Thoughts to Begin 2009

No matter what happens, or how bad it seems today, life does go on, and it will be better tomorrow.

You shouldn’t go through life with a catcher’s mitt on both hands; you need to be able to throw some things back.

People will forget what you said; people will forget what you did; but people will never forget how you made them feel.

Source: Maya Angelou

Best wishes for 2009!!!
To consume 100 calories of celery, you would have to eat over 1 pound or 21 ounces to be exact. But if you chose potato chips, you would get a measly 12 chips or about 3/4 ounce chips for the same 100 calories.

While the 100 calorie packs of high-calorie foods are good for portion control and portion awareness, perhaps choosing these snacks often, instead of better choices like fruits and vegetables, may not be the best bet.

A healthful snack should provide more of the things you need like fiber, nutrients and satiety and less of the things most individuals don’t need like sugar, fat, salt and high calorie density. Which is more easy to eat in one sitting - 21 ounces of celery or 12 potato chips?

Chances are, if a food needs to be packaged in a 100-calorie serving, it might not be the best choice for an all-the-time snack.

Our chart below shows you the quantity of each food if you choose to eat just 100 calories. The foods at the top, like celery, nonfat light yogurt, carrots, oranges, apples, grapes and bananas are the best choices because you get to eat more. They also have more fiber, nutrients and moisture content. And less fat, sugar, salt and sodium. They are generally much lower in cost per ounce, too.

Better still, the foods at the top count towards important servings of fruits, vegetables and nonfat dairy as recommended by MyPyramid and the Dietary Guidelines for Americans. For more information, see www.MyPyramid.gov.

<table>
<thead>
<tr>
<th>100 calorie serving:</th>
<th>Grams per serving:</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 stalks celery</td>
<td>600</td>
</tr>
<tr>
<td>9 oz light nonfat yogurt</td>
<td>255</td>
</tr>
<tr>
<td>2 cups carrots</td>
<td>244</td>
</tr>
<tr>
<td>1.6 oranges</td>
<td>209</td>
</tr>
<tr>
<td>1.5 apples</td>
<td>207</td>
</tr>
<tr>
<td>1 cup grapes</td>
<td>151</td>
</tr>
<tr>
<td>1 banana</td>
<td>118</td>
</tr>
<tr>
<td>1/2 donut</td>
<td>42</td>
</tr>
<tr>
<td>1/2 blueberry muffin</td>
<td>36</td>
</tr>
<tr>
<td>1/3 chocolate chip bagel</td>
<td>33</td>
</tr>
<tr>
<td>2 fig cookies</td>
<td>31</td>
</tr>
<tr>
<td>1.75 graham crackers</td>
<td>23</td>
</tr>
<tr>
<td>3/4 oz crackers</td>
<td>22</td>
</tr>
<tr>
<td>2 chocolate cookies</td>
<td>22</td>
</tr>
<tr>
<td>.75 oz potato chips</td>
<td>21</td>
</tr>
</tbody>
</table>

Source: Communicating Food for Health, September 2008
Upcoming Programs

“Saving Energy and Money in the Home”

Two free workshops on saving energy and money in the home will be offered. These workshops are through the EmPower™ New York program and will be held at the CCE Herkimer County office in East Herkimer. Please choose the date which is most convenient for you:

Wednesday, January 21, 2009 ~ 1:00-3:00 pm
Thursday, January 22, 2009 ~ 6:30-8:30 pm

All workshops are the same and are free of charge. However, you must pre-register for the workshop you want to attend by calling the CCE office at 315.866.7920.

Cornell Cooperative Extension Herkimer, Madison and Oneida Counties presents an all-day Connecting With Kids event:

“Conflict Resolution”

March 25, 2009
9:15 am – 3:00 pm
Herkimer County Community College

For more information, please call CCE Herkimer County at 315.866.7920.

“Holiday Book Tree” Thanks

We would like to extend a heartfelt “thank you” to all who donated books to our Holiday Book Tree benefiting the Even Start Family Literacy Program. Over 560 books were collected and will be put to good use.

“Don’t Cry Over Spilled Milk!”

A day set aside for concentrating on the bright side of things

Some unidentified person with a bright outlook on life designated February 11th as “Don’t Cry Over Spilled Milk Day.” It’s a day to be optimistic, think positive, look on the bright side, and to find something good in everything that happens. It’s the perfect antidote for the winter doldrums.

And what could be a more appropriate way for kids and grown-ups alike to toast the day than with a glass of milk? And if the real milk takes a spill, here are some tips for getting stains out of clothes and table linens.

