No Regrets

Life is too short to wake up with regrets.

So love the people who treat you right.

Forget about the one’s who don’t.

Believe everything happens for a reason.

If you get a second chance, grab it with both hands. If it changes your life, let it.

Nobody said life would be easy,

they just promised it would be worth it.

Source: Unknown
Answer Corner  
NEW Interactive Website Helps You Get The Most Nutrition For Your Dollar

Increasing food prices are forcing people to make purchasing changes in what foods they buy and where they eat. Iowa State University Extension has just launched the Spend Smart. Eat Smart. website: www.extension.iastate.edu/foodsavings

It offers consumers information to help them build the skills and knowledge necessary to affordably make or buy healthy meals.

The premise of the website is that rebalancing the three resources of money, time and knowledge can help solve food budget challenges. With fewer dollars available for buying food, families need to invest time into planning to shop, shopping and preparing meals. ISU Extensions Spend Smart. Eat Smart. website will help people build knowledge and skills to do just that.

The Spend Smart. Eat Smart. website offers:

1) Information and help in three categories. Each category has tips beyond the usual available information, plus recipes, shopping tips and interactive learning experiences.
   - Planning to Shop offers an online calculator where families can compare their food expenditures to that of the USDA low-cost plan.
   - Shopping the Store includes a grocery shopping game with eighteen questions designed to test shopping knowledge.
   - Preparing Meals has a link called Fast Food for Busy Families. This activity first invites you to match nutrition labels to the meal, and then rates each meal for time, cost and calories.

2) A series of Extension publications are available to support the material on the website. The publications can be downloaded from the Spend Smart. Eat Smart. website and include information on milk, cheese, and yogurt, meat, poultry, beans, and nuts, fruit, vegetables, bread, cereal, and grains, plus one on smart shopping strategies. Each publication has:
   - General information about the dietary guidelines for the particular food group.
   - A dollar-savings question and answer section where you can test your knowledge and learn more about making nutritious food purchases affordable.
   - Spend smart strategies that offer help on unit price comparisons and hints on less expensive alternatives for healthier eating.
   - Recipes using low-cost ingredients including nutrient analysis.

3) When you sign up for the blog you will get weekly spend smart tips and learn when the Spend Smart. Eat Smart. website is updated.

Source: Iowa State University
Upcoming Programs

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

“Conflict Resolution”
Join area professionals as they explore conflict resolution for youth and adults.

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

Session 1 - **Collaboration, not Clobber-ation**, presented by JoAnn Salamone, Program Director for Prevention Education, Herkimer County Prevention Council and Michael Kapala, Program Director, Dispute Resolution Center of Herkimer County.

Ninety-five percent of all conflicts are the result of misunderstandings. Misunderstandings occur when people don’t communicate effectively.

This interactive workshop is designed to explore the dynamics of different communication styles in adversarial situations. Participants will be encouraged to apply the “Conflict De-escalator” strategy as an effective tool for peaceful dispute settlement.

Session 2 - **Pro-Social Skills: The Antidote to Conflict**, presented by Fran Miller, private training consultant, originator of the Connecting with Kids workshop series.

It seems there is a growing cycle of violence in our world, our country, our towns and cities, and in our neighborhoods. As educators, youth workers, parents, and others, we need to do something to reverse this trend. Youth violence stems from many places, from the multitude of violent acts our young people see daily in the media, and, far too often, in their own homes. Experts agree that we need to teach young children, before they reach their teenage years, positive, pro-social skills, such as teamwork, appreciation of diversity, and cooperation that will help them avoid conflict. They also need to learn conflict resolution skills that will help them work out problems they do meet in positive ways.

During this workshop we will begin to explore why it is imperative that we start this learning experience with young children and not wait until they become teenagers. We will also explore the pro-social skills they need, and, finally, how we can help children of all ages learn age-appropriate skills.

To register or for more information, please call CCE Herkimer County at 315.866.7920. Lunch will be available for purchase. Space is limited, pre-registration is required by 3/20.

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Save the date:

“The Current Economy and Its Impact on Our Children and Families”

May 18, 2009
9:15 am – 3:00 pm
Cornell Cooperative Extension Oneida County
121 Second St, Oriskany, NY
National Nutrition Month® -
The Theme for March 2009 is "Eat Right."

