New My Money Web Site Launched

Enhanced Features Include New Calculators, and Checklists to Help Families with Savings, Preparation for College, and Other Life Events with Financial Implications

The Financial Literacy and Education Commission (FLEC) announced the launch of its redesigned financial literacy education website, www.MyMoney.gov. The new site has enhanced interactive features and utility to provide more resources to Americans seeking information that can inform their personal financial decisions. Popular topics include spending plans; managing debt and credit; dealing with mortgages; planning for retirement; saving and investing; getting a loan, getting insured; knowing your consumer rights and scams/fraud.

"As America recovers from the most severe financial crisis since the Great Depression, it's critical that we strengthen every aspect of our financial system. That means not only strong reforms and consumer protections, but also improved financial literacy and access," said Treasury Deputy Secretary Neal Wolin. "The goal of this website is to help Americans find free, reliable and unbiased information that can help inform their daily financial decisions and plan for the future."

The new MyMoney.gov creates an online point of access to financial information from the 21 Federal agencies, departments and bureaus that comprise the FLEC. Users will be able to find information about how to plan for a host of life events that have financial implications, such as birth or adoption of a child, home ownership, or retirement. You can also find information targeted to your personal or professional situation. For instance, the site includes resources for teachers, service members, women, parents, youth, employers, and more. The site also provides money management tools including a financial savings calculator, worksheets for establishing a household budget and a college preparation checklist, among others.

The web site was made possible by the Financial Literacy and Education Commission. For details, go to www.MyMoney.gov - your trusted source for financial information

Source: US Department of Treasury Press Room, April 27, 2010
Get Ready for Home Canning Season

When you plant your garden, it’s so easy to imagine all of the great-tasting, healthy food that will come from those tiny seeds and plants. Many people grow not only enough to eat during the summer, but enough so they can preserve those garden delights for cold winter nights. Spring and early summer is a great time to make sure your canning gear is ready for production when your garden starts producing more than you can eat.

It’s important to make sure the dial gauge on your canner is working accurately. The only safe way to can vegetables (and fish) is pressure canning. (Tomatoes are an exception. They can be processed in a boiling water bath.) In order to be able to assure bacteria are destroyed, the water in the canner must reach 240 degrees. The only way to reach temperatures this high is in a pressure canner.

To assure your canner is reaching accurate temperatures have the dial gauge tested to make sure it is accurate. Check with your local Extension Office to find out where to have your gauge tested.

Lastly, check the recipes you are using to can your products. Recipes published before 1989 may not be accurate. In 1989, processing times were changed for many vegetables. This occurred because there were more reported incidences of food borne illness from home-canned food. To get up-to-date information on processing times for home-canned vegetables, contact the OSU Extension Office.

While you’re waiting for the green beans and tomatoes, go ahead and eat the ones you processed last summer. For maximum quality, it is recommended that you use your home canned foods within one year.

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

Planning a “Nutrient-Rich” Garden

A garden can be large, small, or simply in containers. There are some vegetable and fruit varieties which are best for containers. When planning and planting your garden, plant seeds which will produce vegetables which will be rich in nutrients. Since garden seed packets aren’t labeled with nutrient labeling, here is a listing of different nutrients, followed by the vegetable which provides that nutrient.

Vitamins A and C: Spinach and broccoli along with many greens like turnip, kale, collards and mustard.

Vitamin A: Carrots, sweet potatoes and winter squash.

Vitamin C: Tomatoes, peppers, cabbage, cauliflower and kohlrabi.

Fiber: Fresh vegetables and fruits are excellent sources of fiber. And while some vegetables don’t measure up on the nutrients, they do when it comes to fiber. This is where our green beans, peas, potatoes, corn, and leaf lettuce come into play.

In addition to planting for nutrients, plant for the “end” use. If you intend to freeze the extra produce, select varieties that have good freezing qualities. The same goes for canning and pickling.

Source: Karma Metzgar, C.F.C.S. Former Northwest Regional Nutrition Specialist, Nodaway County Extension Center, University Outreach and Extension
For Safe Home-Canned Foods, Choose the Right Processing

The food preservation season is approaching. Be prepared by gathering up-to-date instructions for home canning. Although other preservation methods such as drying or freezing may allow room for creativity, canning must be done with precision.

