SSHW Challenge is part of *Small Steps to Health and Wealth™*, a national Cooperative Extension program developed to motivate Americans to take action to improve their health and personal finances. It was built around a 25 research-based behavior change strategies.

It has been documented that, when people monitor their behavior and measure how they’re doing, they are often inspired to do better and achieve positive results. Participants are “on their honor” to report their activities accurately. If they “cheat” on reporting their points, they are only cheating themselves by not following the recommended daily practices.

The SSHW Challenge is based on the performance of ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one for a maximum of 700 points per week and 4,200 points for the entire challenge.

The five daily health and nutrition practices are: eat at least 4 cups of fruits and vegetables; get at least 30 minutes of exercise; drink water or unsweetened beverages instead of sugar-sweetened beverages; walk 10,000 or more steps with a pedometer; and learn something new about health and nutrition.

The five daily financial management practices included in the SSHW Challenge are: save a $1 bill (or more) and/or pocket change; invest $5 or more per day (including automated retirement savings plan deposits); track money spent throughout the day; eat lunch prepared at home; and learn something new about personal finance. The latter activity, for both health and personal finances, can be accomplished by visiting Web sites, attending seminars, or by reading, listening to, or viewing media reports.

As you enter your personal data, you will see your point totals for each day of the week and for each of the ten activities described above. You’ll also see a bar graph that compares your personal progress to the average scores of everyone else participating in the Challenge. Daily motivational messages will also be provided to participants. Paper tracking forms can be downloaded to keep track of daily activities until they are entered online.

It’s been said that “what people think about, they bring about.” If you’ve set a goal to live a healthier and more financially secure life, the SSHW Challenge can help. Doing even one of the ten recommended daily practices is a great way to get started and, the more Challenge activities that are performed, the better. Challenge yourself to take positive daily action that will make a difference. Sign up for “SSHW Worldwide Challenge 2010” today. Visit [http://njaes.rutgers.edu/sshw/](http://njaes.rutgers.edu/sshw/).