National Nutrition Month® is a nutrition education and information campaign created annually in March by the American Dietetic Association. The campaign focuses attention on the importance of making informed food choices and developing sound eating and physical activity habits.

Eating right and staying fit are important no matter what your age. Help yourself to feel your best by making healthy food choices and being physically active every day.

Eating right doesn’t have to be complicated. Start with these recommendations from the Dietary Guidelines for Americans. A healthy eating plan:

- Emphasizes fruit, vegetables, whole grains and low-fat or fat-free milk and milk products.
- Includes lean meats, poultry, fish, beans, eggs and nuts.
- Is low in saturated fats, trans fats, cholesterol, salt (sodium) and added sugars.

Make Your Calories Count. Think nutrient-rich rather than “good” or “bad” foods. The majority of your food choices should be packed with vitamins, minerals, fiber and other nutrients – and lower in calories. Making smart food choices can help you stay healthy, manage your weight and be physically active.

Focus on Variety. Eat a variety of foods from all the food groups to get the nutrients your body needs. Fruits and vegetables can be fresh, frozen or canned. Include more dark green vegetables such as leafy greens and broccoli and orange vegetables like carrots and sweet potatoes. Vary your protein choices with more fish, beans and peas. And, eat at least 3 ounces of whole grain cereals, breads, crackers, rice or pasta every day.

Know Your Fats. Look for foods low in saturated fats, trans fats and cholesterol to help reduce the risk of heart disease. Most of the fats you eat should be monounsaturated and polyunsaturated fats. Check the Nutrition Facts panel on food labels for total fat and saturated fat.

Physical Activity for Fitness and Health. Balancing physical activity and a healthful diet is your best recipe for managing weight and promoting overall health and fitness. Set a goal to be physically active at least 30 minutes every day. You can break up your physical activity into 10 minute sessions throughout the day. If you are currently inactive, start with a few minutes of activity such as walking. Then gradually increase the minutes as you become stronger.

Special Nutrient Needs for Older Adults

- Calcium and Vitamin D — Older adults need more vitamin D and calcium to help maintain bone health. Include three servings of vitamin D-fortified, low-fat or fat-free milk and yogurt each day. Other calcium-rich foods are fortified cereals and fruit juices, dark green leafy vegetables and canned fish with soft bones. If you take a calcium supplement or multivitamin, choose one that contains vitamin D.
- Vitamin B12 — Many people over 50 years old do not get enough vitamin B12. Fortified cereal, lean meat and some fish and seafood are sources of vitamin B12. Ask your doctor or dietitian if you need a vitamin B12 supplement.

(continued on page 5)
Fiber — Eat more fiber-rich foods to help stay regular. Fiber also can help lower your risk for heart disease, control your weight and prevent type-2 diabetes. Choose whole grain breads and cereals and include more beans and peas. Fruits and vegetables also provide fiber.

Potassium — Increasing your intake of potassium along with reducing sodium (salt) may lower your risk of high blood pressure. Fruits, vegetables and low-fat or fat-free milk and yogurt are good sources of potassium. Also, choose and prepare foods with little or no added salt.

Healthy Eating Habits for Kids

Healthy eating and physical activity don’t become habits overnight. Parents can help children improve their eating habits by making healthy changes a part of the daily routine.

Make the most of family mealtime. Eating meals together provides the opportunity to help children develop a healthy attitude toward food. It also enables parents to serve as role models, introduce new foods, and establish a regular meal schedule.

Active kids need planned, healthy snacks. Think of them as mini-meals that contribute nutrient-rich foods. Keep a variety of nutritious ready-to-eat fruits, vegetables, whole grains and low-fat dairy foods on hand.

Every child needs appropriate amounts of calories, protein, minerals and vitamins to grow. MyPyramid.gov offers personalized eating plans for healthy adults and children over the age of two and interactive tools to track food choices, stay active and eat right.

Need help eating right and staying active?

A registered dietitian can create a custom plan for you. Visit www.eatright.org to learn more about eating right and to find a registered dietitian near you.

