RECIPE FOR HAPPINESS

Take: 2 Heaping Cups of Patience
   1 Heartful of Love
   2 Handfuls of Generosity
   Dash of Laughter
   1 Headfull of Understanding

Sprinkle: Generously with Kindness

Add: Plenty of Faith and Hope

Mix Well: Spread over a period of a lifetime.

Serve: Generously to everyone you meet.

Author Unknown
Answer Corner

The following article was adapted from information in Federal Info News “News & Notes” February 25, 2011, Financially Fit, Saving Smart and Living Well,” Rebecca DiLiberto’s Penny Saving Household Helper.

$ Line the bottom of your refrigerator’s crisper drawer with paper towels. They’ll absorb the excess moisture that causes vegetables to rot.

$ To keep herbs tasting fresh for up to a month, store whole bunches, washed and sealed in plastic bags, in the freezer. When you need them, they’ll be easier to chop, and they’ll defrost the minute they hit a hot pan.

$ A bay leaf slipped into a container of flour, pasta, or rice will help repel bugs.

$ Stop cheese from drying out by spreading butter or margarine on the cut sides to seal in moisture. This is most effective with hard cheeses sealed in wax.

$ When radishes, celery, or carrots have lost their crunch, simply pop them in a bowl of ice water along with a slice of raw potato and watch the limp vegetables freshen up right before your eyes.

$ Avoid separating bananas until you plan to eat them – they spoil less quickly in a bunch.

$ Put rice in your saltshaker to stop the salt from hardening. The rice absorbs condensation that can cause clumps.

$ Stock up on butter when it’s on sale – you can store it in the freezer for up to six months. Pack the butter in an airtight container, so it doesn’t take on the flavor of whatever else you’re freezing.

$ In order to make cottage cheese or sour cream last longer, place the container upside down in the fridge. Inverting the tub creates a vacuum that inhibits the growth of bacteria that causes food to spoil.

$ Believe it or not, honey is the only nonperishable food substance, so don’t get rid of the stuff if it crystallizes or becomes cloudy. Microwave on medium heat, in 30-second increments, to make honey clear again.

$ Prevent extra cooked pasta from hardening by stashing it in a sealed plastic bag and refrigerating for 1-2 days. When you’re ready to serve, throw the pasta in boiling water for a few seconds to heat and restore moisture.

$ Keeping brown sugar in the freezer will stop it from hardening. But if you already have hardened brown sugar on your shelf, soften it by sealing in a bag with a slice of bread – or by microwaving on high for 30 seconds.

$ If you only need a few drops of lemon juice, avoid cutting the lemon in half – it will dry out quickly. Instead, puncture the fruit with a metal skewer and squeeze out exactly what you require.
Upcoming programs

Cornell Cooperative Extension Herkimer, Madison and Oneida Counties presents a Connecting With Kids event:

Keeping Our Schools from Becoming the “School of Hard Knocks!”

When: ................................................................. Thursday, May 26, 2011
Where: .............................................................. CCE Oneida County
Time: ................................................................. 9:30 – 1:00 PM
(lunch may be purchased for $5 or you may bring your own)
To Register: .......................................................... call CCE at 315.866.7920

Presented by JoAnn Salamone, co-author of The TREATY Program and Director of Prevention Education for the Herkimer County Prevention Council at Catholic Charities. The program will explore effective strategies that can reduce peer violence as well as useful strategies that can help control bullying in our school districts. Participants will learn about the power of the Partnership and how it can be used to keep our schools from becoming the “school of hard knocks”.

“Connecting with Kids” is supported by a grant from the Slocum-Dickson Foundation. All “Connecting With Kids” Workshops are free and open to the public. If you would like to be notified via email of upcoming cwk, email herkimer@cornell.edu with your email address and we will add you to the e-list, CWK-HerkOneidaMad-L.

Want to Know What’s Going on at CCE Herkimer County??

Request to be on our new email list. Send an email to herkimer@cornell.edu and ask to be added. We will be using this list to promote our programs and available resources.

You can also check our webpage, www.cce.cornell.edu/herkimer. Click the link for our calendar on the left of the homepage to search for upcoming events.

