On The Home Front

Buncombe County’s Extension Family & Consumer Sciences Newsletter

North Carolina Cooperative Extension, 94 Coxe Avenue, Asheville, NC 28801-3620 ● 828.255.5522 ● FAX: 828.255.5202

Inside This Issue

Page 2
• Protecting Your Credit
• Parental Support Means Being a Good Listener

Page 3
• Tax Credits for Consumers (Home Improvements, Water Heating)

Page 4
• Maximize Your Shopping Power

Page 5
• Peanut Product Recalls
• Advice on Kidney Stones

Page 6
• Tips from the Center for Disease Control concerning recent peanut products Salmonella outbreak.

Contact Us

Nancy Ostergaard
Extension Agent
Family and Consumer Sciences

Cathy Hohenstein
Extension Agent
Family and Consumer Sciences

Sharon K. Carter
Nutrition Program Assistant
EFNEP
http://buncombe.ces.ncsu.edu

Due to the current budget crisis, it will be necessary to publish this newsletter on a bi-monthly basis. To further reduce our cost we can email the newsletter if you prefer. Just call the office and give Debbie your email address and then remember to check your junk mail.

COMING SOON

April Basic Home Maintenance Course

Are there repairs around your home that need to be done? Do you lack the knowledge and skill to complete them yourself? We all know preventive maintenance can save us money. However, when the economy makes paying monthly bills difficult there may not be money left to hire someone to keep your home in good working order. The Basic Home Maintenance Course offered by the NC Cooperative Extension may be your answer. The Buncombe County Center of North Carolina Cooperative Extension is offering a five-series Basic Home Maintenance Course beginning April 7th. The two-hour class will be held from 5:30 pm—7:30 pm on April 7, 9, 14, 16 and 21. Some of the topics to be covered are: saving on your heating and cooling bills, basic plumbing repairs, interior and exterior maintenance, landscaping and lawn care, indoor air quality, common household pest, etc. The course will be held at the Extension Center, 94 Coxe Avenue. The registration fee of $20 includes all materials. To register, call the Buncombe County Center at 255-5522.

Water Bath Canning and Preserving High Acid Food

Learn how to preserve high acid foods safely by water bath canning. Come away knowing the importance of following food preservation guidelines and adjusting for higher mountain altitudes, as well as the equipment necessary for safe canning. This demonstration workshop will be part of the Organic Growers School on March 21st and 22nd. Visit their website for more information and for information on registering.

http://www.organicgrowersschool.org/

Persons with disabilities and persons with limited English proficiency may request accommodations to participate in activities mentioned in this newsletter. Please contact this office at 828-255-5522 during business hours at least 3 days prior to the event to discuss accommodations.
Protecting Your Credit

During hard economic times it becomes even more important to protect your finances and your credit. As individuals get desperate, they sometimes do things they wouldn’t normally do during normal economic times. Unfortunately, one of the ways they can purchase items they can no longer afford may be through credit card fraud. Did you know that most fraud occurs within 48 hours of a credit card theft? Most fraud happens when someone steals the information on the card and not the card itself. With a card number and its expiration date, thieves can run up your bill and ruin your credit rating fast.

Ways you can lose control of your credit:

♦ Someone steals your purse or wallet.
♦ Someone uses your credit cards without your knowledge or permission.
♦ A fraudulent telemarketer calls you and asks for information from your credit card.
♦ You receive a letter or postcard asking you to claim a prize by calling a 900-number. When you call, they ask you for your credit card number and expiration date to “verify” your identity.
♦ Someone goes through your garbage and finds old billing statements, credit card receipts, printed credit card access checks, or an offer for a new, preapproved credit card.
♦ A thief steals outgoing or just-delivered mail from your unprotected mailbox.
♦ A clerk where you used your card copies the information and uses it elsewhere or sells it.

Credit Card Precautions

• To keep better control of your credit cards consider limiting the number of cards you use. It is easier to scrutinize the use of two cards then several.
• Treat your credit cards like cash. Do not leave credit cards or receipts where someone could see your credit card information. Do not write you PIN number on your card. Memorize it!
• Reconcile your receipts to your statement. Save your receipts in a folder, envelope, etc. When your billing statement arrives, check that your charges and receipts match. If something on the billing statement is wrong notify the card issuer immediately.
• Act fast if your card is lost, stolen, or used fraudulently. Call the card issuer immediately. Your card statement lists a toll free number for reporting these incidents. Follow up the call with a letter. By law, once you report the loss, you have no further liability for unauthorized charges. Under federal law, your maximum liability for fraudulent charges is $50 per card. This can add up if you lose several cards. If you report the cards before the cards are used, you cannot be held liable for any unauthorized use.