Postal Service Mailing Services Prices to Change on May 11

The Governors of the U.S. Postal Service have approved new prices for mailing services, including a 2-cent increase in the price of a First-Class Mail stamp to 44 cents. Prices for mailing services are reviewed annually and adjusted each May. The new prices will go into effect Monday, May 11, 2009.

Customers can continue to mail letters at today’s prices by purchasing the Forever Stamp before May 11. Forever Stamps were developed to help consumers ease the transition during price changes. Forever Stamps do not have a denomination and will be honored whenever they are used with no need for additional postage for a one-ounce letter mailing. On May 11 the price of the Forever Stamp will be 44 cents.

The new prices are available at usps.com/prices.
In ancient times, the Greeks and Romans used spices extensively. Many spices were literally worth their weight in gold when Columbus set out for the new and shorter routes to find spice sources – and the discovery of America.

Today, the same spices and herbs that were known to ancient people are used to enhance the flavor and color of soup, fish, poultry, meat, rice, grains, cheese, vegetables, and salads.

Spices are derived from fresh or dried leaves, leaf stalks, seeds, flowers, fruits or roots. For example: leaves: sage, mint, savory, thyme, marjoram; leaves and stalks: leek, chives and celery; buds and flowers: capers and saffron; roots: onion, garlic and horseradish; seeds: dill and caraway, fruits, sweet and hot peppers.

You will note that certain herbs and spices are particularly appealing in certain foods such as caraway in cabbage dishes, tarragon in fish and seafood dish, dill in pickles and sage, thyme in poultry. Herbs can be used as a substitute for salt to reduce sodium.

Check your cupboards for old spices - ground spices may keep their flavor for six months to a year, whole spices (nutmeg, peppercorn, whole cloves) for 2-3 years. Do not store herbs over your stove or near other heat sources.

Tips

- Before trying a spice for the first time, use small amounts until you are familiar with the taste.
- Add whole spices at the beginning of cooking so that the heat and moisture helps to release their flavors. Ground spices may be added near the end of cooking because these spices give up their flavors quickly.

Spice Up Your Life

- To bring out the flavor of dried herbs, soak them for several minutes in the liquid that will be used in the recipe - stock, oil, etc.
- Work the flavor of herbs & spices into meat poultry or fish by rubbing them in with your hands.
- Dried herbs and spices may be used interchangeably in most recipes. Use 3 to 5 times more fresh herbs than dried.

As a guide: 1/4 teaspoon powdered herbs = 3/4 teaspoon to 1 teaspoon dried herbs or 2 teaspoons fresh herbs.

Savory Steak Rub

1 Tablespoon dried marjoram
1 Tablespoon dried basil
2 teaspoons garlic powder
2 teaspoons dried thyme
1 teaspoon dried rosemary, crushed
3/4 teaspoon dried oregano

Combine all ingredients, store in covered container. Rub over steaks before grilling or cooking. Will season 4 to 5 steaks.

(continued on page 7)
Cajun Spice Blend

1 Tablespoon oregano
1 Tablespoon thyme
1 Tablespoon garlic powder
1 Tablespoon paprika
1 Tablespoon black pepper
1-1/2 teaspoons cayenne pepper

Mix and store in air tight container. Well balanced seasoning is key to good Cajun or New Orleans cooking. Use on chicken, beef, pork or fish.

Apple Pie Spice

1/2 teaspoon ground cinnamon
1/4 teaspoon ground nutmeg
1/8 teaspoon ground cardamom

Combine and store in air tight container

Italian Seasoning

4 teaspoons EACH: oregano, marjoram, basil
2 teaspoons ground sage

Combine and store in air tight container

Poultry Seasoning

4 teaspoons EACH: sage, thyme and marjoram

Combine and store in air tight container

Submitted by Mary Ann Walrath, Nutrition Program Educator, retired

Interactive Computer-Based Nutrition Games for Children

Since March is National Nutrition Month, we thought we would share some good sites for children to learn more about nutrition through playing fun games on the Internet.