- **Milk:** Pretreat or soak, using an enzyme laundry product that’s safe for the fabric. For new stains, soak for at least 30 minutes; for older stains, soak for several hours. Launder in the hottest water that’s safe for the fabric.
- **Chocolate milk:** Pretreat with a prewash stain remover that’s safe for the fabric. Launder. If the stain remains, launder again, using the type of bleach that’s safe for the fabric.

Source: Cleaning Matters, Soap and Detergent Association, January/February 2009

H - ealth

"The first wealth is health." (Source: Ralph Waldo Emerson)

Make health a priority this year. Health should be more than the absence of disease – read on for ideas.

A - ttitude

"Health and cheerfulness naturally beget each other." (Source: Joseph Addison)

A positive attitude may not cure a disease. However, thinking positive can help you deal with misfortune, make the most of your situation and enjoy life more.

P - hysical activity

"A man's health can be judged by which he takes two at a time - pills or stairs." (Source: Joan Welsh)

The U.S. Department of Health and Human Services 2008 Physical Activity Guidelines for Americans recommends for adults: “Most health benefits occur with at least 150 minutes (2 hours and 30 minutes) a week of moderate intensity physical activity, such as brisk walking. Additional benefits occur with more physical activity. Both aerobic (endurance) and muscle-strengthening (resistance) physical activity are beneficial.”

For more information and for guidelines for children: www.health.gov/paguidelines/guidelines/default.aspx

P - eople

"Love cures people - both the ones who give it and the ones who receive it..." (Source: Dr. Karl Menninger)

Numerous studies indicate social networks, whether formal (such as a church or social club) or informal (such as meeting with friends), make people less vulnerable to ill health and premature death. Be wary, however, of social support that drains you through people being too demanding or encouraging you to engage in harmful behaviors.

Y- our body

"Take care of your body. It's the only place you have to live." (Source: Jim Rohn)

Schedule physical checkups as needed: eyes, teeth, mammogram, colonoscopy, general physical, etc.

N - O!

"Half of the troubles of this life can be traced to saying yes too quickly and not saying no soon enough." (Source: Josh Billings)

Rather than adding "take a time management class" to your "to do" list, consider starting a "don't do" list.

You may discover doing LESS can bring MORE enjoyment to your life. Especially if doing less allows you to spend time doing more to contribute to your health and happiness and that of family and friends!

E - at healthy

"Rich, fatty foods are like destiny: they too, shape our ends." (Source: Author Unknown)

MyPyramid.gov recommends: “To move to a healthier weight, you need to make smart choices from every food group. Smart choices are the foods with the lowest amounts of solid fats or added sugars: for example, fat-free (skim) milk instead of whole milk and unsweetened rather than sweetened applesauce. Also, consider how the food was prepared. For example, choose skinless baked chicken instead of fried chicken and choose fresh fruit instead of a fruit pastry.”

For more information on planning healthy menus, visit http://www.mypyramid.gov

(continued on page 5)
W - waist size

“Your stomach shouldn’t be a waist basket.” (Source: Author Unknown)

Your waistline may be telling you that you have a higher risk of developing obesity-related conditions, according to the Centers for Disease Control and Prevention (CDC), if you are:

- A man whose waist circumference is more than 40 inches
- A non-pregnant woman whose waist circumference is more than 35 inches

Excessive abdominal fat places you at greater risk for developing obesity-related conditions, such as Type 2 Diabetes, high blood cholesterol, high triglycerides, high blood pressure, and coronary artery disease. Consult with your health care provider to develop a plan for losing weight.

Here’s how to measure your weight, according to CDC: To measure your waist size (circumference), place a tape measure around your bare abdomen just above your hip bone. Be sure that the tape is snug, but does not compress your skin, and is parallel to the floor. Relax, exhale, and measure your waist.

E - enough sleep

“A good laugh and a long sleep are the best cures in the doctor’s book.” (Source: Irish Proverb)

According to the 2008 “Sleep in America” poll by the National Sleep Foundation (NSF), “Working too much and sleeping too little takes a serious toll on people’s professional and personal lives.” Some of the findings of the poll included:

- 29 percent of those polled fell asleep or became very sleepy at work in the past month;
- 36 percent have nodded off or fallen asleep while driving
- 14 percent missed family events, work functions and leisure activities the past month due to sleepiness.

Cutting back on other activities rather than cutting back on sleep may be more effective in enhancing the quality of your life.

