

On the Home Front

Buncombe County's Extension Family & Consumer Sciences Newsletter
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Cooking for One or Two: Come learn how to adjust to cooking for one or two as family members have left the nest or you are faced with preparing meals for yourself only. Presented for the Buncombe County Parks and Recreation's Seniors aged 50 and Better Program. The program will be Wednesday, March 7 at 1:00 am at their center at 49 Mt. Carmel Road. Call Grace Young at 250-4265 for more information, to register and get directions.

Moving Towards a Healthier You: Noonliting: Have you slipped back to your old behaviors after your New Year's resolutions to eat healthier and be more physically active. Noonliting: Moving Towards a Healthier You, a weight management class, is starting the end of April. This 10-week program will meet on **Wednesdays** from **12:00 noon to 1:00 pm** beginning on **April 25** and will run through **June 27**. Classes are held at North Carolina Cooperative Extension – Buncombe County Center, 94 Coxe Avenue, Asheville. Pre-registration is required and there is a fee of \$20 for materials. For more information and to enroll call 828-255-5522.

Wood Products Workshop for Home Owners and Builder

Buncombe County Extension and NCSU Department of Wood & Paper Science – Wood Products Extension are sponsoring a workshop for builders, designers and homeowners. The workshop will focus on discussing the common wood products used in home construction, from the structure to the exterior and interior. Also discussed will be who in the local are is making these products. The workshop is scheduled for Saturday, April 28. Contact the Extension Center at (828) 255-5522 for a brochure.

Tax Time: Got Tax Credits?

The 2005 Energy Policy Act qualifies homeowners for a tax credit that encourages energy-efficient improvement to a home's exterior (windows, doors, insulation) and to its' heating, air conditioning, and ventilation (HAVAC) and water heating equipment. Qualifying measure must be applied to the homeowner's main home in the United States between January 1, 2006 and December 31, 2007. This one-time program offers homeowners up to a 10 percent credit or \$500 for the two years combined.

Inside:

National Nutrition Month®	2	Replacing Your Light Bulbs	3
Self-Esteem in Families	2	Fruits and Veggies	4
Making a Large Purchase?	3		



Go 100% Fad-Free for National Nutrition Month® and Beyond

March is National Nutrition Month® and the theme this year is “Be 100% Fad-Free”. Dieting is a large business with over \$43 billion made in 2004. Much of this money was made through the promotion of “food fads”. A “food fad” is “unreasonable or exaggerated beliefs that eating (or not eating) specific foods, nutrient supplements or combinations of certain foods may cure disease, convey special health benefits or offer quick weight loss”. The reality is that there are no special foods or diets that can give lasting weight loss without addressing the issue of balancing calories eaten and calories used. Use these tips to evaluate if a diet is a fad or not.

- If it sounds too good to be true, it is.
- Avoid products offering a guaranteed cure or which promote “limited-time offers”.
- Watch out for products that describe certain foods as “good” or “bad”.
- Is the source of the information – such as a book author – also trying to sell a product, supplements?
- Fad diets may require you to avoid foods or entire food groups. Research has shown that balance and variety are needed for good health. If a diet, has you replacing foods or whole food groups with supplements in order to get those nutrients then the diet is, by definition, unbalanced.

Use these tips to evaluate nutrition products, services, treatments or devices. If you answer yes to any of these, the claim is most likely too good to be true.

- Does it use scare tactics, emotional appeals or a money-back guarantee, rather than proven results?
- Does it use non-scientific terms like “revitalize”, “detoxify” or “balance your body with nature”?
- Does it offer “proof” based on personal testimonials rather than sound science?
- Does it advise supplements as “insurance” for everyone or recommend very large doses of nutrients?
- Does it claim it can “treat”, “cure”, or “prevent” all sorts of health problems from arthritis to cancer to sexual impotence?
- Does it blame the food supply as the source of health or behavior problems, belittle government regulations or discredit the advice of recognized medical authorities?
- Does it claim its “natural” benefits surpass those of “synthetic” products?
Does it mention a “secret formula” or fail to list ingredients or possible side effects on the label?

If you want more information on a specific recommendation or diet, call our office. Remember balancing eating from all the food groups will result in the variety of nutrients you need. Also, when your activity balances with your calories eaten, you maintain your weight.

Building Positive Self-Esteem in Families

The development of self-esteem begins with the emotional connections in the family. Children who are loved and wanted, whose parents are firm and demanding, yet warm, supportive, concerned, interested and active in their guidance tend to have higher levels of self-esteem. Parents who have a strong self-esteem have a easier time building a sense of value and worth in their children. Some roadblocks to developing self-esteem in children are:

- We take our children for granted.
- We are too hurried, tired, or preoccupied. Children are quick to pick up on our mood swings and can mirror these bad moods right back at us. Remember adults are their role models. If we handle stress better they will learn to handle stress better.
- We talk about children as if they can't hear. Avoid sarcasm, name calling, shame, and verbal disrespect of all types. Voice concerns about your child in a kind and nurturing way rather than unfavorably and harsh.
- We don't listen. When children receive little or no adult attention they can tend to withdraw or act out. By listening we teach them to understand, acknowledge and express their feelings.