Nutrition Explorations:
www.nutritionexplorations.org/kids/main.asp
Sponsored by: The National Dairy Council

FDA Kid's Home Page:
www.fda.gov/oc/opacom/kids/
Sponsored by: The Food and Drug Administration

Kidnetic
www.kidnetic.com/
Sponsored by: The International Food Information Council

Smart Mouth:
www.cspinet.org/smartmouth/index1.html
Sponsored by: the Center for Science in the Public Interest

MyPyramid Blast Off Game:
www.mypyramid.gov/kids/kids_game.html
Sponsored by: The United States Department of Agriculture

KidsHealth for Kids:
www.kidshealth.org/kid/index.jsp
Sponsored by: The Nemours Foundation
Digital TV Delay to June 12, 2009

By delaying the transition date, originally set for Feb. 17, Congress has given viewers more time to prepare for the shift and to access government coupons that subsidize the cost of converter boxes necessary to allow analog sets to work. Despite the 16-week pushback, the bill allowed broadcasters to switch to digital programming starting Feb. 17, and several have.

Without the transition delay, millions of people, mostly low-income and older viewers, could have lost some programming. The TV converter box coupon program ran out of money for the $40 vouchers, resulting in a waiting list that now approaches 3 million.

But even those viewers who have already bought and connected a converter box are finding that they have reception problems, either because they have the wrong antenna or because it is pointed in the wrong direction.

Need a new antenna?

“If you’re sure you connected your converter box correctly and still have trouble receiving, it’s likely because of your antenna type,” says Linda Yun of the National Association of Broadcasters, which operates the DTVAnswers website.

Over-the-air antennas include the VHF (very high frequency), traditionally used for channels 2 through 13; UHF (ultrahigh frequency), for channels 14 through 51; and a combination type that receives both bands.

Most channels that are digital use UHF, so if you have a traditional VHF type, you’ll need a new antenna. The cost ranges from $10 for an indoor unit to $300, including installation, for an outdoor one. You may want to consider the combination VHF/UHF that handles both bands.

Before changing the position of your antenna or buying a new one, remember that current reception problems could be temporary. Many stations already broadcasting in digital are operating at reduced power levels and will go to full strength after the transition. “It may be best to wait until the DTV switch takes effect before you buy a new one,” Yun says.

Cable concerns

The confusion over the switch to digital is also affecting cable subscribers, who were told they didn’t need to do anything to continue receiving the same list of channels. But many have discovered that the list of stations is shrinking as cable companies switch channels to all-digital signals—a move that is separate from the government-mandated DTV switch.

For example, the cable company RCN is moving all of its channels to a digital tier, requiring customers to rent a special digital box in order to get service. In some locations, Comcast has already moved some channels, such as AMC, TCM, Style and others, from its “basic” tier to a digital package.

Joel Kelsey of Consumers Union, publishers of Consumer Reports, says that cable companies have used “deceptive” timing to take advantage of confusion in the marketplace.

“For over a year, cable customers have been seeing commercials about the DTV transition and told to do nothing, that nothing will change,” Kelsey says. “However, more and more consumers are noticing a reduction in the number of expanded basic channels that they receive through their cable subscription. These consumers do not receive a reduced bill for receiving reduced service. Rather, they are told they need to rent a more expensive digital set-top box to get these channels back.”

If your local station has gone digital and you are experiencing problems, you may find help and more information by calling the station or going to their website.

For more information on antennas, visit: http://www.antennaweb.org or http://www.antennapoint.com.

A compass bearing from your home to local transmitters can be found at these sites.

Save a Buck: New Life for Old Cell Phones

Some 130 million mobile phones are discarded each year, and since they contain toxins such as arsenic and lead, it makes sense to keep them out of landfills. But you can also get dollars for old, working models when it’s time to renew your cellular phone service contract and get a new phone. Here are the most popular sites on the web:

GreenPhone.com pays you by check, or via PayPal or Obopay—your choice. Simply click on the make and model of your old phone, and you’re told what it’s worth. Then print out a free mailing label, send it off and you’ll get paid within about 30 days.

PhoneIsCash.com is another such service, but it doesn’t provide free shipping. It does, however, accept old iPods in working order. PaceButler.com offers free FedEx shipping but doesn’t accept iPods.

Those services typically pay $10 to $20 for most models. Since they ship around the globe, be sure to erase all numbers and other information on your phone before sending it. Meanwhile, there’s also eBay’s ezTradeln.com, where you can sell all types of electronics for PayPal cash.