A - avoid portion distortion

“Never eat more than you can lift.” (Source: Miss Piggy, muppet character)

Rather than worry so much about “what” you eat, consider “how much” you eat. Downsize your portion sizes. Serve food on smaller plates. Eat from plates and bowls rather than packages and bags, so you see how much you’re eating.

Y - our hands

“Keeping hands clean is one of the most important ways to prevent the spread of infection and illness.” (Source: Centers for Disease Control and Prevention)

Here’s how to wash your hands from the Centers for Disease Control and Prevention.

When washing your hands with soap and water:
1. Wet your hands with clean running water and apply soap. Use warm water if it is available.
2. Rub hands together to make a lather and scrub all surfaces.
4. Rinse hands well under running water.
5. Dry your hands using a paper towel or air dryer. If possible, use your paper towel to turn off the faucet.

R - reading materials

“Be careful about reading health books. You may die of a misprint.” (Source: Mark Twain)

Consider the source before starting a new drastic diet or exercise plan. Beware of plans that:

- Promise quick, dramatic results
- Charge large fees for consultations, equipment, supplements, etc.
- Rely solely on testimonials and statements from “professionals” with unusual-sounding degrees.

Source: Alice Henneman, MS, RD, University of Nebraska Lincoln Extension, Lancaster County, January 2009
The holidays are over; your diet is out of control. Clothes are a little snug. Your budget is feeling the pinch since you spent a little more than necessary during the holidays. Now your mailbox is bulging with bills. Does this look like your household? Now it’s time to take control. Income tax season is here and so is the wintery cold season. Time to sit down and regain control of life. So where do you begin?

Set up a budget. Follow it to a “T”. Take aim at your credit cards - especially the ones with the biggest interest rates. Start paying off as much as you can on your credit cards as fast as you can. Get on the telephone with your card issuer and negotiate to try to bring down your interest rate.

Grocery shopping. Sit down with your budget and figure out how much you need for money each week. Set up a menu plan (two weeks or a month at a time). Look at your store ads and look for specials on what your family uses. Dig out your cook books. Are there any soups or crock pot meals you haven’t used in years? These types of meals are not as expensive as pre-packaged foods. The more you make from scratch, the cheaper they are. Don’t pay for convenience. Even breakfast foods (pancakes/eggs, French toast) are a nice easy and inexpensive choice. Limit eating out to once or twice a month. Make pizza, subs, and other meals at home. Involve the children. See pages 8-9 for more ideas on “Skillet Meals.”

Plan for an emergency. Why not take an extra $5 or $10 each week and stash it away. It’s always a good idea to have a rainy day emergency savings fund. If you can’t do this on your own, have your employer put it into a savings account or start a Christmas club. Guess what? Next year, Christmas spending will be easier. If you save the $5 or $10 each week; when an emergency arises you won’t have to put your budget into turmoil. In these uncertain times, you should have a savings amount that can cover at least 3 months of living expenses. If you lose your job due to illness, injury, or downsizing at work, you’ll be able to survive until another job comes along.

Getting back into those clothes. Limit snack foods like soda and candy. Try to balance your meals with more whole grains, fruits, and vegetables. Soups are filling and can contain a lot of vegetables. Have vegetables like carrots and celery cut up in the refrigerator. Bowls of apples, pears and oranges are a great snack too. Exercise also helps. Get out and shovel the walks, take the dog for a walk, play with the children, help them build a snowman. When you go shopping for groceries, park a little further away. That cold brisk walk is good for you.

Get together with some friends. Set up a schedule to walk or exercise together. It’s more fun in 2’s than by yourself. If a mall or larger store is close, walk in these locations to stay warm. Ask your local school if you can walk the halls after school. You won’t have to worry about slipping on icy sidewalks.

(continued on page 7)
Here are some recipes to try:

**Snowman Soup**

**Meatballs:**
1 pound hamburger, extra lean  
1 egg  
1 small onion, minced  
1/2 cup Italian bread crumbs  
Mix all ingredients. Roll into meatballs using a teaspoon of mixture for each one. Place on cookie sheet sprayed with no-stick vegetable spray. Bake at 350º until brown. Drain any fat and place meatballs in 5 quart Dutch oven or crock-pot.

**Soup:**
3-16 ounce cans beef broth  
2 carrots, peeled and sliced  
2 large potatoes, peeled and cubed  
1 small onion, minced  
1 rib celery, sliced  
1 cup frozen peas  
1 cup frozen corn  
1 can tomato soup, undiluted  
Simmer soup and meatballs until vegetables are tender.