Soon you will be able to find us on Facebook too! See our webpage for more information.

Summer Office Hours

Summer hours for Cornell Cooperative Extension of Herkimer County:

May 31st through September 6th, 2011
8:00 am - 4:00 pm
Monday through Friday
“SPEARING” THROUGH SPRING

Whether in the garden, grocery store or fencerow, asparagus is one of spring’s tastiest vegetable. It adds color and snap to a side dish and when tossed with pasta. It is high in fiber, low in carbohydrates and has only 20 calories per ¼ cup serving.

Establish an asparagus bed and reap the rewards for years. It is a perennial that can produce for 20 years or more, if the plant is disease and pest free. For specific information on growing asparagus, go to http://www.gardening.cornell.edu/homegardening/scene3ed.html

Contrary to belief, the larger spears are of better quality and more tender. The smaller spears are tougher because most of the fiber is contained in the skin. Asparagus should either be prepared or stored in the refrigerator at 35°. The longer it sits at room temperature, the faster the stalks turn woody. It also loses moisture quickly.

Look for firm bright green spears with tightly closed tips. To keep them fresh, stand upright in a glass with 1½ inches water for up to 3 days. Before preparing, rinse in water, because they are often grown in sandy soil and can be gritty.

Next, make trimming a SNAP – literally. Take a couple spears and bend them an inch or so from bottom until the woody dry section breaks naturally. Now choose your cooking method.

Steamed: Pour 1 inch water into a 12 inch skillet with tight fitting lid. Add trimmed asparagus – cover and steam until fork tender, 4 to 6 minutes depending on thickness.

Roasted: Heat oven to 425°. On a baking sheet, toss trimmed asparagus with 1 tablespoon olive oil. Roast until tender about 8 to 10 minutes.

Grilled: Heat outdoor grill or indoor grill pan. In a large bowl, toss trimmed asparagus with 1 tablespoon olive oil. Place spears flat across the grill top in the opposite directions of grids. Grill 3 minutes. Use tongs – rotate spears and cook until tender – 2 to 3 minutes longer.

Grilled Balsamic Asparagus
Heat grill to medium-hot. Combine one bunch asparagus, trimmed, with ¼ cup balsamic vinaigrette in a plastic bag to coat spears. Grill 4 minutes and then carefully flip. Grill another 3 to 4 minutes until tender. Transfer to a platter, drizzle with extra dressing, if desired.

Cream of Asparagus Soup
1 package (10 oz.) frozen asparagus, thawed, drained and chopped, or 1 can (14.5 oz.) drained and rinsed asparagus cuts
1/2 small onion, chopped
dash garlic powder
2 Tablespoons flour
1-1/2 cups chicken broth - homemade* or canned (low sodium)
1-2 cups skim (fat-free) milk

Place asparagus, onion, garlic powder, flour and chicken broth in blender container. Process until almost smooth.

Pour into saucepan and add milk. Stir often until soup comes to a boil. Reduce heat to low and simmer 5-10 minutes to cook onion.

* For homemade chicken broth:
Simmer chicken bones with celery, onion, carrots (if desired) and water for at least one hour, covered. Refrigerate overnight. Skim off any hardened fat. Remove bones. Strain if desired. Freeze if you do not plan to use within a day.

Yield: 8 servings; serving size 1/2 cup (45 calories, 0 grams fat, 0 grams trans fat, 1 gram fiber, 40 mg sodium)

Submitted by: Mary Ann Walrath, Nutrition Program Educator, retired
The 2010 Dietary Guidelines for Americans Ages 65 Years and Older

2010 is the first time that the Dietary Guidelines for Americans have been intended for Americans who are healthy AND for those who are at increased risk of chronic disease. Here are some of the Dietary Guidelines for older adults, and action steps that you can take each day for better health as noted in the April edition of “Nutrition News” at Kansas State University.

Achieve and maintain a healthy body weight. Why? Overweight or obese older adults benefit from losing weight and keeping it off by having improved quality of life and decreased risk of disabilities and chronic diseases.

