LEAVE THE PAST IN THE PAST

Airlines have a limit on carry-on luggage. Too bad we can’t set limits on ourselves when it comes to emotional baggage. Dwelling on the past only prevents us from being happy in the present. You can’t change what has happened to you, but you can change how you view the situation.

“Dwelling on past injuries is unproductive. It is also harmful, because it releases into your system all kinds of toxic substances that raise blood pressure and strain the heart,” said Deepak Chopra, (Indian medical doctor and author). “Leave the past in the past.”

Source: “In Good Health”, July 2011
Apples and cider will be super sweet this year in New York State according to state apple growers. The crop got off to a wet start last spring but has been basking in sun all summer. The abundance of sun means apples will have higher sugar content.

The season gets underway in earnest in early September when the McIntosh variety is picked. The harvest will last through late October or early November.

New York is ranked second in apple production nationwide, behind Washington State.

Here are some common NYS varieties and general usage ideas:

<table>
<thead>
<tr>
<th>Variety</th>
<th>Flavor</th>
<th>Best Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Braeburn</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Sauces</td>
</tr>
<tr>
<td>Crispin</td>
<td>Sweet</td>
<td>Eating, Sauces, Baking</td>
</tr>
<tr>
<td>Cortland</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Sauces, Baking</td>
</tr>
<tr>
<td>Empire</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Baking</td>
</tr>
<tr>
<td>Fortune</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Sauces, Baking</td>
</tr>
<tr>
<td>Fuji</td>
<td>Sweet</td>
<td>Eating, Salads, Sauces</td>
</tr>
<tr>
<td>Gala</td>
<td>Sweet</td>
<td>Eating, Salads</td>
</tr>
<tr>
<td>Ginger Gold</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Sauces, Baking</td>
</tr>
<tr>
<td>Golden Delicious</td>
<td>Sweet</td>
<td>Eating, Salads, Sauces</td>
</tr>
<tr>
<td>Honeycrisp</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Sauces</td>
</tr>
<tr>
<td>Idared</td>
<td>Sweet, Tart</td>
<td>Sauces, Baking</td>
</tr>
<tr>
<td>Jonagold</td>
<td>Sweet, Tart</td>
<td>Eating, Salads, Sauces, Baking</td>
</tr>
<tr>
<td>Jonamac</td>
<td>Sweet, Tart</td>
<td>Eating, Sauces</td>
</tr>
<tr>
<td>Macoun</td>
<td>Sweet</td>
<td>Eating, Sauces</td>
</tr>
<tr>
<td>McIntosh</td>
<td>Sweet, Tart</td>
<td>Eating, Sauces</td>
</tr>
<tr>
<td>Northern Spy</td>
<td>Tart</td>
<td>Eating, Sauces, Baking</td>
</tr>
<tr>
<td>Paula Red</td>
<td>Tart</td>
<td>Eating, Sauces</td>
</tr>
<tr>
<td>Red Delicious</td>
<td>Sweet</td>
<td>Eating, Salads</td>
</tr>
<tr>
<td>Rome</td>
<td>Tart</td>
<td>Sauces, Baking</td>
</tr>
<tr>
<td>Twenty Ounce</td>
<td>Tart</td>
<td>Sauces, Baking</td>
</tr>
</tbody>
</table>

For more information, go to http://www.nyapplecountry.com/
Also see Know Your Apples! APPLE VARIETY DESCRIPTIONS and THEIR USES on our website at:
http://blogs.cce.cornell.edu/herkimer/2009/04/01/
food-and-nutrition-resources/
(scroll down page to locate link)

Apple Pictures Courtesy of New York Apple Association®
MARK YOUR CALENDAR!

10th Annual Mohawk Valley Garlic & Herb Festival

September 10, 2011 (10 am - 5 pm)
Canal Place, Little Falls
Donation admission: $3 per person; $10 family or group
Featuring Garlic & Herb Grower’s Market, Food Vendors offering Garlic Cuisine, Artisans showing fine arts and wares.
www.mvghf.com

~~~~~~~~~~~~~~~~~~~~~~~~~~~~

Central New York State Farm Progress Show

September 14 & 15, 2011 (9 am - 4 pm)
Len-Lo Farms, Mohawk
Free admission; food available for purchase.
Featuring about 120 exhibitors, offering products and services relevant to all aspects of the agricultural community, over approximately 10 acres.
http://cnyfarmprogressshow.net

~~~~~~~~~~~~~~~~~~~~~~~~~~~~

Herkimer County Family Day at the Farm

October 1, 2011 (10 am - 4 pm)
Raycliff Farm, 795 Snells Bush Rd, Little Falls
Free event; food available for purchase.
Featuring animals, hay rides, kids games, crafts & prizes, clown, face painter, live music, parade, antique tractors, agricultural displays, various vendors & more.
ENJOY ROOT VEGETABLES

Aside from carrots, most other root vegetables don’t get the nutritional respect they deserve. These often forgotten residents of the produce department are packed with important nutrients, tasty in a variety of dishes, low in cost, and able to be stored for long periods of time.