**Dumplings:**
1 cup biscuit mix or master mix  
1/3 cup skim milk  
Mix dumpling ingredients together. Use a measuring teaspoon to scoop and drop dumplings into simmering soup. Simmer 10 minutes. Cover and simmer 10 minutes more. Dumplings should be dry on top and cooked through.

Refrigerate leftovers.

**Yield:** 18 servings; serving size 1 cup (130 calories, 3.5 gram fat, 0 grams trans fat, 2 grams fiber, 250 mg sodium)

**Hamburger Potato Casserole**

1 pound lean ground beef  
1 small onion, sliced  
1 cup carrots, cut up  
1 medium pepper, cut up  
1 cup green beans (optional)  
6 medium potatoes, peeled and sliced  
1 can (26 ounce) tomato sauce  
1-1/2 cups water (water should cover potatoes)  
Pre-heat oven to 350º. Form ground beef into small meat balls. Brown meatballs and drain fat, put in bottom of casserole dish. Mix layer of onions, carrots, peppers, and green beans. Top with sliced potatoes. Cover with tomato sauce. Add water over top. Bake for 1 hour or until potatoes are done.

**Yield:** 15 servings; serving size 1 cup (150 calories, 3.5 gram fat, 0 grams trans fat, 3 grams fiber, 35 mg sodium)

**Fall Root Vegetable Soup**

1 large head cauliflower, chopped, including stems (5 cups)  
1 large onion, diced (1 cup)  
2 cups carrots, chopped  
2 cups celery, chopped  
2 cans (14.5 ounces each) reduced-sodium chicken broth  
2 cups water to cover, if needed  
1 can (12-ounce) fat-free evaporated milk  
1 Tablespoon corn starch  
Place vegetables and chicken broth in Dutch oven or large pot. Add water if needed to cover vegetables. Simmer until vegetables are tender.

Mix corn starch with the evaporated milk until corn starch is dissolved. Pour into soup, stirring until it boils and thickens.

Garnish each serving with cheese, if desired.

**Yield:** 16 servings; serving size 1 cup (50 calories, 0 gram fat, 0 grams trans fat, 2 grams fiber, 80 mg sodium)
Homemade Skillet Meals: Easy, Healthy & Low-Cost

Take a walk through the frozen foods sections of your grocery store and you’re sure to find the latest answer for how to help a busy family. “Meals-in-a-bag,” otherwise known as skillet meals, are growing in popularity as people strive to spend less time in the kitchen. Skillet meals typically contain a protein source (meat or beans), vegetables, a grain and sometimes a milk group food, all in one bag and ready to dump into the skillet and heat.

The cost of store bought “skillet meals” can be expensive, ranging from $5 to $8 per bag. Preparing a “homemade” skillet meal can cost less and can be made much healthier. Often times, the amount of actual protein contained in the ready-to-eat meals is minimal.

Another pre-packaged meal option is boxed meals where you add your own meat. Again, you are paying more than if you prepared the same food from scratch. The boxed meals are usually high in sodium, as are the frozen skillet meals. When preparing these meals at home, you control the amount of fat and salt, and can substitute healthier spices.

Other advantages to skillet meals are they offer one-pan cleanup and won’t use as much energy as your oven!

Here are two recipes to try:

**Skillet Lasagna**

1/2 pound lean ground beef
1 small onion, chopped
1 clove garlic, minced or 1/4 teaspoon garlic powder
1 can (15 oz.) tomato sauce
1 cup water
1/2 teaspoon dried oregano
1/2 teaspoon dried basil
3 cups wide noodles, uncooked
1 package (10 oz.) frozen spinach, thawed
1 cup low-fat cottage cheese
2 oz. cheese, diced or grated

In large skillet, brown ground beef, onion and garlic. Drain fat. Add tomato sauce, water, oregano and basil. Bring to a boil. Add noodles and stir. Cover and boil gently for 5 minutes. Break up the thawed spinach into small pieces. Stir into the skillet mixture. Bring to a boil. Cover and boil gently for 5 more minutes. Stir. Spoon cottage cheese mixture on top. Sprinkle with diced cheese. Cover and simmer for about 10 minutes or until noodles are tender. Add water if it’s too thick.