Home-canned foods will be safe to eat if you follow research-based instructions exactly. It’s especially important to can low-acid foods (such as meat, fish, vegetables, and poultry) in a pressure canner to avoid botulism, a sometimes fatal foodborne illness.

The type of canner and length of time needed are influenced by several factors including the acidity of the food (or food mixture), the way it’s prepared, and the size of the jar. Jars of food must reach a high enough temperature to kill harmful bacteria.

The U.S. Department of Agriculture has long been the major source of research-based home-canning instructions. The most current recommendations are published in the 2009 Complete Guide to Home Canning available from the National Center for Home Food Preservation at the University of Georgia:
http://www.uga.edu/nchfp/publications/publications_usda.html

The OSU Extension Service publishes the same recommendations in their publications on the OSU website
http://extension.oregonstate.edu/catalog (click on “nutrition and foods”) for publications on canning tomatoes, seafood, and smoked seafood, as well as pickling vegetables. These and publications about canning vegetables, fruit, salsa, and meat and poultry are also available for purchase via the OSU website or at the OSU Extension Service county office. These are kept updated based on current research.

Recent Ball and Kerr home-canning publications also are based on USDA recommendations. It’s very important to use up-to-date editions because home-canning recommendations have changed through the years. Use editions published after 1988, when many changes were made.

Don’t assume that all home-canning recommendations on the Internet are safe. Be especially cautious about personal websites, recipe sites, and cooking exchanges. Contact the OSU Extension Service before using them. They may not be based on research.

Source: Carolyn Raab, Extension food and nutrition specialist, Oregon State University; raabc@oregonstate.edu

2010 Summer Canning Class Schedule

Have you thought about learning to can fruits, vegetables, jams, jellies or fish or game meat this summer? Are you an experienced canner who would like an update on the latest USDA recommendations? Then plan to attend one or more of the canning classes held at the OSU Extension Office in Tillamook. Each class will cost $10 (or a total of $25 if you register for all three classes) for supplies. Participants will take home something they have canned. Pre-registration and pre-payment of class fees is required, classes with low enrollment on the Friday before the class is scheduled will be cancelled.

Tuesday, June 29, 6-9 pm  Canning Fruits, Pie Fillings, Jams & Jellies (pre-register by June 25)
Tuesday, July 27, 6-10 pm  Canning Fish, Meat and Vegetables (pre-register by July 23)
Tuesday, Aug. 31, 6-9 pm  Canning Pickles, Tomatoes and Salsa (pre-register by August 27)

For information about the free or low-cost rental of home food preservation equipment contact the OSU Extension Service in Tillamook (503) 842-3433 or Astoria (503) 325-8573. Equipment available may vary by site and includes pressure canners, boiling water canners and/or electric food dehydrators.
At one time, uncooked eggs were used to make ice cream, but now we know in order to reduce the risk of salmonella poisoning, a custard-based recipe, an eggless recipe or even using an egg substitute should be used.

Homemade ice cream is a special treat, but every year it causes outbreaks of salmonella infection with up to several hundred victims at church picnics, family reunions, or other large gatherings. The ingredient responsible for the outbreaks: raw (uncooked) or undercooked eggs. The Center for Disease Control and Prevention reports 45-50 outbreaks annually, resulting in illness in more than 1,300 people.

A person infected with Salmonella Enteritidis (SE), the strain of salmonella found most frequently in raw eggs, usually has fever, diarrhea, and abdominal cramps beginning 12 to 72 hours after eating or drinking a contaminated food or beverage. The infection generally lasts four to seven days, and most people recover without any treatment. But for those at high risk--infants, older people, pregnant women, and people with a weakened immune system - it can be life-threatening.

While commercially manufactured ice cream is typically made with pasteurized eggs or egg products, recipes for homemade ice cream often use raw eggs in the base mixture. Homemade ice cream can be made with eggs without the side effects of salmonella infection by preparing it safely.

Here are some suggestions for safe alternatives to using raw eggs in your homemade ice cream:

• Use pasteurized shell eggs or pasteurized egg substitutes in recipes calling for raw eggs. Pasteurized shell eggs are found in the dairy section while egg substitutes can be both refrigerated or frozen, so look for these products in the dairy case near the regular eggs or in the frozen food section. The FDA requires that pasteurized shell eggs be individually marked or specially packaged to prevent intermingling with unpasteurized eggs. The pasteurized egg product needs to be the whole egg and not just the whites or the texture of the ice cream will not be rich and creamy (see more about ice cream texture below).