Reduce time spent being sedentary. Instead, be more physically active.
- Increase your minutes of aerobic physical activity gradually to 150 minutes of moderately intense aerobic activity each week. If you can’t meet these guidelines, be as physically active as your abilities and conditions allow.
- In addition, do exercises that maintain or improve balance if you are at risk of falling.
- Do physical activities that are appropriate for your level of fitness. If you have a chronic health condition, talk with your doctor about whether and how your condition affects your ability to safely do certain activities.

Change behaviors that typically lead to weight gain. How? Eat out less often (especially at fast food restaurants), eat smaller portions of high-fat and high-sugar foods and drinks, don’t skip breakfast, and watch less television. Prepare and eat more healthful meals and snacks at home. Be mindful or conscious of eating. Monitor what, when and how much you eat.

Eat foods that provide more potassium, dietary fiber, calcium and vitamin D. These foods include vegetables, fruits, whole grains, and milk and milk products.

Choose nutrient-rich foods and beverages.
- Eat more vegetables, especially dark-green red and orange ones, and cooked dry beans and peas.
- Eat more whole-grain foods.
- Eat fewer salted foods. Adults ages 51 years and older are advised to reduce their sodium intake to 1500 mg per day.
- Eat grilled, baked, steamed, broiled, poached or roasted foods without extra fat most often, rather than breaded or fried ones.
- Drink water or unsweetened beverages instead of sugary drinks.

Eat foods fortified with vitamin B12, such as fortified cereals, or take a dietary supplement containing vitamin B12.

Handle foods safely. Don’t eat foods that increase your risk of foodborne illness, because for older adults especially, the outcome can be severe or even fatal.

How do your current food and activity choices align with these Dietary Guidelines? Getting into the habit of following them will help you live longer and healthier. For more information, go to: www.cnpp.usda.gov/DGAs2010-PolicyDocument.htm

Source: Nutrition News, Department of Human Nutrition, K-State Research and Extension, Kansas State University, April 2011
GETTING KIDS TO EAT VEGETABLES

Many adults have terrible memories of being forced to eat vegetables as children. Many parents dread ‘food fights’ over veggies with their own children at the dinner table. While it is important for kids to eat more vegetables, there is a kinder, gentler, and more successful way to approach the issue. Here’s how to avoid fights about vegetables and get children to actually enjoy eating their vegetables.

What we know
Given the importance of vegetables for health and nutrition, there has been a significant amount of research on children and their vegetable intake.

Children are not eating enough produce: Children’s average vegetable consumption is far below recommended levels and has actually fallen over the past five years. Kids especially need to eat more dark green and orange vegetables.

Children are neo-phobic about foods: Neo-phobic is another way of saying that kids are naturally suspicious of new foods and often reluctant to even touch them. Some children are more reluctant than others; some react strongly to new textures as well.

Children need positive role models: Children are always watching what those around them are eating. When parents, grandparents, caregivers, and other children enjoy their veggies, kids tend to be more interested in trying them.

Serve a variety of vegetables in a variety of ways.
- Since children may need to see a new food many times before they want to even taste it, serving veggies often helps kids get familiar with how they look and smell.
- Veggies can be prepared in many ways - raw, steamed, stir-fried, roasted, baked, and grilled. Kids who won’t touch cooked spinach might love a baby spinach salad.

Be a vegetable role model for children.
- The simplest, most effective way to get kids to eat their veggies is to eat yours. While this may not have an immediate effect, over time it will help kids eat a variety of food.
- Gardening is a great way to get kids more interested in vegetables. They are usually more willing to try garden fresh items - often before they make it to the dinner table. See page 7 for more information.

Refrain from forcing or bribing children to eat any food.
- Forcing or bribing children to eat veggies (or any other food) often makes them more suspicious of that item. They actually tend to eat less of the food in these situations.
- The best approach is a matter of fact one: “This is the tasty vegetable we are serving for this meal. It tastes great - and I hope that you will enjoy eating it like I am.”

Source: Eat Right Montana, April 2011
GARDENING FOR FUN AND FOOD

Getting down and dirty in a garden can help you grow nutrient-rich produce for your family and help everyone grow a healthier body at the same time. Add the stress-reducing benefits of fresh air and sunshine - and you’ve got a win-win-win with fun, fitness, and great-tasting produce from one activity. With young kids, keep the garden space small and expect less than ‘perfect’ plantings. Children love to play in the dirt, so don’t worry about keeping rows straight and tidy.