Carrots
While most of us are very familiar with the bright orange version of this “rabbit food,” carrots also come in purple, white, red, and yellow. They are delicious and crunchy when eaten raw - whole or grated into salads. Carrots are great in soups and they can also add nutrition, color, and sweetness to desserts, like muffins, bread, and cakes.

Beets
Beets also come in multiple colors - purple, gold, and white. Small beets are usually sweeter and more tender, with greens that are perfect for adding to salads (raw), stir-fries, and soups. Beet roots can be stored in the refrigerator for up to 3 weeks, then steamed in the microwave, roasted in oven, or grilled outdoors (in thick slices or on a kebob stick).

Sweet potatoes
Talk about nutritious, delicious, and versatile, sweet potatoes (sometimes labeled as yams) are a best buy in any produce department. Substitute these nutrient-rich veggies for their pale white cousins in almost any dish (peeling them first): baked, mashed, roasted, boiled and chopped for salad, or sliced, oiled, and baked for oven fries.

Turnips and rutabagas
While these roots come from the same family, rutabagas are usually larger and sweeter. Turnip shapes vary from round to cylindrical and come in colors from rose to black, as well as white. Both can be cooked like potatoes (baked, boiled, roasted, and mashed). They can be grated like cabbage into slaw and stir-fried with more colorful veggies.

Kohlrabi
One of the lesser known root veggies, kohlrabi tastes like a delicious, crunchy cross between a cucumber and mild broccoli (it’s from the same family as broccoli, cabbage, and cauliflower). Look for purple or green kohlrabi bulbs. Both have white inner flesh, which can be eaten raw (like jicama) or cooked. Leaves can be used like beet greens.

Roasted Root Vegetables
Roasting root vegetables adds a delightful sweet flavor. Cut vegetables into chunks that are similar in size so they will finish roasting at the same time.

4 medium-sized root vegetables (choose a variety from potatoes, rutabagas, turnips, parsnips, beets, sweet potatoes, etc.)
2 chopped carrots
1 medium chopped onion
3-4 Tablespoons vegetable or olive oil
3 Tablespoons grated Parmesan cheese
Season with your favorite spices*

Preheat oven to 350 degrees. Cut vegetables into large chunks. Place in a medium bowl and pour oil over top. Add Parmesan cheese and seasonings. Mix well. Spread an even layer on a baking sheet. Bake for about 1 hour or until tender. Start checking the vegetables at about 45 minutes to see if they are the desired texture.

Yield: 4 servings; serving size 1 cup (213 calories, 2.3 grams fat, 4.1 grams fiber, 206 mg sodium)

*some seasoning options:

✓ 1/4 teaspoon of dried thyme, 1/4 teaspoon dried rosemary, and 1/8 teaspoon black pepper
✓ 1/2 teaspoon Italian seasoning and 1/8 teaspoon black pepper
✓ 1 Tablespoon minced garlic with ground black pepper to taste

Source: Eat Right Montana, October 2010
“Eat³” Continues

Tossed Green Salad

1 small head Romaine lettuce, washed and torn into pieces
1 tomato sliced into 8 wedges
1 cup broccoli, chopped
5 radishes, sliced
1/4 cup chopped onion

You can add practically any vegetable to a salad. If you don’t have radishes, use carrots. No broccoli, try cauliflower.

In a large bowl toss together all ingredients. Add a small amount of your favorite low calorie salad dressing and serve immediately.

Yield: 8 servings; serving size 1 ounce (10 calories, 0 grams fat, 1 gram fiber, 0 mg sodium)* salad only; add information from your dressing for accurate analysis of complete dish

See www.eat3.org for more recipes.

Spinach Pesto Pasta

8 ounces fettuccine pasta
1 tablespoon olive oil
1 garlic clove
3 cups fresh spinach, stems removed
1 cup fresh basil leaves, stems removed
1/4 cup grated parmesan cheese
1/2 cup chicken broth (low-fat low-sodium)
1 15-ounce can of cannellini (white beans), rinsed and drained
1 cup chopped red pepper

Cook pasta as directed on package. In a blender, combine olive oil, garlic, spinach, basil, parmesan cheese, and chicken broth until smooth. Mix in blender until leaves are blended. Pour sauce over pasta. Mix until pasta is well coated. Add cannellini beans and red pepper. Lightly toss and serve.

Yield: 4 servings; serving size 1 cup (360 calories, 26 grams fat, 8 grams fiber, 330 mg sodium)

As shared in our last issue of Living, “Eat Well, Eat Local and Eat Together” (nicknamed Eat3) describes a campaign that has a goal to help families choose, prepare, and enjoy healthy meals together using locally-grown produce.

One meal is featured July through November to give you ideas to help you Eat 3. The website www.eat3.org features these monthly meals along with more recipes, tips, and resources.