**Yield:** 8 servings; serving size 1 cup (230 calories, 3.5 grams fat, 0 grams trans fat, 3 grams fiber, 480 mg sodium)

**Vegetable Rice Skillet**

1 can (15 oz.) kidney, black or garbanzo beans, drained and rinsed
1 can (14.5 oz.) stewed tomatoes
2 cups mixed vegetables, frozen
1 cup water
3/4 cup rice, uncooked
1/2 teaspoon dried thyme or dried dill weed
1 can (10.75 oz.) tomato soup
hot sauce (optional)
cheese, shredded (optional)

In skillet, stir together beans, tomatoes, vegetables, water, rice and thyme or dill weed. Bring to a boil. Reduce heat, cover and simmer 20 minutes or until rice is tender. Stir a few times while cooking. Add more water if mixture becomes too dry. Stir in tomato soup. Bring to a boil. Let simmer 2-3 minutes. Serve with hot sauce or shredded cheese, if desired.

**Yield:** 8 servings; serving size 1 cup (140 calories, 1 gram fat, 0 grams trans fat, 6 grams fiber, 500 mg sodium)

(continued on page 9)
Having certain ingredients on hand and knowing how to combine them is the key to successfully creating the homemade skillet meal. By choosing an item from each of the groups in the chart below, you can easily create a main dish. Serving it with a fruit, 100% juice or low-fat milk will create a complete meal.

Create Your Own Skillet Meal

1. Choose at least one ingredient from each category.

2. If meat is not pre-cooked, you need to cook first in the skillet, then add additional ingredients. TIP: When buying chicken, beef or pork, cook the entire package, cut up into bite size chunks and freeze extra portions.

3. Combine all chosen ingredients into a skillet containing 1-2 tablespoons oil.

4. Simmer over medium heat, stirring occasionally, for 20 minutes or until heated through.

<table>
<thead>
<tr>
<th>Pick a Grain</th>
<th>Pick a Veggie</th>
<th>Pick a Protein</th>
<th>Add a Sauce</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-3 cups (measure uncooked), cooked:</td>
<td>1 package (10 oz.) frozen (thawed and drained):</td>
<td>2 cups diced, cooked:</td>
<td>1 can (10.75 oz.) mixed with low-fat milk to make 2 cups:</td>
</tr>
<tr>
<td>1 cup (measure uncooked), cooked:</td>
<td>1 can (14.5 oz.):</td>
<td>chicken</td>
<td>low-sodium cream soup (mushroom, celery, broccoli cheese, etc.)</td>
</tr>
<tr>
<td>4 cups (measure uncooked), cooked:</td>
<td>2 cups cooked fresh or one small can/jar</td>
<td>turkey</td>
<td></td>
</tr>
<tr>
<td></td>
<td>mushrooms</td>
<td>ham</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>beef</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>pork</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>ground beef</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 cups, chopped:</td>
<td>1 can (16 oz.):</td>
</tr>
<tr>
<td></td>
<td></td>
<td>hard-cooked egg</td>
<td>whole, stewed or diced tomatoes with juice</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 cans (6-8 oz.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(drained and flaked):</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>fish or seafood</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 cups:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>cooked beans</td>
<td></td>
</tr>
</tbody>
</table>

Season to taste with onion, garlic, celery, oregano, basil, salt or pepper. Top with shredded cheese, grated Parmesan or bread crumbs, if desired.

Source: The Nebline, University of Nebraska Lincoln Extension, Lancaster County, July 2008
Tips to Manage Your Money in Challenging Times

The current economic crisis underscores the need to increase financial literacy. The President’s Advisory Council on Financial Literacy is committed to increasing awareness of the tools and resources that are available to help consumers better understand and manage their finances. Here are some ideas:

1. Understand how your bank or credit union account is insured. The Federal Deposit Insurance Corp. (FDIC) or the National Credit Union Administration (NCUA) insures all deposits at insured banks and credit unions up to at least $250,000. To check whether your financial institution is insured visit www2.fdic.gov/idasp/main_bankfind.asp or www.ncua.gov/ShareInsurance/index.htm.

2. Understand how your investments are protected. Brokerage firms are required to be members of the Securities Investor Protection Corporation (SIPC), which insures customer securities accounts up to $500,000, including $100,000 in cash claims, when a brokerage firm fails. To learn more about these protections, visit www.sec.gov/answers/investoralert.htm.

3. Always keep lines of communication open with your mortgage lender. As soon as you know you may have difficulty meeting your mortgage or home equity loan payments, contact a counselor to work out a payment plan at HOPENOW.com or by calling 888-995-HOPE (4673).