PLAN

A container garden: This can be as simple as an indoor window box or a few large buckets on a porch or patio. Tomatoes, lettuce, and herbs grow great in containers.

A backyard garden: If you have more space, you can divide it up and let kids have their own special areas. Peas, beans, carrots, and summer squash are easy for kids.

A community garden: Many schools, churches, and communities have garden plots available for free or for a small rental fee. Some have special family programs.

PLAY

Here’s a short list of ways to turn garden activities into active fun for children. If you show them that you are having fun, they will enjoy just about anything you do.

1. Rake leaves: In the garden or on the lawn, piles of leaves are fun for jumping.
2. Build a compost pile: Kids are fascinated by turning garbage into soil.
3. Prepare the soil: Outdoors or in a container, it’s lots of fun to mix stuff together.
4. Hoe the rows: Once everything is mixed, it’s time to get ready for planting.
5. Bike to the garden center: Use pedal power to go pick out your seeds.
6. Walk around a greenhouse: Stroll around to pick out seedlings or flowers.
7. Dig some holes: Used serving spoons and spatulas make great tools for kids.
8. Water the plants: Moving hoses and carrying buckets is really fun on hot days.
9. Pull the weeds: Children quickly learn which plants stay and which should go.
10. Pick the produce: Definitely the best part of gardening!!

ENJOY

Make it fun, do it together! Whether you garden indoors or out, in the back yard or at a community space, the important thing is spending active, TV-free time together!!

Source: Eat Right Montana, April 2011

For more info on gardening with kids go to http://blogs.cornell.edu/garden (This is a Cornell garden-based learning site for educators.)

Also check out the National Garden Association website for kids at: www.kidsgardening.org

For general gardening resources check out http://www.gardening.cornell.edu
INEXPENSIVE TOYS FOR INFANTS AND TODDLERS

Toys for infants and toddlers do not have to be expensive or come in fancy packages. In fact, you only need to look around you for a variety of materials that can be made into toys that will open up a world of possibilities for the infants and toddlers in your care.

Oatmeal containers, boxes of all sizes and shapes, clear plastic bottles, milk cartons and plastic containers and lids are all you need to get started.

Milk Carton Blocks – Cut the tops off half gallon cardboard milk cartons (rinse well). Push another milk carton over top the other; and push all the way to the bottom. Cover with contact paper, paint it, add children’s photographs, or cut pictures from a magazine.

Dump & Pour Can – Cut a slit in the lid of an oatmeal container. Decorate the lids of frozen juice cans with paint, stickers or pictures from magazines. Have children put decorated lids into slot in oatmeal container.

Shaker Bottles – Locate a clear plastic bottle (soda 2 liter or smaller) and rinse well. Fill the plastic bottle with some water and add glitter, food coloring, dish detergent, rocks, shells, etc. Seal the bottle top with a hot glue gun to avoid leaks or spills. Try a waterless version by filling the bottle with shredded colorful paper, a few marbles, pom-poms, etc.

Boxes, Ramps and Tunnels – Gather any type of box – cereal, shoe, ones with lids, ones without. Be sure to include paper towel tubes. The games are endless with boxes! Hide a ball under or in a box and have the child find which box it is in. Turn a box on its side and it becomes a drum. Build a tower with cereal boxes and have the children crawl through.

It’s the simple materials that infants and toddlers find the most intriguing. In addition to the ideas here, consider hand puppets made from socks or mittens; sorting toys using a cupcake tin; and homemade books made from paper bags. Don’t forget the classics that are sure to provide hours of fun – measuring cups and plastic food containers and lids! Introduce these homemade toys and watch the joy and wonder on the faces of the infants and toddlers in your care.

Source: Caring for Kids, August 2007
DON’T BE TEMPTED TO USE EXPIRED MEDICINES

With curdled milk or petrified cucumbers it’s not hard to know when your food is past its prime, but how do you know when your medicine is past its prime?