For the more altruistic, there are many charities that accept old cellphones—with no payment to you—including:

- CollectiveGood.com, which provides a tax credit for your donation. It sponsors numerous charities.
- CellPhonesforSoldiers.com, started by a brother-sister team (then 12 and 13) to collect phones so soldiers can make overseas calls to home.
- T-Mobile’s Huddle Up program, which provides phones to children of single-parent families. Go to www.t-mobile.com/company and click on Handset Recycling.
- Verizon’s HopeLine initiative, which provides cellphones to victims of domestic abuse. Go to: http://aboutus.vzw.com/communityservice/hopeLineRecycling.html


Website Helps Gardeners Find the Best Vegetable Varieties

Gardeners looking for help sorting through seed catalogs can turn to Cornell’s Vegetable Varieties for Gardeners website for help.

It’s like an Amazon.com for vegetable varieties, only they don’t sell the seeds.

Gardeners can register at the site (http://vegvariety.cce.cornell.edu) to rate and review their favorite vegetable varieties, as well as those that didn’t work so well for them. Anyone can visit the site to read those reviews and ratings to find varieties that will work best in their gardens.

Launched in 2004, the site has grown to include:

- More than 3,400 reviews/ratings from more than 2,300 registered users.
- Online tools to help you find the best varieties for your garden.

The site also links to other Cornell gardening resources, including online growing guides for more than 60 vegetable crops, and a new project, Vegetable Varieties Investigation (VVI). This intergenerational citizen science project bridges the technology divide, helping youth connect with gardeners in their community, learn survey skills, and explore biodiversity through the whimsical world of vegetable varieties.

The Truth About Internet Petitions

The 2000’s have seen the birth of many Internet phenomenons. But it’s hard to know what’s fact or fiction. One such trend is the “e-petition.” Two websites that may be of help sorting out whether what you read on the Internet is truth or not are: www.snopes.com and www.truthorfiction.com. Both are excellent sites.

From the folks that understand the Internet best......Read and heed. Use or lose.

Advice from Snopes.com MEMORIZE THIS!

1) Any time you see an E-Mail that says forward this on to ‘10’ of your friends, sign this petition, or you’ll get bad luck, good luck, or whatever, it almost always has an e-mail tracker program attached that tracks the cookies and e-mails of those folks you forward to. The host sender is getting a copy each time it gets forwarded and then is able to get lists of 'active' e-mails addresses to use in SPAM e-mails, or sell to other spammers. This is why it's best to copy the message and paste to a new e-mail rather than just forward.

2) Almost all e-mails that ask you to add your name and forward on to others are similar to that mass letter years ago that asked people to send business cards to the little kid in Florida who wanted to break the Guinness Book of Records for the most cards. All it was, and all any of this type of e-mail is, is a way to get names and 'cookie' tracking information for telemarketers and spammers - to validate active e-mail accounts for their own profitable purposes.

You can do your friends and family members a GREAT favor by sharing this information with them. You will be providing a service to your friends, and will be rewarded by not getting thousands of spam e-mails in the future!

If you have been sending out (FORWARDING) the above kinds of e-mail, now you know why you get so much SPAM!

Do yourself a favor and STOP adding your name(s) to those types of listings regardless how inviting they might sound!

You may think you are supporting a GREAT cause, but you are NOT in the long run. Instead, you will be getting tons of junk mail later! Plus, we are helping the spammers get rich!

Also: e-mail petitions are NOT acceptable to Congress or any other organization.

To be acceptable, petitions must have a signed signature and full address of the person signing the petition.

Read the full story here: www.snopes.com/inboxer/petition/internet.asp
Consider that the average American household consists of 2.7 persons and contains 2.9 television sets, in front of which we sit for record-setting spells, according to Nielsen figures. In the quarter ended September 30, 2008, the typical American watched 142 hours of television monthly, up about five hours from the same quarter the previous year. Internet use averaged more than 27 hours monthly, an increase of an hour and a half, according to Nielsen.

If you were to suggest that someone entertain themself with an audible book, that requires the listener to mentally visualize the narrative. A video, even if no more visual than an author facing the camera, offers the appealing prospect of relief from such heavy lifting. In screen culture, video rules.