• Even when using pasteurized eggs, the FDA and the USDA advise consumers to start with a cooked base for optimal safety, especially if serving people at high risk for food borne illness. Additionally, it's important to only use pasteurized milk and cream products in making your homemade ice cream.

• Use a recipe that contains a cooked custard base. The custard base must reach 160º F to kill the salmonella bacteria. Resist the temptation to taste-test it during preparation because the custard isn't fully cooked and could still contain salmonella. After cooking, chill the custard thoroughly before freezing.

Ice cream’s texture comes from the use of milk fat and sugar. Although you may want to use 1% or skim milk, the resulting ice cream would have lots of ice crystals in it, making it flat and lower in volume. This is because the more fat in the milk, the smoother the frozen ice cream will be. Therefore, instead of whole milk, try 2% milk, or instead of whipping cream try half and half. The end result will still be smooth, but lower in fat.

Sugar is another ingredient that helps create ice cream’s texture. By adding sugar, you raise the freezing temperature of your ice cream mixture. This allows you to be able to freeze it with ice, water and salt. So not only do you end up with a sweet treat, but it’s also easier to scoop.

Source: Adapted by Jessica Kovarik, RD, LD, Extension Associate, University of Missouri Extension from materials written by Karma Metzgar, C.F.C.S. Former Northwest Regional Nutrition Specialist, Nodaway County Extension Center, University of Missouri Extension and Susan Mills-Gray, Nutrition Specialist, Cass County Extension Center, University of Missouri Extension
Tips For Safe Grilling

Summer is great grilling time. Here are some tips to address the common concerns in grilling safety.

Marinate meat in the refrigerator to keep it cool. Treat the used marinade as you would the raw meat juices it contains — that means the marinade needs to be discarded or boiled if it will be used as a sauce.

Be sure to avoid cross-contamination when grilling. Raw meat juices may contain microorganisms that cause flu-like symptoms if eaten. Vegetables and cooked meat must be kept separate from raw and undercooked meat or meat juices on cutting boards, platters, and cooking and serving utensils. Although that may mean using more dishes, it’s important to keep people from getting sick from food borne illness.

Meat must be cooked to the proper internal temperature when grilling. Use a meat thermometer to check internal food temperatures, making sure the sensor is in the middle of the thickest part of the meat. Be careful that the thermometer doesn’t touch bone or peek out the other side of the meat, as this may give an inaccurate temperature. For beef, veal and lamb steaks, roasts and chops, cook to 145° F. or higher. For all cuts of pork, grill to 160° F or more. Ground meat of any kind should be cooked to a minimum internal temperature of 160° F, and all poultry should have an internal temperature of at least 165° F.

Even on a cool day, meat off the grill should be eaten or refrigerated within two hours. That is because at air temperatures between 40 and 140° F — a range referred to as the Food Safety Danger Zone — germs that cause food borne illness thrive and can reach potentially dangerous levels within two hours. As air temperatures rise, that time period lessens. On hot days — 90° F or above — that time is reduced to one hour. To keep meat safe, don’t let it sit out before or after grilling, eat it quickly or keep it cool.

The United States Department of Agriculture (USDA) has a Meat and Poultry hot line with recorded answers to many common questions. To contact the Meat and Poultry hot line, call 888-674-6854.

Source: Janet Hackert, regional nutrition and health education specialist, Harrison County, University of Missouri Extension

Refreshing Ideas for Quenching Summer Thirst

• Drink to prevent thirst. So, before starting exercise, drink one or two cups of water.

• Make it a habit to carry along a water bottle, especially if activities take you to locations that lack a water fountain.

• Either straight from the tap or bottled, water is the best choice for keeping the body hydrated. Tap water in many communities has an edge over bottled water as it contains fluoride that helps prevent tooth decay.

• If water’s taste is not to your liking, add a slice or two of lemon, lime or any citrus fruit.

• Most people find cold water more refreshing than that right out of the tap. Keep a container of water in the refrigerator or in an insulated mug on your desk at work.

Here are a few additional suggestions for thirst quenchers:

• Mix 100% fruit juice with plain or sparkling water.

• Combine unsweetened, decaffeinated iced tea with orange juice or lemonade.

• Add a dash of cinnamon or vanilla to iced decaf coffee along with coffee ice cubes to keep the drink cold and undiluted.