Here are the featured recipes for October:

Spinach Pesto Pasta

8 ounces fettuccine pasta
1 tablespoon olive oil
1 garlic clove
3 cups fresh spinach, stems removed
1 cup fresh basil leaves, stems removed
1/4 cup grated parmesan cheese
1/2 cup chicken broth (low-fat low-sodium)
1 15-ounce can of cannellini (white beans), rinsed and drained
1 cup chopped red pepper

Cook pasta as directed on package. In a blender, combine olive oil, garlic, spinach, basil, parmesan cheese, and chicken broth until smooth. Mix in blender until leaves are blended. Pour sauce over pasta. Mix until pasta is well coated. Add cannellini beans and red pepper. Lightly toss and serve.

Yield: 4 servings; serving size 1 cup (360 calories, 26 grams fat, 8 grams fiber, 330 mg sodium)
RECIPE MAKOvers

Several current TV shows are dedicated to making over your wardrobe or even your home. Why not update and revitalize your recipes by preparing your old family favorites in new, healthier ways?

When should you modify a recipe?

Not all recipes need a makeover. If you can answer “yes” to the following questions, the recipe might be right for a makeover.

1. Is the recipe high in fat, cholesterol, sugar or salt?

A good place to determine if the recipe needs modification is to look at the nutritional information, if it is available. Be sure to check the serving size. If a recipe serves 12 and contains two eggs, the amount of cholesterol per serving from those eggs is going to be relatively low.

2. Do you prepare the food often?

If you only make a dish for special occasions, instead of weekly, you may not need to modify the recipe. For example, if you make your great-grandma’s pie recipe once a year for Thanksgiving, you probably want to enjoy the recipe “as is.”

3. Do you eat a large portion of the food?

Try cutting the portions smaller. Many people would rather eat less of a regular recipe than modify the ingredients in the recipe.

How to Modify a Recipe

Try these suggestions the next time you want to make over a recipe. Just remember, recipe modification is a trial-and-error process. If you don’t like the way something turns out the first time, try readjusting it the next time until you find a version you like.

To Decrease Total Fat and Calories:

- Try reducing fat by one-fourth or one-third in baked products. This works best in quick breads, muffins and cookies but might not work as well for cakes.
- Use fruit purees (plum, prune or applesauce) for part or all of the fat in baked products. You may want to use a substitute for only half of the fat and see if you like the texture. Try substituting more fruit puree the next time you prepare the recipe.
- Cut back on added fat. Instead of cooking with added fat, use a nonstick pan, cooking spray or healthy oils (olive or canola oil) instead. Sauté or stir-fry vegetables with water, wine or broth.
- Chill soups, gravies, and stews; and skim off hardened fat before reheating to serve.
- Choose healthier cooking methods that use less fat, such as baking, broiling, grilling, poaching, steaming or microwaving.
- Use reduced-fat sour cream or mayonnaise in place of regular sour cream or mayonnaise. Try using plain low-fat or nonfat yogurt or blended cottage cheese in place of mayonnaise in a dip. If a sauce made with yogurt needs to be heated, add 1 tablespoon of cornstarch to 1 cup of yogurt to prevent separation.
- Use skim or low-fat milk instead of whole milk. For extra richness, try evaporated skim milk.
- Choose lean meats and trim off visible fat; remove skin from poultry; and drain excess fat after cooking meat.
- Use two egg whites or an egg substitute product instead of one whole egg.

continued on page 7
**Recipe Makeovers** continued from page 6

- Look for margarines in which liquid vegetable oil is the first ingredient. Remember to check the label for trans fat (hydrogenated vegetable oil). Using reduced-fat margarine might not work in baked goods, such as cookies.
- Use vegetable oils instead of solid fats. To substitute liquid oil for solid fats, use about one-quarter less than the recipe calls for. For cakes and pie crusts, use a recipe that calls for oil because liquid fats require special mixing procedures and different proportions of sugar.

**To Decrease Sugar:**
- Try reducing sugar by one-quarter to one-third in baked goods and desserts. This works best with quick breads, cookies, pie fillings, custard, puddings and fruit crisps. Do not decrease the amount of sugar in yeast breads because it provides food for the yeast and promotes rising.
- Increase the amount of cinnamon or vanilla in a recipe to enhance the impression of sweetness.
- Use artificial sweeteners in moderation. Some do not work as well in baked goods; while others may leave a bitter aftertaste; or change the volume or structure. For best results, use recipes designed for the specific artificial sweetener you are using.
- Decrease or eliminate sugar when canning or freezing fruits; or buy unsweetened frozen fruit or fruit canned in its own juice or water.

**To Decrease Sodium:**
- Salt may be omitted or reduced in many recipes. However, do not reduce the salt in cured meats or pickled or brined vegetables, because it acts as a preservative. It is also best not to omit salt in yeast breads because it helps control the rising action of yeast.
- Start with a gradual reduction. If you reduce the amount gradually, you’ll slowly adjust to the less salty flavor.