Recently there have been more reviews of studies tying screen-time, not content, to the ills facing us. Recently in one of the obesity journals, doctors from Yale and Harvard found a preponderance of evidence that increased television time and obesity go hand-in-hand. There is less data on other screens, but the overall look of things is that the time factor really is the leading cause.

Other researchers have found the same for violence, bullying and test scores. Here content does or can play a role (making matters worse) but it is the time factor that is at the root of the problem.

In these severe economic times, when we ourselves are faced with financial pressures or those we know face difficult times, evidence points to the fact that screen-time reduction can reduce our stress, help us sleep better, leads to healthier eating habits, and lowers our risk of using drugs and alcohol. The fact is, reducing screen-time helps us save money in every way, from food intake to reducing use of cigarettes and electricity. More research is still to be done on how other screens impact us, but the findings will not be all that different.

Electronic gadgets that lead us to be solitary and sedentary are always going to be problematic if used for extensive periods of time. Even those that don’t leave us as sedentary do encourage a more solitary existence. Texting and the like will never equal being with someone in real time and real space. Recent studies out of UCLA demonstrate that use of electronic equipment (computers, iPods and others) decreases analytical thinking while it diminishes our creativity.

We understand that an "addiction" to the screen means learning compromise, similar to an addiction to food. We are not going to live successfully in the 21st Century without technology, nor can we survive for too long with no food; but we have to eat good food and we have to use these tools appropriately. The studies are clear, the tools are taking over and we have to do all we can to resist the tide, taking back our lives.

TURNOFF WEEK is April 20-26 and the Center for SCREEN-TIME Awareness notes the importance of making screen-time-reduction a vital and integral part of all plans that improve health, education and wellness while building stronger families and communities.

For more information and ideas for things to do with your family as you reduce screen time, check out: www.screentime.org
A Furry, Feathery or Scaly Best Friend: Children & Pets

Animals can be more than just fun friends for children. Research shows that having pets can benefit children of all ages. Pets can help grow children socially and emotional, as well as help their intellectual and physical development.

**Developmental Benefits of Pets for Children**

Children of all ages can make friends with an animal - whether it's their own pet or a friend's. These friendships help social and emotional development. But, each age group benefits differently from animals.

**Infants/Toddlers**

**Cognitive Development:** Babies enjoy the sensory aspects of animals. They see the pretty bird, hear the cat's meow, and pet the soft dog. Toddlers can also learn the names and shapes of different animals, and the noises each one makes.

**Social/Emotional Development:** Toddlers start to form emotional bonds with pets, and make "friends".

**Physical Development:** Older toddlers can get exercise and physical activity by walking or playing with a pet, depending on the type of animal. Cats and dogs are more active than smaller animals. Smaller animals may help older children develop fine motor skills.

**Preschoolers**

**Social/Emotional Development:** As children get a little older, they learn more from their pets. Their relationship with the animal may grow. They will learn about caring for their pets. Caring for a pet can promote feelings of empathy. And, preschoolers will see how animals react if they are treated nicely.

**Older Children**

**Social/Emotional Development:** Helping take care of pets gives older children feelings of responsibility.

Pets can boost self esteem by giving children an experience of unconditional love. No matter what's going on at school, or with their friends, pets treat children the same way. Finally, older children can learn about the life cycle from pets. Whether a pet has babies, or dies, your child can learn important lessons about life.

However, some types of pets are safer for children than others. And, there are important rules for how children and pets should get along.

**Being Safe**

With children and pets, the first rule is: supervise your children when they're playing with animals. Use your best judgment. In most cases, it's easy to tell when an animal might be upset with your child's behavior, or if an animal is about to react to something. For instance, children should stay away from animals that are hurt.

**Some other rules include:**

- Children (and adults) should not bother pets while they are eating or sleeping. Startled animals may react harshly.
- "Stranger" animals are not necessarily nice. If you or your child meets a new animal, ask the pet's owner if the animal is friendly and okay to touch.
- Parents should serve as a role model for proper pet care. If you treat your pet well, your children will act the same way.
- Teach your children how to handle animals. For instance, small animals should be treated gently. Cats and dogs generally don't like to have their ears pulled. Small children sometimes have a hard time being "gentle". Guide your young one to handle and touch animals gently. Also, depending on the age, your child may not be ready to handle an animal.
Always wash your hands after touching an animal. Sometimes, animals' fur or skin may contain bacteria that is harmful to humans. By washing your hands after playing with an animal, you and your child will stay healthy.