Using expired medical products is risky and possibly harmful to your health. In the late 1970s, the U.S. Food and Drug Administration (FDA) began requiring an expiration date on prescription and over-the-counter medicines. “Expiration dates on medical products are a critical part of determining if the product is safe to use and will work as intended,” says FDA pharmacist, Ilisa Bernstein. Sometimes following “EXP,” the expiration date can be found printed on the label or stamped onto the bottle or carton; it is important to know and adhere to the expiration date on your medicine.

Expired medical products can be less effective or risky due to a change in chemical composition or decrease in potency. Improper storage – such as a humid bathroom cabinet – can also contribute to decreased effectiveness in medicines that have not reached their posted expiration date. To help ensure the proper shelf life of your medicine, it is better to store medicine in a controlled climate.

If you have expired medicine, it should be disposed of properly. Read the label for disposal instructions that may be included.

If no instructions are provided, a drug take-back program, if available, is a good way to dispose of expired, unwanted or unused medicine. Check with your local government to see if there is a drug take-back program available in your area.

If no medicine take-back program is available in your area, federal guidelines recommend that consumers follow these simple steps to dispose of most medicines in the household trash:

- Mix medicines (do NOT crush tablets or capsules) with an unpalatable substance such as kitty litter or used coffee grounds;
- Place the mixture in a container such as a sealed plastic bag; and
- Throw the container in your household trash.

Consumers are advised to check their local laws and ordinances to make sure medicines can legally be disposed of with their household trash. In Herkimer County, contact the Oneida-Herkimer Solid Waste Authority at (315) 733-1224 or www.ohswa.org

For specific drug product labeling information, go to DailyMed2 (http://dailymed.nlm.nih.gov/dailymed/about.cfm) or Drugs@FDA (http://www.accessdata.fda.gov/scripts/cder/drugsatfda/).

For more information on proper disposal, please see the Disposal of Unused Medicines at http://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/EnsuringSafeUseOfMedicine/SafeDisposalofMedicines/ucm186187.htm

“Once the expiration date has passed there is no guarantee that an expired medicine will be safe and effective,” says Bernstein. “If your medicine has expired, do not use it.”

Source: U.S. Food and Drug Administration
I don't spend a lot of time on Facebook, so when I got an e-mail from the social networking site telling me "you haven't been back to Facebook recently" and here are some messages you missed, it didn't seem odd. I clicked on the link, wondering what one of my friends was doing.

Oops. I was a victim of a hacking technique called "clickjacking." If it hadn't been for security measures built into Firefox, I might have been in trouble, because rather than going to Facebook, I was headed for sleepingpillsfitnesspills.com.

That site might have simply been an ad for counterfeit, Canadian pills — an annoying, but harmless detour. But it also could have been a site loaded with malware, include rogue applications designed to steal key personal information from me and people in my address book.

Facebook, with its hundreds of millions of users, has become the target of hackers, spammers, and just plain crooks. They're trying to lure you in via scam surveys, fake applications and poisoned links, according to a report by Sophos Security.

Unfortunately, Facebook is far from the only popular Web site being compromised these days. Amazon, the giant e-tailing site, inadvertently left a door open that hackers could use to steal your password and get access to your credit card info.

And no matter what you've read about those evil Russian hacker rings, it turns out no country is the origin of more cyber attacks than the United States, according to Akamai's quarterly "State of the Internet" report.

Here are five new threats, including three that target Facebook users:

1. Clickjacking: Sophos Security says this is one of the most common attacks hitting Facebook users. These attacks use maliciously created pages where the true function of a button is concealed beneath an opaque layer showing something entirely different. Often sharing or "liking" the content in question sends the attack out to contacts through news feeds and status updates, propagating the scam.

In my case, I'm a bit embarrassed to admit, I could have avoided the scam page by simply noticing that the address of the e-mail allegedly sent by Facebook was obviously phony. update+qqlvvtxikjpp@facebookmail.com. The lesson here is obvious: When you get an e-mail with a link, notice the return address. If it seems odd, delete it. Additionally, keep your browsers up to date; all are doing a better job screening out dangerous stuff, and since they're free, why not take advantage of that protection.