- Drain liquid from canned vegetables and rinse with water.
- Choose fresh or low-sodium versions of products. For example, choose low-sodium soups, broths, soy sauce, canned vegetables and tomato products.
- Rely on herbs and spices rather than salt for flavor. Use garlic or onion powder instead of garlic or onion salt.
- Try fruit juice, water or wine as a cooking liquid instead of broth or bouillon.

**To Increase Fiber:**
- Choose whole-grain products more often. For example, use whole-wheat flour and bread, bulgur, whole-wheat pasta, brown rice, oatmeal, whole cornmeal and barley.
- Substitute whole-wheat flour for half of the all-purpose flour in a recipe. For example, if the recipe calls for 2 cups of flour, make 1 cup whole wheat. When completely substituting whole wheat flour for white flour, use 7/8 cup whole-wheat flour for every 1 cup of white flour.
- Add vegetables to recipes (for example, chili, meatloaf, hamburgers and spaghetti sauce) and include the peel when appropriate. Add grated carrots or zucchini, or mashed squash or sweet potatoes, in muffins and quick breads. Add extra vegetables to quiche fillings, casseroles and salads.
- Add oatmeal to meatloaf or meatballs.
- Add beans (such as kidney, pinto or navy beans) to soup, chili or stew.
- Add fruits to muffins, pancakes, salads and desserts.

*Source: North Dakota State University (NDSU) Extension Service, “Now Serving: Recipe Makeovers!” August 2011*
**Preserving Tomatoes**

Tomatoes come in all shapes, sizes, and colors. They can be used raw, cooked or made into sauces and juices. The nutritional benefits of tomatoes have been well documented. Tomatoes may help in the prevention of cardiovascular disease and provide cancer-fighting abilities. Recent research has focused on the phytochemical lycopene found in abundance in tomatoes.

Take advantage of these health benefits and enjoy tomatoes from your garden or visit a local farmers’ market or farm stand. For enjoyment over the winter, tomatoes can be preserved by canning, drying, freezing, or pickling.

**Canning Tomatoes**

Tomatoes for many years were considered high acid. However, new varieties may not be. Note that over-mature tomatoes and those from dead or frost-killed vines should not be canned. The USDA and University-based researchers have determined that to ensure a safe acid level for boiling water canning of whole, crushed, or juiced tomatoes, add 2 tablespoons of bottled lemon juice or ½ teaspoon of citric acid per quart of tomatoes. For pints, use 1 tablespoon of bottled lemon juice or ¼ teaspoon of citric acid. Acid can be added directly to the jars before filling the jars with product. Add sugar to offset acid taste, if desired. Four tablespoons of 5-percent-acidity vinegar per quart may be used instead of lemon juice or citric acid. However, vinegar may cause undesirable flavor changes. It is also important to follow current processing times. See our website for details.

**Freezing Tomatoes**

Frozen tomatoes will have a mushy texture when thawed and are suitable only for cooking, like soups, stews, spaghetti sauces, etc. To freeze, select firm, ripe tomatoes with deep red color.

**Raw** – Wash and dip in boiling water for 30 seconds to loosen skins. Core and peel. Freeze whole or in pieces. Pack into containers, leaving 1-inch headspace. Seal and freeze. Use only for cooking or seasoning as tomatoes will not be solid when thawed.

**Juice** – Wash, sort and trim firm, vine-ripened tomatoes. Cut in quarters or eighths. Simmer 5 to 10 minutes. Press through a sieve. If desired, season with 1 teaspoon salt to each quart of juice. Pour into containers, leaving headspace. Seal and freeze.

**Stewed** – Remove stem ends, peel and quarter ripe tomatoes. Cover and cook until tender (10 to 20 minutes). Place pan containing tomatoes in cold water to cool. Pack into containers, leaving headspace. Seal and freeze.

Tomato products, such as sauce, puree, catsup, and chili sauce, can also be frozen. Prepare as usual, cool rapidly, pack into rigid containers leaving headspace, and freeze.

Think creatively when planning to preserve tomatoes, but also think "safety". There are many tested procedures and recipes available to preserve your tomatoes. Creating your own procedures and recipes could result in a hazardous product, since the pH range of tomatoes is on the borderline between acid and low-acid foods.

For more information about home food preservation, go to: [www.cce.cornell.edu/herkimer/2009/04/02/food-preservation-resources](http://www.cce.cornell.edu/herkimer/2009/04/02/food-preservation-resources) or [www.homefoodpreservation.com](http://www.homefoodpreservation.com)

*Source: Cornell Cooperative Extension Food Preservation Resources*
**Be a Pumpkin Eater**

While pumpkins are a festive fall decoration, they also are delicious to eat. Many of us have enjoyed various kinds of winter squash, which resemble pumpkin, but most of us have only tasted pumpkin in pie traditionally served at Thanksgiving. Pumpkin isn’t just for pie. There are many more ways to serve and savor this delectable, nutritious fall squash.