• Try your favorite herb tea as iced tea.

• Mix 100% juice and water and freeze into fruit juice popsicles for a refreshing thirst quencher.

• Use sparkling water instead of tap water to reconstitute frozen juice concentrates.

Source: Linda Rellergert, Nutrition Specialist, University of Missouri Outreach & Extension, St. Charles County
Summer Heat Increases Your Need for Fluids

When the weather heats up you probably notice you are sweating a lot more. Sweating is the body’s way of naturally cooling itself. Your body is actually losing fluids as you sweat so it is important to replace the fluid lost.

Water makes up about 60% of your body’s weight. Besides helping to regulate body temperature, water is present in every cell in the body and helps protect some body tissues. Water helps to transport nutrients and helps with elimination of waste.

By the time you become thirsty, you may have already lost 2% of your body fluid. Mild dehydration is when you have lost 2-5% of your body fluids and symptoms include thirst, dry mouth and throat, rapid pulse, low blood pressure, weakness or a lack of energy, and reduced quantity of urine. When there is a fluid loss of more than 5%, the body has severe reactions which includes pale skin, bluish fingertips and lips, rapid, shallow breathing, weak, irregular pulse, and confusion or disorientation. It can result in shock, seizures, coma and death.

A person who burns about 2,000 calories should get about 8-12 cups of fluid per day. (Most women burn less than 2,000 calories and men working outside would burn more.) That may sound like a lot to drink but you really don’t have to drink that much.

Part of those 8-12 cups of fluid can come from the foods you eat. Many of the foods we eat are made up of a high percentage of water and that counts as a portion of the fluid that is needed. Celery, cucumber, lettuce and summer squash are 90-95% water. Broccoli, grapefruit, strawberries, and tomato are 90-94% water. And milk, yogurt, egg white, fruit juices, apples and carrots are 80-89% water.

An important thing to keep in mind is that the thirst mechanism can become weak in seniors so they may need to implement a way of assuring they drink enough. Some people pour a pitcher of six or so cups of water in the morning and assure they drink it by the time they go to bed. Others find a way of keeping track of the number of cups of water they consume each day.

At the other end of the life span are children who often don’t honor thirst cues. It is important to assure they are drinking enough fluids. A good gauge of hydration is the color of their urine. A dark color is an indicator they are not drinking enough.

Summer is a great time for many outdoor activities. Just remember that if you are sweating, that precious fluid needs to be replaced. Next time you leave the house; don’t forget your water bottle!

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

New Canning Time Recommendation from USDA

One change to canning recommendations is the addition of a waiting time before removing jars from the canner:

- When canning in a boiling water canner - When jars have been boiled for the recommended time, take canner off the heat and remove lid. Wait 5 minutes before removing the jars.

- When using a pressure canner - after processing, remove canner from heat and wait until pressure returns to zero, then remove weight or open the petcock. Wait 10 minutes. Unfasten the canner lid and remove it carefully.
Summer Fun

During the summer months, children have lots of unstructured time and parents or grandparents may have more time with children. Adults can enhance children’s development while building a store of great memories by planning fun and stimulating summer activities. Here are a few ideas that don't cost much money. The key ingredient is an adult who is willing to spend TIME with children.

- **TURN OFF THE TV, VIDEO GAMES, AND COMPUTERS!** The average child spends more than 21 hours each week watching TV. Children need interactions with others to develop social skills. Summer is a great time to "hang out" in local public parks where children can climb, slide, swim, and swing. All of these physical activities promote coordination and enhanced self-esteem. All the adult has to do is watch and talk about what the child is doing.

- **Churn up a freezer of ice cream.** This is an opportunity for a science lesson. How do salt and ice make it freeze? The end result is a cool treat for a hot day. Any food preparation is a science lesson. Most children enjoy helping prepare snacks and meals.

- **Go further than food preparation. Go to production!** Get the children into the garden to help see where food really comes from. It is surprising how tasty vegetables become when you grow your own.

- **Visit the library often.** Reading is a lifelong pleasure. Libraries generally have special summer programs. This is a great way to improve skills vital to school (and life) success.

- **Use summer events as a way to teach children responsibility.** Have the children plan and lead the games at a family picnic. To teach money skills give them a budget for entertainment.