2. Fake surveys: This scam is related to clickjacking since it attempts to make you click on something dangerous via a misleading message. Typically, the scam starts with a provocative (sexual or otherwise) message. Here's one that Sophos highlighted recently: "OMG! Look What this Kid did to his School after being Expelled! After this 11 year old child was expelled from his school he went berserk."

Well, that's intriguing.
However, you have to "like" the page and fill out a quick survey before reading the story. Whoops: you just gave scammers a commission for filling out the survey, and helped the scam spread by sending it to all your friends. The survey earns money for the scammers; they get a commission for every survey completed. And that's why they're spreading this message virally across Facebook.

3. Rogue applications: More perniciously, the fake survey can lead to rogue applications. Sometimes the applications will look for your address book and send the fake surveys to everyone in it, hoping to make money. Other rogue applications can hijack data by installing key loggers (apps that record and pass on key strokes) or other malware. Other fake applications can turn your computer into a zombie used to broadcast malware for the bad guys.

4. Amazon vulnerability: A security flaw apparently allows the company's servers to accept passwords that are nearly — but not entirely — correct. Fortunately, the flaw only appears to affect older passwords.

The flaw lets Amazon accept as valid some passwords that have extra characters added on after the 8th character, and also makes the password case-insensitive. That flaw erases the advantage of a longer password, making passwords much easier to crack via software. This was first noticed by users over at reddit^2 and has been picked up and verified by a number of reputable groups, including Wired^3.

In any case, it does appear that newer passwords are not affected, but it isn't clear what the date cutoff is. In any case, you can simply change your Amazon password. If you like, change it back to the same password, but it will still be a new one as far as the server is concerned, and be safe.

Amazon has not responded to my query on this topic, or any anyone else's that I've seen.

5. Spearphishing: This is more likely to occur via regular e-mail; but you may also be hit by a spear through a Facebook or Twitter message. Spearphishing (or spear phishing) works like this: You'll get an e-mail or message that seems quite personal, it may appear to be from a person or company with whom you normally communicate. But it will lead you to a poisoned site. Yes, this sounds like the "phishing" scams you've been warned about. In those you might get a message from your e-mail provider saying your inbox is full or you have to verify your identity and so on. Spear phishing takes that a step further by adding personalized information to lull your suspicions.

"Phishing messages usually appear to come from a large and well-known company or Web site with a broad membership base, such as eBay or PayPal. In the case of spear phishing, however, the apparent source of the e-mail is likely to be an individual within the recipient's own company and generally someone in a position of authority," according to the Sophos Web site.

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^3 [http://www.reddit.com/r/WTF/comments/f96w7/amazon_security_flaw_wtf](http://www.reddit.com/r/WTF/comments/f96w7/amazon_security_flaw_wtf)

^4 [http://www.wired.com/](http://www.wired.com/)
**IMPROVING RECALL INFORMATION FOR CONSUMERS**

FDA continues to work on improving the way it provides recall information. When there is a food recall, you can visit their Product Recall Page (http://www.fda.gov/Safety/Recalls/ucm2005683.htm) where sorting and search functions now display this information in an easy-to-read format. Updates on the status of certain food recalls, such as mandatory recalls under FDA’s FSMA authority, are also provided. The new law also gave FDA authority to mandate food recalls under certain circumstances.

**Improved Recall Search Display**

Consumers sometimes want to search for information on a specific recall. In the past, the search results were displayed in a basic text format similar to what users would find when conducting any internet search. Now, consumers will see a table. That table organizes information from news releases on recalls since 2009 by date, product brand name, product description, reason for the recall and the recalling firm.

The table also provides a link to the news release on each recall for more detailed information. The news releases were chosen as the source of information for the table because they provide the most up-to-date and user friendly information about any recall.

When a recall happens, there are a number of things that consumers need to know. Here are some tips:

**How to identify recalled product?**

FDA has provided a short video to demonstrate how to identify a product that has been recalled and what to do with it.

**Where can I find recall information?**

**FDA.gov:** You can visit the Product Recall Page where sorting and search functions now display this information in an easy-to-read format.

Updates on the status of certain food recalls, such as mandatory recalls under FDA’s FSMA authority, are also provided. The new law also gave FDA authority to mandate food recalls under certain circumstances.