Pumpkin is usually served in sweet dishes but it can also be savory. The best eating pumpkins are the small pie pumpkins or sugar pumpkins. If you try to cook with the usual jack-o-lantern variety, you’ll find it won’t be as sweet and the texture may contain more water. If you do decide to use the jack-o-lantern variety for cooking, consider buying an extra pumpkin for that purpose or skip the carving and use markers to decorate the outside. Pumpkins shrivel up and start to mold after they are cut.

Eating pumpkins are smaller, which makes them more manageable for peeling the tough outer skin and cutting into chunks. Ideas for fast and yummy pumpkin treats include:

☆ Brush peeled pumpkin chunks with olive oil, and roast in the oven for a perfect accompaniment to your main dish.
☆ Add cubed pieces of pumpkin to your favorite stew along with the potatoes.
☆ Add small pieces of pumpkin to your favorite stir fry or chili recipe.
☆ Mashed pumpkin added to chicken or vegetable broth with a small amount of cream makes a delectable soup. Use fat free half and half instead of cream to keep the calories in check.
☆ Try adding cooked, pureed pumpkin to bread and muffin recipes in place of applesauce or bananas for a change in flavor.

☆ Picky eaters may not notice added pumpkin puree in spaghetti sauce or soups. The pumpkin gives these items a nutritional boost but the taste of pumpkin is subtle. Pumpkin puree freezes well to use later in sauces and soups.

Don’t toss the pumpkin seeds, called pepitas - they can be a healthy snack! After carving a pumpkin or cutting one up to cook with, wash the pumpkin seeds to remove the fibrous pumpkin tissue. Lightly coat them with oil and salt (if desired), then toast them in the oven. Pepitas can be sprinkled over sautéed vegetables or mixed green salads or mix them into your favorite cookie recipe, granola or trail mix. Pepitas add a nice crunch to burgers, whether they’re made from veggies, legumes or ground meat.

Pumpkin could qualify as a superfood. In addition to being low in calories it contains:

☆ Betacarotene, an antioxidant that helps reduce the risk of chronic diseases such as heart disease, cancer and stroke. It may also protect against diseases of aging like cataracts and macular degeneration.
☆ Fiber, which helps lower cholesterol and normalize blood sugar levels.
☆ Pepitas, the pumpkin seeds, which may promote prostate health.

If cooking a fresh pumpkin seems like too much work, you’re in luck. It’s that time of year when the shelves in grocery stores are well stocked with cans of pumpkin. Be aware there are two kinds: One is plain pumpkin and the other is pumpkin pie filling, which is sweetened and has added spices.

Be adventuresome this fall and challenge yourself to cook or roast a pumpkin. Don’t forget to toast the pumpkin seeds. Be a pumpkin eater and you may enjoy its health benefits, too.

*Source: Colorado State University Extension, October 20, 2010*
SHOPPING FOR LIGHT BULBS?

Light bulbs are getting better. Newer bulbs — like halogen incandescents, CFLs and LEDs — last longer and use less energy than traditional incandescent bulbs, saving you money on your energy bills. In fact, beginning in 2012, everyday light bulbs have to meet new Department of Energy standards for how much energy they use. Bulbs that don’t will be phased out over the next couple of years.

Along with this move to more efficient bulbs comes a new way to shop for them.

What Are Lumens?

For years, people have chosen light bulbs by the watt, learning over time about how bright a typical 40-watt or 60-watt bulb is. But wattage tells you only how much energy a bulb uses — not how bright it is.

With newer light bulbs designed to use less energy, wattage is no longer a reliable way to gauge a light bulb's brightness. That takes lumens.

\[
\text{lumens} = \text{brightness} \\
\text{watts} = \text{energy}
\]

Lumens measure brightness. A standard 60-watt incandescent bulb, for example, produces about 800 lumens of light. By comparison, a CFL bulb produces that same 800 lumens using less than 15 watts.

How Bright a Light?

This chart at the right shows the number of lumens produced by common incandescent bulbs. If you're looking to buy a bulb that will give you the amount of light you used to get from a 60-watt bulb, you'll now look for 800 lumens.

You can use lumens to compare the brightness of any bulb, regardless of the technology behind it, and regardless of whether it's a halogen incandescent, CFL or LED. Using lumens helps you compare "apples to apples" when you shop for light bulbs. Once you know how bright a bulb you want, you can compare other factors, like the yearly energy cost.

A Label to Help You Shop

When you shop for light bulbs, you'll also want to think about light appearance, or color temperature. Light appearance ranges from warm to cool. Warmer light looks more yellow, like the light from a traditional incandescent bulb, cooler light appears more blue.

continued on page 11
Shopping for Light Bulbs?…continued from page 10

To find out the light appearance of a light bulb, look at the Lighting Facts label on the package. The Lighting Facts label gives you information you need to compare different bulbs. It tells you:

- Brightness (in lumens)
- Yearly estimated energy cost
- Expected bulb life (in years)
- Light appearance (how warm or cool the light will look)
- Wattage (the energy used)
- If the bulb contains mercury

The label may include the Energy Star logo if the bulb meets the energy efficiency and performance standards of the Environmental Protection Agency and the Department of Energy's Energy Star program. For more on Energy Star standards, visit energystar.gov.