Note the pet's body language and tell your child what it is saying. For instance, if a cat is hissing and has puffed out its fur, it is angry and should not be touched.

Avoid over-stimulating the pet. As a general rule, don't startle a pet by yelling or sneaking up on it. Some animals may need quiet time or a quiet space away from children.

Pets to Avoid

- Lizards (such as iguanas), Turtles and other Reptiles (such as snakes): Nine out of 10 of these animals typically carry the bacteria for salmonella, a disease that can be life-threatening for young children and infants.
- Amphibians (frogs, toads, newts, and salamanders): Children under 5 should avoid these animals due to risk of contamination from bacteria.
- Hedgehogs, prairie dogs, ferrets, chinchillas, and monkeys: Although available in some pet stores, these animals are still wild, and may not be appropriate for children.
- Baby chicks and ducklings: Risk of salmonella-a type of bacteria.
- Any animal with a "bad vibe": If an animal doesn't seem friendly or seems overly aggressive, it shouldn't be around your child.

Take Caution with These Pets

- Puppies and kittens: Baby animals may be feisty and have harsh reactions to handling by a preschooler, such as biting or scratching. An older, calmer animal may be more suitable for your home.
- Rabbits: Rabbits can be great pets, but they can be frightened by energetic children. Sometimes they don't like being picked up and carried around.

Hamsters, gerbils, and other small rodents: Although they are fine pets for older children, these small animals may be too small and fragile for infants and toddlers to play with.

Is a Pet for You?

If you're thinking about getting a pet for your family, consider a few things:

- Is your home big enough for a pet? If you live in an apartment or condominium, are pets allowed?
- Is there room in your family budget for food, supplies and vet bills?
- Is your child ready for a pet? Do you have time to supervise your child's interaction with the pet?
- What kind of pet is right for you? Do you have the energy and time to care for a cat or dog, or would a less active animal, like a fish, be better?
- Do you or your child have any pet allergies? If you don't know, consult your doctor.
- Are you ready to make a commitment to a pet with a life-span that can last years? Are you ready for a pet that will only live a short time (that can be hard for young children to accept)?

If your family decides to adopt a pet, the responsibility for the well-being of the animal ultimately falls with you. Although your child can help, it's up to you to make sure the animal is safe, healthy and taken care of properly. A pet can be a wonderful addition to your family.

For More Information

www.hsus.org The Humane Society of the United States has information about families and pets, including resources for choosing and introducing new animals to your family. They also feature links to local animal shelters and veterinarians.

www.cdc.gov/healthypets The Center for Disease Control's website features a section called "Healthy Pets, Healthy People". This site has information about how to keep young children healthy when they are around animals.

Source:www.childcareaware.org, volume 56
Trying to Save Money on Insurance? 
Mistakes to Avoid in a Struggling Economy

With increasing job instability and the value of paychecks and investments going down, you may be tempted to cut corners on your insurance. However, consumers should not try to save money by reducing or dropping necessary coverage. This could result in a financial disaster if there is a fire, hurricane, severe winter weather or other catastrophe.

Following are the six biggest insurance mistakes you should avoid:

1. **Insuring a Home for its Real Estate Value Rather than the Cost of Rebuilding**

   With the value of real estate going down, some home buyers may think that they can reduce the amount of insurance on their home. Insurance, however, is designed to cover the cost of rebuilding a home. It is not linked to the sale price of the home. Homeowners should be careful to purchase enough insurance coverage to completely rebuild their home and replace their belongings.

   **A Better Way to Save Money:** Take a higher deductible. Consider a deductible of at least $500. If you can raise the deductible to as much as $1,000, you may save up to 25 percent on many home insurance policies. The average person only files a claim every eight to 10 years so most homeowners will save money over time.