4. Protect your credit score. Only put on your credit cards what you can afford to pay back. For other hints on improving your credit score, visit controlyourcredit.gov. Also, to protect against identity theft, get a free copy of your credit report at annualcreditreport.com.

5. Make sure you have a rainy day fund. Keep an emergency fund worth three to six months of your monthly expenses in an insured account. If you don’t have an emergency fund, try to start one. Visit the budget calculators on www controlyourcredit.gov/html/debt_management.html.

6. Don’t try to cut costs by canceling your insurance. Keep up with your insurance payments, and you’ll keep in place your protection against medical costs or major loss of personal property, like your home or car. Learn more in the Life Events section on MyMoney.gov.

7. If it sounds too good to be true, it probably is. Watch out for scams trying to take advantage of all of the recent changes in our nation’s financial markets. Educate yourself at FTC.gov.

To learn more about your money, visit MyMoney.gov. For more information on the President’s Advisory Council on Financial Literacy, visit the U.S. Treasury Department’s Office of Financial Education web site at Treas.gov/ofe.

Also see “Controlling Spending” article on page 15.

Source: The United States Department of the Treasury news release, December 4, 2008
Unclutter That Desk!

January is the perfect time to resolve to get that desktop clutter under control. Before you begin, assemble a few boxes, some trash bags and a magic marker. Label the boxes "Immediate" (as in Immediate Attention Required), "Not Sure," "Read," "File," "Recycle" and "Shred." Now you're ready to attack that desk.

1. **Sweep clean:** The first order of business is to get everything off the top of the desk that doesn't have anything to do with your desk's basic purpose. Coffee cups, food items, paper napkins and the like should go in the sink or in the trash. Remove framed pictures and other personal mementos, as well as pencil holders, tape dispensers, staplers and other pieces of equipment that litter your desk. Set them aside for later evaluation.

2. **Set aside:** Magazines, journals, newspapers, periodicals and catalogs take up valuable space on your desktop. Move them to the "Read" box and deal with them during a separate organizing session or put them in the "Recycle" box.

3. **Sort:** As you remove the rest of the items from the top of your desk, deposit them in the appropriate box or trash bag.

4. **Shred:** If you have a shredder, use it as you sort to discard papers that contain personal information or anything that would be valuable to an identity thief. If you don't own a shredder, put them in the "Shred" box and make it a priority to have them thoroughly destroyed.

5. **Review:** Go back to that "Not Sure" box. Now that you've gone through everything on your desk, you should have a better handle on priorities. Reevaluate what's in this box so that when you're done, the box is empty.

6. **File:** Everything in the "File" box should be put in labeled folders and stored in a file drawer.

7. **Clean:** Make sure the top of the desk is thoroughly clean before you put anything back on it. Since there are probably coffee stains and food stains lurking amidst the dust, use an all-purpose cleaner with a disinfectant.

8. **Organize:** The "Immediate" box should contain items that you're currently working on. Think about the best way to have them handy on the top of your desk. You may need to invest in a desktop storage tower or a tabletop file for easy access.

9. **Evaluate:** Take a look at the personal items. Do you really need all those photos and mementos cluttering the top of your desk? Then take a look at the equipment. Is it just a habit to keep the tape dispenser on your desk or do you really use it every day? Would it be better to keep some of these items handy in a drawer?

10. **Reform:** Set aside a few minutes at the end of each day to tidy up your desk.

Source: Cleaning Matters, Soap and Detergent Association, January/February 2009
“Free Security Scan” Could Cost Time and Money

Messages telling you to install and update security software for your computer seem to be everywhere. So you might be tempted by an offer of a “free security scan,” especially when faced with a pop-up, an email, or an ad that claims “malicious software” has already been found on your machine. Unfortunately, it’s likely that the scary message is a come-on for a rip-off.

The free scan claims to find a host of problems, and within seconds, you’re getting urgent pop-ups to buy security software. After you agree to spend $40 or more on the software, the program tells you that your problems are fixed. The reality: there was nothing to fix. And what’s worse, the program now installed on your computer could be harmful.

According to attorneys at the Federal Trade Commission (FTC), the nation’s consumer protection agency, scammers have found ways to create realistic but phony “security alerts.” Though the “alerts” look like they’re being generated by your computer, they actually are created by a con artist and sent through your Internet browser.