Energy Facts labels will be on most everyday household light bulbs starting in 2012.

On the Bulb

The number of lumens will be printed on the bulb. If the bulb is a CFL, it may be on the bulb's base. CFLs also will include a web address, epa.gov/cfl, for information on safe recycling and disposal. CFLs contain mercury, so cleanup and disposal require some care and attention.

What Are My Lighting Choices?

Three of the most common energy-efficient lighting types include energy-saving incandescents, CFLs, and LEDs. You can find these in most hardware and home improvement stores, and they are all more energy-efficient than traditional incandescent bulbs.

Energy Saving Incandescents — about 25% energy savings

Energy Saving Incandescent Bulbs

Compact Fluorescent Lamps (CFLs) — about 75% energy savings

CFL Bulbs

LEDs — about 75% – 80% energy savings

LED Bulbs

For More Information

Learn more about shopping for light bulbs at energysavers.gov/lighting.

Source: Federal Trade Commission
EATING A LIGHTER LUNCH CAN PROMPT WEIGHT LOSS

Losing weight without dieting, going hungry or using an expensive high-protein liquid diet can be as simple as eating a smaller lunch, reports a new Cornell study that will be published in the journal Appetite in October.

Most importantly, the researchers found that when volunteers ate a lighter lunch, they were no hungrier than usual and didn’t compensate by eating more later in the day or week to make up for the fewer calories eaten.

David Levitsky, professor of nutritional sciences and of psychology at Cornell, and graduate student Carly Pacanowski set out to test their theory that one reason why high-protein liquid meal replacements are effective for weight loss is they consist of smaller portions and compensation does not occur at subsequent meals.

They devised a five-week eating study, where the food intake of 17 paid volunteers was measured Mondays through Fridays. For the first week, all 17 ate whatever they wanted from a buffet. For the next two weeks, half the group selected their lunch by choosing one of six commercially available portion-controlled foods, such as Chef Boyardee Pasta or Campbell’s Soup at Hand, as a substitute for the buffet lunch, but they could eat as much as they wished at other meals or snacks. For the final two weeks, the other half of the volunteers chose a portion-controlled lunch.

Over the 10 days of consuming a portion-controlled lunch, the participants consumed 250 fewer calories per day than usual and lost, on average, 1.1 pounds (0.5 kilograms).

"The results confirm that humans do not regulate energy intake with any precision," said Levitsky, adding, "Over a year, such a regimen would result in losing at least 25 pounds."

"Roughly two-thirds of the American adult population are overweight or obese. On average, American adults gain weight at a rate of one pound per year, which can cause people with normal body weights to become overweight and overweight people to become obese," said Pacanowski, a registered dietitian and a doctoral student in the field of nutritional sciences.

"Making small reductions in energy intake to compensate for the increasing number of calories available in our food environment may help prevent further weight gain, and one way of doing this could be to consume portion-controlled lunches a few times a week," said Pacanowski.

The study suggests that both high-protein and high-fiber meal replacements result in weight loss not by suppressing appetite, but by providing fewer calories, and because humans do not possess accurate mechanisms to compensate for the smaller intake at a previous meal, they end up taking in fewer calories.

"To stop the increase in obesity, we are going to have to learn to consume fewer calories and here is one simple, low-cost way to do it," Levitsky concluded.

Source: Cornell University Division of Nutrition Sciences, Chronicle Online, August 22, 2011
The 25 Documents You Need Before You Die

It isn't enough simply to sign a bunch of papers establishing an estate plan and other end-of-life instructions. You also have to make your heirs aware of them and leave the documents where they can find them.

Consider: At least 10 states have been investigating whether some of the country’s largest insurers are failing to pay out unclaimed life policies to beneficiaries. California and Florida have held public hearings on the issue in recent weeks.

Insurers say they are behaving lawfully. Under policy contracts, they aren’t required to take steps to determine if a policyholder is still alive, but instead pay a claim when beneficiaries come forward.

You can avoid such problems by securing important documents and telling your family where they are stored.

Jean Parr is grateful that her mother obsessed about the subject. “I really didn’t want to think about it,” says Ms. Parr, 54 years old, a manager at the American Chemical Society in Washington. But when her mom died in 2005, she knew exactly where to look for the will, the key to a safe-deposit box and documents indicating her mother had paid and arranged for her own funeral.

The financial consequences of failing to keep your documents in order can be significant. According to the National Association of Unclaimed Property Administrators, state treasurers currently hold $32.9 billion in unclaimed bank accounts and other assets. (You can search for unclaimed assets at MissingMoney.com.)

Most experts recommend creating a comprehensive folder of documents that family members can access in case of an emergency, so they aren’t left scrambling to find and organize a hodgepodge of disparate bank accounts, insurance policies and brokerage accounts.