Parental Support Means Being a Good Listener

Being accepting, supportive, and loving may be the most important gift parents can give their children. This gift can be given throughout life from when they are young children to older adults. One way to do this is to be involved in your child’s life. This involvement begins with spending time with your children and finding time to have fun, talk about special things, plan family events, speak up for them and listen to them when they speak. Listening means giving them your full attention. In our multitasking world we can forget that this is the necessary part of really listening to someone. Sometimes listening is the way that we show our older children our support and love. As adults, they may not need you to solve their problems but just be there to listen and problem solve with them. During these stressful economic times, your children may need your attention more than ever. Try not to let your worries monopolize your attention and still take time to give them consistent support and listen to their concerns.
Tax Credits for Consumers:

Home Improvements

Home improvement tax credits are now available for home improvements “placed in service” from January 1, 2009 through December 31, 2009. Any qualified home improvements made in 2008 are not eligible for the tax credit.

Home improvement tax credits are available for insulation, replacement windows, water heaters, certain high efficiency heating and cooling equipment, and biomass stoves. See chart at: http://www.energystar.gov/index.cfm?c=products.pr_tax_credits#chart. The maximum amount that a taxpayer may claim from all of these tax credits combined is $500 over the lifetime of the tax credit (2006, 2007 & 2009).

If you are building a new home, you can qualify for the tax credit for photovoltaic’s, solar water heaters, small wind systems and fuel cells, but not the tax credits for windows, doors, insulation, roofs, HVAC, or non-solar water heaters.


Water Heating

Did you know that heating your water is the third largest energy expense in your home? There are four ways to cut your water heating bills: use less hot water, turn down the thermostat on your water heater, insulate your water heater, or buy a new, more efficient water heater.

Tips to reduce your hot water usage:

• Install aerating, low-flow faucets and showerheads.
• Repair leaky faucets promptly; a leaky faucet wastes gallons of water in a short period of time.
• Lower the thermostat on your water heater; water heaters sometimes come from the factory with high temperature settings, but a setting of 120°F provides comfortable hot water for most uses.
• Take more showers than baths. Bathing uses the most hot water in the average household.
• Insulate your electric hot-water storage tank, but be careful not to cover the thermostat. Follow the manufacturer's recommendations.
• Insulate your natural gas or oil hot-water storage tank, but be careful not to cover the water heater's top, bottom, thermostat, or burner compartment. Follow the manufacturer's recommendations; when in doubt, get professional help.
• Insulate the first 6 feet of the hot and cold water pipes connected to the water heater.

If you are in the market for a new dishwasher or clothes washer, consider buying an efficient, water-saving Energy Star model to reduce hot water use.

For more information check out the U.S. Department Energy Savers website: http://www1.eere.energy.gov/consumer/tips/water_heating.html

Did you know that you can get this newsletter via email? If you are interested, please contact us either by phone at 828-255-5522 or email at debbie_sparks@ncsu.edu.
MAXIMIZE YOUR SHOPPING POWER

We’ve all seen the signs “giant” or “family” size, but buying larger doesn’t always mean the best cost. It’s important to look at the cost per unit and compare the cost of different packages or containers. To help you make wise decisions check the Unit Price.

Unit Price labels can be found on the shelf in front of, above, or to the side of products. The labels appearance may vary, but the information is the same.

To check the unit price—or calculate it yourself—divide the price of the total weight, volume or package, by the number of units within the container.

Be aware of downsizing. In the past few years, manufacturers have kept the package price the same, but there is less product in the package. These changes have been designed to go unnoticed.

Also, check the Nutrition Facts label to make sure the nutritional value is the same.

Comparing the unit price insures you, the shopper, of getting the best deal.

MENU IDEA: Lasagna is a family favorite. This easy recipe can be made in just 30 minutes. This lasagna freezes well, so make two and freeze one for later.

Easy Lasagna

Ingredients:

- ½ pound ground beef
- 8 ounces egg noodles, uncooked (try whole grain)
- 12 ounces fat free cottage cheese
- 12 ounces reduced fat mozzarella cheese, shredded
- 1 (26-ounce) jar spaghetti sauce
- 1 tablespoon Italian seasoning
- Non-stick cooking spray

Directions:

1. Brown ground beef. Drain and return to skillet.
2. Stir in spaghetti sauce and Italian seasoning. Bring to a boil.
3. Add 1 cup water and uncooked pasta. Cover and cook on medium heat for 15 minutes.
4. Stir in cottage cheese. Cover and cook for 5 minutes.
5. Stir in 2 cups of mozzarella cheese. Sprinkle the remaining cheese on top.
6. Cover and remove from heat. Let stand for 5 minutes to melt cheese.