Children need six vital ingredients for their development of self-esteem, a sense of physical safety, emotional security, identity, belonging, competence, and mission. For more information on Building Positive Self-Esteem in Families, call or visit our office.



Making a Large Purchase?

If you have a history of making late payments on your monthly bills it could cost you more than just your late fees. It can lower your credit score and result in higher interest the next time you want to borrow money.

When asking for home or car loans, phone service, or new credit cards, most creditors look at FICO, or credit, scores to determine their risk. Ranging from 300-850 points, FICO scores are calculated using a mathematical model that assigns points for different pieces of information that predict the way you will handle credit. FICO is short for Fair, Isaac and Company, who developed the credit scoring method in the 1960s.

A low FICO score means high out-of-pocket costs. Everyone has three separate FICO scores, one from each of the major credit bureaus: Experian, Trans Union, and Equifax. Five criteria comprise credit scores: payment history, amounts owed, length of credit history, new credit, and types of credit used. Other criteria such as age, address, race, salary, and employment experience are not factored into credit scores. Lenders may look at criteria such as salary and employment history in addition to credit scores, but those factors are not a part of the scores themselves.

The higher your FICO score is, the less you pay when you buy on credit. For example, the difference in payments on a \$150,000, 30-year, fixed-rate mortgage could be as much as \$155 per month, depending on your credit rating.

If you find that your credit scores need improvement, here are a few simple ways to increase them:

- Pay your bills on time, and be sure to stay current on all of your accounts.
- Do not apply for credit frequently. Apply for only those accounts that you need.
- Reduce your credit card balances.
- Pay off debt rather than moving it to another lender.
- Contact your lenders or a legitimate credit counselor if you are having trouble paying your bills.



To determine your credit rating, check your scores by contacting the three credit bureaus directly:

- Experian (formerly TRW): (888) 397-3742, www.experian.com
- TransUnion: (800) 888-4213, www.transunion.com
- Equifax: (800) 685-1111, www.equifax.com

Replacing Your Light Bulb

Did you know that if every home in the US would replace one light bulb with an Energy Star Bulb there would be enough power to light 2.5 million homes? There is currently a Federal program under way titled "Change A Light, Change The World" targeting homeowners to change a minimum of one bulb.

Energy Star-qualified Compact Fluorescents (CFL) can last up to 10 times longer than a standard incandescent bulb and use only one-third of the energy. (Only 10 percent of the energy consumed by incandescent bulbs produces light; the remainder is wasted as heat.) Replacing one-quarter of your home's bulbs with CFLs can save you about half of the cost of your lighting bill.

While a compact fluorescent bulb is more expensive than an incandescent, their long life and energy savings may justify the higher initial cost: a single bulb can save \$30-\$60 over its lifetime. Be sure to choose a CFL that offers the same light output (lumens) as the bulb you are replacing.

To get the most energy savings you will need to replace the bulbs where lights are on for the longer periods of time. Examples would be living room, kitchen, dining room, and porch. They would not be cost effective to use in closets, hallways and bathrooms as lighting in these areas are not usually left on for extended periods of time. Some CFLs have trouble operating in enclosed fixtures so always check the packages for restrictions on use.

CFLs work with new or existing indoor and outdoor fixtures. If a light fixture is connected to a 3-way switch or dimmer switch, choose a CFL specifically labeled for this purpose. Also, for recessed fixtures, it is better to use a 'reflector' CFL.

Fruits & Veggies—More Matters™

Fruits & Veggies—More Matters is a new public health initiative to increase fruit and vegetable consumption. Veggies—More Matters™ is a more inspiring health initiative focusing on motivating people to simply eat more fruits and veggies at every eating occasion.

- Given new national dietary guidelines that establish a range in the amounts of fruits and veggies adults should consume each day – depending on their age, sex and activity level – the focus is no longer on a specific number of servings.
- Whether a person currently eats 1, 4 or 8 servings of fruits and veggies a day, he/she will benefit from eating more--more matters.
- Eating more fruits and vegetables makes a difference in maintaining a healthy weight and can reduce the risk of many diseases.
- A colorful variety will provide a wide range of valuable nutrients like fiber, vitamins and potassium.



Practical, creative tips and recipes for eating more can be found at www.fruitsandveggiesmorematters.org

NJO/CH:gs



Individuals with disabilities who would like to participate in any program mentioned in this newsletter, but who need special assistance to do so, should call the Extension Center at 828-255-5522 at least five days prior to the event.

On the Home Front is a newsletter produced by the Family and Consumer Sciences Agents in Buncombe County. The purpose of this newsletter is to inform and educate Buncombe County residents on workshops and issues that affect them, and to provide ideas for helping improve their quality of life.

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Check out Buncombe County Center's website at...<http://buncombe.ces.ncsu.edu>