- **Have your older children plan dinner one night.** Give them a budget and the responsibility of planning, shopping for, preparing and cleaning up after the meal.

- **Have your children teach you something.** This is a great way for grandparents to learn about computers. It is a great self-esteem builder when children are allowed to be the experts!

- **You can teach children something you want to pass on - recipes or a craft like knitting or woodworking.**

- **Remember what you liked to do when you were a child and do some of those same activities with your own child.** This is a great way to build family traditions that are passed down across generations.

- **Take a swimming break.** Go to a local pool, river or creek. Don’t forget the sunscreen!

- **Try “water painting”.** A bucket of water, a paint brush and a sidewalk or porch is all you need for a masterpiece. You can even pass the time watching your creations evaporate. Drawing with sidewalk chalk on the wet pavement is also fun.

- **Take a tour around your house/neighborhood.** Look for things you haven’t noticed before.

- **Go for a nature walk.** Besides being good exercise, you can investigate rocks, plants, bugs, etc. Just remember to be careful around the critters—some of them view humans as a threat and will try to protect themselves!

- **Make some homemade bubbles:** ¼ cup liquid dish detergent, 1 tsp. corn syrup, and ½ cup of water. Make bubble wands out of bent wire wrapped with yarn or a slotted spoon.

- **Camp out in the back yard!**

- **Is it raining? Have a cookie baking day.** (Put some in the freezer to enjoy later or take some and share with the neighbors.)

- **Check out the local OSU Extension Office for summer day camps and other activities.**

*Source: Jinny Hopp, Human Environmental Sciences Specialist, University in Jasper County and Angela M. Fletcher, Human Development Specialist, University of Missouri Douglas County*
What Can Be Done Before Saying “I Do”?

Research shows that unmarried men and women expect that they will have life-long marriages. Studies show women are more pessimistic and less confident than men about finding the right partner.

The National Center for Health Statistics indicates that 59% of first marriages between couples who are 18 years old or younger end in divorce within the first 15 years, compared to 35% of those couples who marry at age 25 or older. If you think you have found the right person, don’t rush. It’s important to get to know each other well before saying “I do.”

These questions can help you and your partner consider and discuss marriage:

- Why am I getting married?
- Why am I choosing to share my life with this person?
- Is this the right time? What brought me to this point in my life?
- Are there concerns or support for my welfare from my parents, friends and coworkers? How do I feel about their apprehension?
- Is this a good choice for me? Have I compromised my values and beliefs because I think things will be better if I’m married?
- What is my level of commitment? What changes do I expect to experience after the wedding?
- Am I able to discuss problems and options with my partner? How do we manage conflict together?
- Will we communicate openly to reach a compromise or agreement without involving violence or put-downs?
- What are our future goals and dreams? How many children do we want? How will the roles and responsibilities be divided?
- How much money will we save each month? Who will handle our money?
- What kind of marriage relationship do I want? How happy am I in this relationship?

Take time to slow down and think through and discuss these questions that you may not have considered during your courtship. It’s important to take the time to prepare for a lifetime of togetherness.

Source: Nina Chen, Ph.D., human development specialist, University of Missouri Extension

Parents Should Take Active Role In Their Teens’ Summer Employment Decisions

With school out for the summer, many young teens will be taking summer jobs — and parents should be involved in their children’s employment decisions and know where their teens are working, who they are working for and what they are required to do.

Check regularly with your teen to make sure everything is going okay. Discuss any problems they might be having and make sure they have the proper training and supervision. Watch for signs that the job might be causing too much physical or mental strain.

Safety is a major concern. Teenagers may not be aware of their rights, or their employers may not be aware of child labor laws. Be sure to know the federal and state child labor laws. Federal law limits the number of hours that 14-15-year-olds can work in non-agricultural worksites. During the summer, federal law allows 14-15-year-olds to work only between 7 a.m. -9 p.m. They are banned from some jobs – baking/cooking, operating power-driven machinery including lawn mowers, climbing ladders, working in warehouses or construction, unloading trucks/conveyors, jobs that require climbing ladders, operating forklifts or power equipment such as meat slicers, power saws and bakery machinery.

By contrast, youth at any time may be employed in agriculture by their parent or guardian. Statistics show that agriculture is one of the more dangerous occupations. Each year more than 20 million youths are exposed to farm safety hazards.

Source: Robert Thomas, Information Specialist, Extension & Ag Information, University of Missouri