FDA also collaborates with other federal agencies. The government-wide website [http://www.FoodSafety.gov](http://www.FoodSafety.gov) provides a widget that displays the latest recalls and food safety alerts from both FDA and USDA. If you have a mobile device, such as an Android phone, you may be able to download an application to get recalls direct to your phone by going to [http://www.Recalls.gov](http://www.Recalls.gov).

**Where can I find recall information when there is a major recall?**

When there are major recalls, FDA will also create special web pages and other resources so you can rapidly learn whether your product is on the recall list. Information on some past major product recalls is available at [http://www.fda.gov/Safety/Recalls/MajorProductRecalls/default.htm](http://www.fda.gov/Safety/Recalls/MajorProductRecalls/default.htm).

*Source: U.S. Food and Drug Administration*
Is your child getting ready to graduate from high school this June? Here is a financial aptitude test to do with them to check how knowledgeable they are when it comes to credit and debit management.

1. It is best to pay only the minimum due on a credit card bill each month rather than pay your bill in full. True or False?

2. Your credit record (your history of paying debts and other bills) can be a factor when you apply for a loan or credit card, but will not affect your ability to get a job, get an apartment, or how much your car insurance will cost? True or False?

3. A debit card is a good alternative to a credit card for a young person because the money to pay for purchases is automatically deducted from a bank account, thus avoiding interest charges or debt problems. True or False?

4. There is no good reason to have an emergency savings account if you have credit cards to pay for emergencies. True or False?

5. When you use a credit card, it creates debt. It is not the same as using money although both credit and money will buy things. True or False?

6. The best way to avoid a “bounced” check - that is, a check that gets rejected by your financial institution because you’ve overdrawn your account - is to keep your checkbook up to date and closely monitor your balance. True or False?

7. If you have access to buy something, it is proof that you can afford to buy it. True or False?

8. You receive an email with a company logo you recognize. It is safe to help them “update your records” by sending them your social security number and account information. True or False?

9. If you do not want anyone to know how you pay your debts, you can “opt out” of having a credit record with your credit history on it. True or False?

10. Calculating how many hours you must work in order to buy an item will help you decide how much you want or need it. True or False?

Answers:
(1) False. Always pay the balance in full so as to avoid finance charges.
(2) False. One’s credit record affects a wide range of areas including all of these.
(3) True.
(4) False. An emergency savings account is a necessity because there is a great difference between paying for an emergency with money as opposed to credit!
(5) True.
(6) True.
(7) False. There are many things we have access to buy that we cannot afford to buy.
(8) False. Never send this type of information in response to an email of any type.
(9) False. There is no “opting out” of your credit history. You have one, good or bad.
(10) True. This is a great way to estimate how much effort it takes to buy things.

Scoring results:
10-9 Correct: Pretty Savvy
8-6 Correct: Could Use Refresher Course in Financial Matters
5 and Less Correct: Unprepared - Seek Financial Education Immediately.

Source: The Scoop, CCE Schoharie County, May/June 2010
TEST YOUR SALT SAVVY

Salt is in the news a lot lately. Most reports say Americans are consuming too much of it. How much do you REALLY know about salt?

Before you read further, you may wonder, “What’s the difference between ‘salt’ and ‘sodium’?” According to the Centers for Disease Control and Prevention:

• Sodium chloride is the chemical name for salt.
• The words salt and sodium are not exactly the same, yet these words are often used in place of each other. For example, the Nutrition Facts Panel uses “sodium,” whereas the front of the package may say “low salt.”
• Ninety percent of the sodium we consume is in the form of salt.

In the following questions and answers, the terms “salt” and “sodium” will be used interchangeably.