You can store the documents with your attorney, lock them away in a safe-deposit box or keep them at home in a fireproof safe that someone else knows the combination to.

That isn’t to say you should keep everything. Sometimes people hold onto so many papers that loved ones can’t find the important ones easily.

In 2008, Jane Bissler, a counselor in Kent, Ohio, approached her then-87-year-old mother about organizing her documents. Because her mom was a widow with relatively simple finances and two homes, Ms. Bissler, 57, says she figured it would be a relatively simple task.

Instead, it took an entire year for Ms. Bissler and her mother to go through all of her papers, which included documents from eight bank accounts, utility bills from the 1950s and reams of canceled checks.

The two of them pared down the stash from four four-drawer filing cabinets to one two-drawer cabinet, shredding anything extraneous. Ms. Bissler and her mother visited banks and brokerages to ensure she was listed on all of her mother’s accounts. Her mother died in May 2009.

“It would have been a total nightmare if we hadn’t gone through it all with her,” Ms. Bissler says. “It was that Depression-era stuff where you keep everything and hide other things.” Ms. Bissler estimates that having the documents organized ahead of time spared them from ordering an additional 15 copies of the death certificate and “years” of time.

Here is a rundown of the most important documents you’ll need to have signed, sealed and delivered. You should start collecting these as soon as possible and update them every few years to reflect changes in assets and preferences. Some—such as copies of tax returns or recent child-support payments—need to be updated more often than others.

The Essentials

An original will is the most important document to keep on file.

A will allows you to dictate who inherits your assets and, if your children are underage, their guardians. Dying without a will means losing control of how your assets are distributed. Instead, state law will determine what happens.

continued on page 14
Wills are subject to probate—legal proceedings that take inventory, make appraisals of property, settle outstanding debt and distribute remaining assets. Not having an original document means this already onerous process could be much more of an ordeal, since family members can challenge a copy of a will in court.

Rick Law, founder of estate-planning firm Law ElderLaw LLP in Aurora, Ill., says estate planners increasingly recommend revocable trusts in addition to wills, since they are more private and harder to dispute. "Every will is like a compass that points toward the closest courthouse," he says.

A revocable living trust can be changed anytime during your lifetime. After you transfer ownership of various assets to the trust, you can serve as the trustee on behalf of beneficiaries you designate. Provided you do so, there aren’t any ongoing fees.

If your family can’t find the original trust documents, you are "basically setting your estate up for litigation," says Duncan Moseley, vice president of Sanders Financial Management in Atlanta.

A "letter of instruction" can be a useful supplement to a will, though it doesn’t hold legal weight. It is a good way to make sure your executor has the names and contact information of your attorneys, accountants and financial advisers. While the will should be stored with your attorney or in a courthouse, the letter of instruction should be more readily accessible, particularly if it contains instructions on funeral arrangements.

Also, make sure your heirs have access to a durable financial power-of-attorney form. Without it, no one can make financial decisions on your behalf in the event that you are incapacitated.

Proof of Ownership

You should keep documentation of housing and land ownership, cemetery plots, vehicles, stock certificates and savings bonds; any partnership or corporate operating agreements; and a list of brokerage and escrow mortgage accounts.

If you don’t tell your family that you own such assets, there is a chance they never will find out. Mr. Moseley says in such an event, clients must perform their own detective work, watching the mail for real-estate tax bills or combing bank accounts for interest payments, for example.

File any documents that list loans you have made to others, since they could be included as assets in an estate. Similarly, keep a list of any debts you owe to avoid surprising your family. Wills and living trusts generally are drafted to include provisions for how debts should be settled, and creditors have a stipulated period of time in which to file a claim against the estate.

Make the most recent three years of tax returns available, too. "Looking at last year’s returns offers a snapshot of what assets we should be looking for this year," says Lesley Moss Mamdouhi, a principal at estate-law firm Oram & Moss in Chevy Chase, Md. This also will help your personal representative file a final income-tax and estate return and, if necessary, a revocable-trust return.

Bank Accounts

Mr. Law recommends sharing a list of all accounts and online log-in information with your family so they can notify the bank of your death. "If nobody ever takes any more out or puts money in, it becomes a dormant account and then becomes the property of the state," he says.

Be sure to list any safe-deposit boxes you own, register your spouse or child’s name with the bank and ask them to sign the registration document so they can have access without securing a court order.

Possibly the most important health-care document to fill out in advance is a durable health-care power-of-attorney form. This allows your designee to make health-care decisions on your behalf if you are incapacitated. The document should be compliant with federal health-information privacy laws, so that doctors, hospitals and insurance companies can speak with your designee. You may also need to fill out an Authorization to Release Protected Healthcare Information form.

If you are incapacitated and your family can’t locate a health-care power of attorney, they will have to go to court to get a guardian appointed.

continued on page 15
THE 25 DOCUMENTS YOU NEED...continued from page 14

**Health-Care Confidential**

Porter Storey, executive vice president of the American Academy of Hospice and Palliative Medicine in Glenview, Ill., says it isn’t enough to establish a health-care power of attorney unless you have explained to your designee how you would like to be treated in case of incapacity. He also recommends writing a living will detailing your wishes.