2. **Selecting an Insurance Company by Price Alone**

   When shopping for insurance, it is important to select a company that is financially sound and has a reputation for outstanding customer service. Check the financial health of an insurance company by using ratings from independent rating agencies. Contact your state insurance department to find out whether they make available consumer complaint ratios by company.

   **A Better Way to Save Money:** Ask friends, relatives and business acquaintances for recommendations. It is important to select an insurance company that answers questions and handles claims fairly and efficiently. Remember, you will be dealing with this company if you have an accident or other emergency, so you want to find a company that will be responsive to your needs.

3. **Surrendering a Whole-Life Insurance Policy for its Cash Value**

   Life insurance policyholders who need to raise money quickly often make the mistake of surrendering a whole life insurance policy for its cash value. This can potentially hurt the long-term financial health of your family for a short-term gain, and you may also regret the move if you have to buy another whole life insurance policy in the future. Older individuals pay higher life insurance premiums and, if your health has deteriorated between the time you surrendered a whole life policy and the time you want to buy a new one, your next policy will be even more expensive.

   **A Better Way to Save Money:** Speak with your life insurance agent about borrowing against the cash-value of your whole life policy.

(continued on page 15)
4. Dropping Flood Insurance

Damage from flooding is not covered under standard homeowners and renters insurance policies. Instead, you must purchase a separate flood insurance policy. Most people tend to underestimate the risk of flooding. In fact, 90 percent of all natural disasters in this country involve flooding, according to the National Flood Insurance Program (NFIP).

A Better Way to Save Money: Look into the cost of flood insurance before selecting a house or apartment, since flood insurance should be calculated into the cost of the home. In 2007 the average amount of flood coverage was $201,598 and the average NFIP premium was $505; more detailed information on the risk and cost of flood insurance can be found at FloodSmart.gov.

5. Only Purchasing the Legally Required Amount of Liability Protection for a Car

Every state has financial responsibility laws for drivers requiring you to buy a minimum amount of liability coverage. However, if you buy only the minimum coverage, you may end up paying significantly more out-of-pocket in the long run. In our litigious society, you will likely need more liability insurance than the state requires because accidents generally cost more than the minimum limits. If you are found legally responsible for bills that are more than your insurance covers, you will have to pay the difference yourself, and these costs could wipe you out. You may want to talk to your agent or company representative about purchasing higher liability limits to reflect your personal needs. And you can consider purchasing an umbrella or excess liability policy. These policies pay out once your underlying coverages have been exhausted. A typical umbrella policy costs between $200 and $300 per year for a million dollars in coverage.

A Better Way to Save Money: Before you buy a new or used car, check into insurance costs. Your premium is based in part on the car’s sticker price, the cost to repair it, its overall safety record, and the likelihood of theft. Many insurers offer discounts for features that reduce the risk of injuries or theft. These include air bags, anti-lock brakes, daytime running lights and anti-theft devices. Some states require insurers to give discounts for cars equipped with air bags or anti-lock brakes. Cars that are favorite targets for thieves cost more to insure. The Insurance Institute for Highway Safety provides information that can help you decide which car to buy. You can also consider dropping collision and/or comprehensive coverage on older cars. It may not be cost-effective to continue insuring cars worth less than 10 times the amount you would pay for coverage. As a general rule, it does not make sense to pay comprehensive or collision on a car worth less than $1,000 as any claim payment you receive would not substantially exceed your premiums minus the deductible. Auto dealers and banks can tell you the worth of a car, or you can look it up online at Kelley Blue Book.

6. Neglecting to Purchase Renters Insurance

Buying a renters insurance policy can provide a very important financial safety net. Renters insurance covers personal possessions in the event there is a fire or other insured disaster. It will not only pay to replace your belongings, but also provides coverage for additional living expenses and liability protection in the event someone is injured on your property. With the average policy costing only about $200 per year, it is also affordable. Unfortunately, a 2006 Insurance Research Council poll found that only 43 percent of renters had insurance compared with 96 percent of homeowners.

A Better Way to Save Money: Look into multi-policy discounts. Purchasing several policies with the same insurer will generally provide some savings in the form of a discount. Check the cost of getting your renters insurance policy with the same company that provides your auto, life or excess liability policy.

For more information about insurance, go to the I.I.I. Web site at www.iii.org