These programs are called “scareware” because they exploit a person’s fear of online viruses and security threats. The scam has many variations, but there are some telltale signs. For example:

- you may get ads that promise to “delete viruses or spyware,” “protect privacy,” “improve computer function,” “remove harmful files,” or “clean your registry;”
- you may get “alerts” about “malicious software” or “illegal pornography on your computer;”
- you may be invited to download free software for a security scan or to improve your system;
- you could get pop-ups that claim your security software is out-of-date and your computer is in immediate danger;
- you may suddenly encounter an unfamiliar website that claims to have performed a security scan and prompts you to download new software.

Scareware purveyors also go to great lengths to make their product and service look legitimate. For example, if you buy the software, you may get an email receipt with a customer service phone number. If you call, you’re likely to be connected to someone, but that alone does not mean the company is legitimate. Regardless, remember that these are well-organized and profitable schemes designed to rip people off.

How Do the Scammers Do It?

Scareware schemes can be quite sophisticated. The scam artists buy ad space on trusted, popular websites. Even though the ads look legitimate and harmless to the website’s operator, they actually redirect unsuspecting visitors to a fraudulent website that performs a bogus security scan. The site then causes a barrage of urgent pop-up messages that pressure users into downloading worthless software.

What to Do

If you’re faced with any of the warning signs of a scareware scam or suspect a problem, shut down your browser. Don’t click “No” or “Cancel,” or even the “x” at the top right corner of the screen. Some scareware is designed so that any of those buttons can activate the program. If you use Windows, press Ctrl + Alt + Delete to open your Task Manager, and click “End Task.” If you use a Mac, press Command + Option + Q + Esc to “Force Quit.”

If you get an offer, check out the program by entering the name in a search engine. The results can help you determine if the program is on the up-and-up.

(Continued on page 13)
Simple Ways to Save Energy

- Clean the coils behind or underneath your refrigerator with a tapered appliance brush to keep it running efficiently.
- Skip pre-rinsing dishes. Our tests have found that it's unnecessary, and you'll save up to 6,500 gallons of water per year.
- Opt for the cold-water wash cycle and save about $60 a year.
- Put your PC to sleep. Save $25 to $75 each year by using the system standby or hibernating feature on your computer.
- Plug electronics into a power strip so that you can turn them all off at once.
- Open blinds and shades on cold days. Solar heat gain can raise interior temperature significantly. But close them at night to minimize heat loss.
- Dust off the slow cooker. You'll use a lot less energy than cooking a meal across several burners and in the oven.
- Lower the temperature a degree or two before guests arrive. A house full of people generates a lot of body heat.
- Clean or replace furnace filters monthly during the heating season. Clogged filters force the blower to work longer, raising your electric bills.
- Lower water-heater temperature to 120 degrees from 130 and insulate hot-water pipes to knock up to 5 percent off your energy bills.
- Install a high-efficiency showerhead. It will reduce hot water use by up to 50 percent.
- Upgrade to a low-flow toilet and save 4,000 gallons per year.
- Drain a bucket's worth of water from your water heater a few times a year to remove sediment, which can decrease efficiency.
- Move the thermostat to an inside wall away from windows and doors so that drafts don't cause the heating system to cycle on unnecessarily.

Source: ConsumerReports.org, September 2008

Good Security Practices

Check that your security software is active and current: at a minimum, your computer should have anti-virus and anti-spyware software, and a firewall. You can buy standalone programs for each element — or a security suite that includes these programs — from a variety of sources, including commercial vendors and your Internet Service Provider. The security software that was installed on your computer when you bought it generally works for just a short time — unless you pay a subscription fee to keep it in effect. Visit http://security.getnetwise.org/tools/search for a list of security tools from legitimate security vendors selected by GetNetWise, a project of the Internet Education Foundation.

Make it a practice not to click on any links within pop-ups.

Report possible fraud online at ftc.gov or by phone at 1-877-FTC-HELP. Details about the purchase — including what website you were visiting when you were redirected — are helpful to investigators.

Visit www.OnGuardOnline.gov to learn more about protecting your computer from bugs, viruses and scammers.

Source: Federal Trade Commission, December 2008
"Some physical activity is better than none", according to the 2008 Physical Activity Guidelines for Americans, recently released by the US Department of Health and Human Services. This is great news! For some people, the thought of trying to reach the recommended 150 minutes of moderate activity per week is daunting. The alternative recommendation of 75 minutes of vigorous is no less daunting. But the fact that research now supports that any amount of effort confers some health benefits is very encouraging.

And, if you don’t have a chronic medical condition or suffer from pain with exercise, you don’t need to consult a health care provider before adding some physical activity to your life. The news only gets better - all people, regardless of weight status (recommended, overweight, or obese), benefit from physical activity.