Nutrition information Per Serving:

450 Calories, total Fat 15g, Saturated Fat 15g, Protein 35g, Total Carbohydrate 46g, Dietary Fiber 4g, Sodium 1080mg, Excellent source of vitamin A, calcium, and iron. Good source of vitamin C.
Understanding the Recent Peanut Product Recalls

Since last September more than 600 cases of salmonella typhimurium have been linked to products from Peanut Corporation of America (PCA). PCA’s peanut butter and paste products are used by many food companies and in many products. This outbreak has shown us how interconnected our food sources are and how one location can have a widespread affect. Currently, there is now a climate of uncertainty over what to buy, eat and discard. Some consumers will be vigilant and check the U.S. Food and Drug Administration’s searchable database at:

http://www.fda.gov/oc/opacom/hottopics/Salmonellatyph.html

Others will just stay away from peanut products altogether. Our advice is to check the products you have and make sure that their source for peanuts or peanut butter is not from the plant in Blakely, Georgia. Until you know that they are not from that plant, do not eat those foods. If they are connected to the recalls or have a connection to the Blakely, Georgia plant, you need to discard them. For tips from the Center For Disease Control on dealing with this current outbreak and recall go to page 6.

We still need to keep in mind that overall our food sources in the United States are some of the safest in the world. We are lucky that we have a system for catching outbreaks like this one through our monitoring of diseases and regulations and inspections of food establishments and production locations. Unfortunately, we can not guarantee that we will not ever have an outbreak or that it may take too long to contain it, if it does occur. Some of the challenges we still face are that most food borne illnesses go undiagnosed. A disease like Salmonella in a healthy adult usually does not cause severe reactions and death. It is those, such as young children, older adults, pregnant women and immunocompromised individuals who have the more severe reactions. For more information about the recalls, food borne illnesses and other food safety information contact our office.

Newest Advice for Dealing with Kidney Stones

About 1 in 15 of us will develop kidney stones during our lifetime. Men are more likely than women and white men are at highest risk. If you have developed one stone, there is a higher risk for developing more stones. Hot climates, dehydration, and genetics are some of the risk factors associated with kidney stones. It has been long thought that there are diet connections to the formation of stones but the connection is still poorly understood. The old advice to cut back on calcium does not seem to be accurate. Here is some sound advice for dealing with kidney stones.

- Drink plenty of fluids. Your doctor can measure urinary output in 24 hours and make specific recommendations for fluid intake.
- Limit your sodium intake to less than 2400 mg per day. There is still debate about this recommendation but since it fits with heart health recommendations it won’t hurt to follow for kidney stones as well.
- A high calcium intake from dairy products seems to be protective. Aim for 800 mg of calcium from dairy. This is a little less than 3 servings of milk a day. There is not enough evidence to make recommendations on other food sources of calcium but some research has linked supplements to increasing the risk for stones.
- Very high doses of Vitamin C may promote stone formation. Get your Vitamin C from food sources and there is not a need for supplementation.
- Drinking a lot of lemonade is often encouraged. Some research has shown the lemon and orange juice might increase the levels of citric acid in urine and thus help prevent calcium kidney stones. Grapefruit juice, in preliminary studies, may increase the risk.
- Some of the old remedies and advice like cutting coffee, tea, beer, wine, protein foods, foods high in oxalates, and cola drinks are now in question due to there not being a strong association found through the research.

Source: University of California, Berkely Wellness Letter, January 2009
Here are tips from the Center for Disease Control for dealing with the current peanut product Salmonella outbreak.

- Major national brands of jarred peanut butter found in grocery stores are NOT affected by the Peanut Corporation of America (PCA) recall.
- Any product that is on the recall list should be disposed of in a safe manner. Any recalled product should be thrown away to prevent Salmonella infections in humans, pets, or other animals. This product should be disposed of in a closed plastic bag and placed in a sealed trash can to prevent people or animals, including wild animals, from eating it.
- Consumers also should avoid eating products made with peanut butter, peanut paste, or other peanut-containing products if they are unsure whether these products have been recalled.
- Consumers with pets should know that some pet foods and pet treats may contain peanut butter, including dog biscuits and bird food. If you have a recalled pet product in your household, do not feed it to your pet or other animals. For more information about this outbreak and your pet, you may visit the CDC website or call the number below.
- To determine whether a product has been recalled, consumers can search the list of recalled products at the Food and Drug Administration (FDA) website or telephone the company that distributed the product at the phone number on the package.
- Consumers without internet access can telephone 1-800-CDC-INFO 1-800-232-4636), 24 hours a day, 7 days a week, for product recall information from the FDA website and for other information on salmonellosis.
- Persons who think they might have become ill from eating peanut butter or peanut-containing products should consult their health-care providers.

Contributors Areas of Responsibility and Expertise

Nancy Ostergaard
Extension Agent
Family & Consumer Sciences
- Housing
- House Furnishings
- Human Environment and Health
- Environmental Issues (i.e. solid waste, air quality)
- Aging Issues
- Extension & Community Association Liaison
email: nancy_ostergaard@ncsu.edu

Cathy Hohenstein
Extension Agent
Family & Consumer Sciences
- Foods
- Food Safety
- Nutrition & Health
- Human Development
- Clothing & Textiles
email: cathy_hohenstein@ncsu.edu

Sharon Carter
Extension Nutrition Program Assistant (Adult)
email: sharon_carter@ncsu.edu