Questions:

1) Dietary Guidelines for Americans, 2010 recommend people ages 2 and older reduce daily sodium intake to less than:
   a. 2,300 mg or 1,500 mg, depending on age / other individual characteristics
   b. 2,300 mg or 3,000 mg, depending on age / other individual characteristics
   c. 3,000 mg or 3,400 mg, depending on age / other individual characteristics

2) What is the approximate average daily sodium intake for persons age 2 and up in the United States?
   a. 800 mg
   b. 1,500 mg
   c. 2,300 mg
   d. 3,400 mg

3) Which of the following are benefits from reducing the amount of sodium in our diets?
   a. Lowered blood pressure
   b. Reduced risk of heart disease
   c. Reduced risk of stroke
   d. Reduced risk of gastric cancer
   e. All of the above

4) Approximately how much of our sodium comes from processed foods?
   a. 45%
   b. 55%
   c. 65%
   d. 75%

5) How much sodium is in a teaspoon of salt?
   a. 1,300 mg
   b. 2,300 mg
   c. 3,300 mg

6) Can foods can be high in salt without tasting salty?
   a. Yes
   b. No

7) Based on the Nutrition Facts label below, how much sodium is in 1 cup of the food?
   a. 30 mg
   b. 250 mg
   c. 470 mg

Nutrition Facts
Serving Size 1 cup (228g)
Servings Per Container 2

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th>% Daily Value*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calories 250</td>
<td>Calories from Fat 110</td>
</tr>
<tr>
<td>Total Fat 12g</td>
<td>18%</td>
</tr>
<tr>
<td>Saturated Fat 3g</td>
<td>15%</td>
</tr>
<tr>
<td>Trans Fat 3g</td>
<td></td>
</tr>
<tr>
<td>Cholesterol 30mg</td>
<td>10%</td>
</tr>
<tr>
<td>Sodium 470mg</td>
<td>20%</td>
</tr>
<tr>
<td>Total Carbohydrate 31g</td>
<td>10%</td>
</tr>
<tr>
<td>Dietary Fiber 0g</td>
<td>0%</td>
</tr>
<tr>
<td>Sugars 5g</td>
<td></td>
</tr>
<tr>
<td>Protein 5g</td>
<td></td>
</tr>
</tbody>
</table>

*Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

continued on page 15
....continued from page 14

Answers:
1) 2,300 mg or 1,500 mg, depending on age / other individual characteristics. The Dietary Guidelines for Americans, 2010 recommend consuming less than 2,300 mg of sodium for the general population 2 through 50 years of age. They recommend a further reduction in intake to 1,500 mg among persons who are 51 and older and those of any age who are African American or have hypertension, diabetes, or chronic kidney disease. This 1,500 mg recommendation applies to about half of the U.S. population, including children, and the majority of adults.
2) d. 3,400 mg. The average daily sodium intake for age 2 and up is 3,436 mg. This amount equals about 1.5 teaspoons of salt per day.
3) e. All of the above.
4) d. 75 percent. The natural sodium content of food, on average, accounts for only 10 percent of total intake. Discretionary salt use (i.e., table and cooking salt) provides another 5 to 10 percent of the total. About 75 percent is derived from salt added during processing by manufacturers. The most effective strategies for reducing sodium, therefore, are reducing sodium during food processing, and for individuals to choose more fresh, less processed items and to use less salt during food preparation.
5) b. 2,300 mg.
6) a. Yes. For example, a food can taste sweet and still contain a significant amount of salt. The best way to determine the amount of salt in a food is to check the Nutrition Facts Label.
7) c. 470 mg. When reading nutrition labels, it is important to check the amount of sodium in the serving size you are consuming. For example, if you ate 1.5 cups of this food, you would consume 705 mg of sodium.

To Reduce the Salt in Your Diet, Try These Tips

• Check food labels for salt and compare brands and varieties for those lower in salt. Many manufacturers are in the process of producing lower salt foods — continue to check labels periodically for lowered amounts of sodium in foods.
• Eat more fresh foods (fruits, vegetables, lean meats, seafood, and poultry). Frozen vegetables are typically lower in sodium than canned vegetables.
• Look for low-sodium products or foods without added salt to replace regular higher-sodium foods. For example, check for no-added-salt or low-sodium versions of broth, vegetables, etc.
• Avoid salting food during cooking or reduce the amount of salt you add in cooking. An exception might be yeast breads where the salt works together with the yeast in the rising process.
• Request salt not be added to your food when eating out.
• Use flavorings other than salt, such as spices and herbs, citrus juices and zest, and flavored vinegars.

Source: Alice Henneman, MS, RD, Extension Educator,
University of Nebraska-Lincoln Extension, “Food Reflections” February 2011
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