The new guidelines are much more specific than the ones released in 1996. In addition to guidelines for different age groups and health conditions, there are guidelines about safety and about how communities can support physical activity.

A few details from the new guidelines follow.

**For children and adolescents (age 6 - 17):** Children and adolescents should do 1 hour (60 minutes) or more of physical activity every day. Most of the 1 hour or more a day should be either moderate- or vigorous-intensity aerobic physical activity. As part of their daily physical activity, children and adolescents should do vigorous-intensity activity on at least 3 days per week. They also should do muscle-strengthening and bone-strengthening activity on at least 3 days per week.

**For adults (age 18 - 64):** Adults should do 2 hours and 30 minutes a week of moderate-intensity, or 1 hour and 15 minutes (75 minutes) a week of vigorous-intensity aerobic physical activity, or an equivalent combination of moderate- and vigorous-intensity aerobic physical activity. Aerobic activity should be performed in episodes of at least 10 minutes, preferably spread throughout the week. Additional health benefits are provided by increasing to 5 hours (300 minutes) a week of moderate-intensity aerobic physical activity, or 2 hours and 30 minutes a week of vigorous-intensity physical activity, or an equivalent combination of both. Adults should also do muscle-strengthening activities that involve all major muscle groups performed on 2 or more days per week.

**For older adults (age 65 and older):** Older adults should follow the adult guidelines. If this is not possible due to limiting chronic conditions, older adults should be as physically active as their abilities allow. They should avoid inactivity. Older adults should do exercises that maintain or improve balance if they are at risk of falling.

**For adults with disabilities:** Follow the adult guidelines. If this is not possible, these persons should be as physically active as their abilities allow. They should avoid inactivity.

**For children and adolescents with disabilities:** Work with the child's health care provider to identify the types and amounts of physical activity appropriate for them. When possible, these children should meet the guidelines for children and adolescents or as much activity as their condition allows. Children and adolescents should avoid being inactive.

**For pregnant and postpartum women:** Healthy women who are not already doing vigorous-intensity physical activity should get at least 2 hours and 30 minutes (150 minutes) of moderate-intensity aerobic activity a week. Preferably, this activity should be spread throughout the week. Women who regularly engage in vigorous-intensity aerobic activity or high amounts of activity can continue their activity provided that their condition remains unchanged and they talk to their health care provider about their activity level throughout their pregnancy.

For more information visit this website: http://www.health.gov/PAGuidelines/.
Controlling Spending

When the family faces reduced income, take immediate action to stop all excess spending. Whether your situation is temporary or extended, you need to get the most for your money.

Studies have found that many families do not adjust their lifestyle for about six months after their income is reduced. That six months of ignoring the situation can bring disaster. When you take charge of your financial situation immediately, you are making a positive contribution to your family’s well-being now and in the future.

Following basic money management principles can reduce stress and help you adjust to living on less income. Here is a list of research-tested principles:

- **Make a list of the family’s most important expenses while you have less income.** (This means things you must have or do.)
- **Make a family spending plan to determine where your money will go.** Refer to Sizing Up Your Financial Situation to develop a family budget you can use to cope with your income situation. ([www.extension.org/pages/Sizing_Up_Your_Financial_Situation](http://www.extension.org/pages/Sizing_Up_Your_Financial_Situation))
- **Decide where you will spend your money.** Stick to your spending plan. With less income, each spending decision is critical.

Most people give high priority to fixed expenses such as rent or mortgage payments, insurance premiums, car payments, and installment debt. Flexible expenses such as food, utilities, clothing, and household expenses can be more easily adjusted to fit your income. Most people find it easier to cut back on flexible expenses.

All family members need to work together to reduce spending. When everyone pulls together, you are more likely to succeed in living on less.

Together, the family should go through the following list under each of the flexible expense categories. Check the ideas you think would help your family reduce spending. Add your family’s ideas to each list.

As you go through the list, ask how spending can be reduced:

- Can we do without?
- Do we already own one?
- Can we postpone its purchase?
- Can we substitute a less costly item?
- How can we conserve resources and avoid waste?
- Are there opportunities to cooperate with others by trading or sharing resources?
- Can we save if we do it ourselves?

During challenging financial times, it is very important to control spending. Restrict purchases to “needed items” and go without items that are just “wants.”

For more information go to: [www.extension.org/personal%20finance](http://www.extension.org/personal%20finance)