After Diane Dimond’s mother had a series of strokes in 2006, Ms. Dimond knew there was a signed living will tucked away in a safe at home. Ms. Dimond, 58 and living in New York, recalls the Sunday she watched her mother in a coma and was able to fulfill her wishes never to be kept on external life support. “It was gut-wrenching,” she says, “but I took the physician aside and said, ‘I want to take her home.’” Having her mother’s living will enabled Ms. Dimond to do just that.

The living will and the power of attorney constitute what are called “advance directives”; some states consolidate these into a single form. (AARP offers a state-by-state listing of advance-directive forms on its website.) Terminally ill patients may wish to have their doctors sign a do-not-resuscitate order.

Certain companies, such as Advance Choice Inc.’s DocuBank, will keep copies of health-care documents for a fee. Subscribers get a wallet-sized card and, in case of an emergency, a hospital will call DocuBank, which will fax over the information.

**Life Insurance and Retirement Accounts**

Copies of life-insurance policies are among the most important documents for your family to have. Family members need to know the name of the carrier, the policy number and the agent associated with the policy.

Be especially careful with life-insurance policies granted by an employer upon your retirement, since those are the kind that financial planners most often miss, says David Peterson, CEO of Denver-based Peak Capital Investment Services. New York state alone is holding more than $400 million in life-insurance-related payments that have gone unclaimed since 2000, according to the state comptroller’s office.

Estate planners also recommend that you draw up a list of pensions, annuities, individual retirement accounts and 401(k)s for your spouse and children.

An IRA is considered dormant or unclaimed if no withdrawal has been made by age 70½. According to the National Association of Unclaimed Property Administrators, tens of millions of dollars languish in unclaimed IRAs every year.

If your heirs don’t know about these accounts, they won’t be able to lay claim to them, and the money could languish. The U.S. Department of Labor estimates that each year tens of thousands of workers fail to claim or roll over $850 million in 401(k) assets. You can track unclaimed pensions, 401(k)s and IRAs at Unclaimed.com.

**Marriage and Divorce**

Ensure your spouse knows where you have stored your marriage license. Mary Cay Corr, now 74 and living in Raleigh-Durham, N.C., couldn’t locate hers when her husband died. “I had to write to New York, where we got married, and pay for a new marriage license to prove that I had been married to my husband before I could claim anything,” she says.

For divorced people, it is important to leave behind the divorce judgment and decree or, if the case was settled without going to court, the stipulation agreement, says Linda Lea Viken, president of the American Academy of Matrimonial Lawyers in Chicago. These documents lay out child support, alimony and property settlements, and also may list the division of investment and retirement accounts.

Include the distribution sheet listing bank-account numbers that accompanied the settlement to avoid disputes about ownership or payments due. Also include a copy of the most recent child-support payment order. In the majority of states, the obligation to pay child support still exists after death.

Ms. Viken also recommends filing copies of any life-insurance papers. In many states if you have a policy that benefits your children, it can be set off against the ongoing child support.

You also should include a copy of the "qualified domestic-relations order," which can prove your spouse received a share of your retirement accounts.

Source: used with permission from The Wall Street Journal Online, article by Saabira Chaudhuri, (July 2, 2011) as seen in “News & Notes” July 2011 from Federal Citizen Information Center
“LIVING”
September / October 2011

Editor:
Linda Robbins

Production:
Barbara Johnson
Rachel Shaver

Living is published six times a year by Cornell Cooperative Extension of Herkimer County. Newsletter fee $5.00 to help defray expenses.

Whenever trade names are used herein, it is with the understanding that no discrimination is intended and no endorsement by Cornell Cooperative Extension is implied.

Reprinting: Unless otherwise noted, permission is granted to reproduce material appearing in this magazine upon notification of the author, providing that full acknowledgement is made of the source and no charge is made without approval.

Looking for back issues of Living? See:
www.cce.cornell.edu/herkimer/2009/04/02/
herkimer-county-living-newsletter/

Readers’ comments are always welcome.
Please contact:
Cornell Cooperative Extension of Herkimer County
5657 State Route 5
Herkimer, NY 13350
Phone: 315.866.7920
Email: herkimer@cornell.edu

Herkimer County CCE Staff
Executive Director/Agriculture
Bernard Armata

Assistant Director/Nutrition Education
Linda Robbins

Nutrition Staff
Joan Clanton
Melissa Graepel
Lorrie Serow
Valerie Walrath

Creating Healthy Places
Jill Turner

4-H Program
Jennifer Collins
Angela Pileggi

Administrative Assistants
Veronique Stormes
Barbara Johnson
Rachel Shaver

CNY Dairy & Field Crops Team
Kevin Ganoe
David Balbian

We’re on the web!
www.cce.cornell.edu/herkimer

Find us on Facebook! Search for “Cornell Cooperative Extension Herkimer County”