“Spring - A Time for Renewal”

Spring means a fresh start. Here are some mood and mind joggers that can add a pinch of sparkle to a moment or freshen one’s entire attitude toward life.

✶ Look at everything and everybody around you as though you’re seeing them for the first time.

✶ Expect to hear some good news every day.

✶ Change the pictures in your wallet.

✶ Daydream a little.

✶ Ask advice from a youngster. You’d be amazed how good it could be.

✶ Start that exercise program you’ve been promising yourself.

✶ Give your children (or grandchildren) a hug today. A Great Big Hug!

✶ Set aside those dates for summer activities - NOW. Don’t wonder where summer went later.
**Q:** How can you be sure that health information on the internet is accurate?

**A:** The source and purpose of the posted information should always be clear. A trustworthy web site will make it easy to discover who wrote the information, when it was written and/or revised, what the author’s credentials are, and whether the information is fact or opinion. Web sites can meet these criteria by including the name of the author with each piece, publication and revision dates, references, and links to author biographies including pertinent credentials.

Links to and from the web site to other groups and organizations should be identified as links and explained. If a web site is commercial, any links or influences from advertisers should be identified as commercial, not informational. If the web site provides links to other sites, the links should be accompanied by a statement explaining the endorsement policy. If following a link takes a visitor off the original web site and to another, that should be stated.

Credible web health resources provide facts about funding sources. Many health information web sites are funded by companies with an interest in providing products or services. This must be clear to visitors. Other health information sites are not-for-profit but are funded by diverse groups. These sources of funding support must also be disclosed.

Patient privacy should be at the forefront for web health sites that collect personal information. If the web site asks for any type of personal information, it must include a privacy policy and must disclose all uses of the collected information. A best practice is for the web site to allow visitors to "opt in" or agree to provide the information before it is collected. There should also be a provision for destroying personal information at the request of the visitor.

While evaluating health web sites using these general criteria will help to identify credible sources, always check with your physician about any treatment recommendations.

**Web Credibility Checks**

**Authors and Credentials:** Is it easy to identify the author of the information and to evaluate their credentials? Do their credentials match the field about which they are writing?

**Timeliness:** Can you tell when the information was written and/or revised? If it is information that should be updated, do the updates happen on a regular schedule?

**Funding Connections:** Is it clear if the organization providing the information is commercial or not-for-profit? Are funding sources and partners clearly disclosed?

**Personal Information/Privacy:** If the web site collects personal information, are you asked beforehand? Is the privacy policy acceptably defined?

**References:** Are references provided to back up the factual claims on the web site? Are the references to other reputable, credible sources?

Source: The Ribbon, Cornell University Program on Breast Cancer and Environmental Risk Factors (BCERF), Winter 06
UPCOMING EVENTS

April Health & Nutrition Forum
Nutrition “Make-Over” for Good Health

Come and learn how to revamp your shopping and eating habits for good health. See practical ways to make better food choices that still taste good and discuss ways to use your microwave to save calories, nutrients and time. Learn what an actual portion size really is and more.

Speaker .................. Bonnie Pawlick, RD, CDN, Consulting Dietitian Eastern Star Home
When ..................... Wednesday, April 26, 2006, 3:30 to 5:00 PM
Where .................... Basloe Library, Main Street, Herkimer
To Register .......... Please call CCE of Herkimer County at 315-866-7920

All Forums are free and open to the public.

CHANGE YOUR CLOCKS, BATTERIES AND LIGHTS

With April 2 the start of Daylight Saving Time, New Yorkers are being urged to take a simple action that can make a big difference for the environment, save energy, and save money. The action? Change your existing light bulbs to ENERGY STAR® light bulbs.

“Homeowners generally change the batteries in their smoke alarms the same time they move their clocks one hour ahead. This April, make one more change - change at least five bulbs in your home or apartment to an ENERGY STAR® light,” stated Joe Laquatra, professor at Cornell University and head of a residential energy awareness partnership with the New York Energy Smart program.

This campaign challenges New Yorkers to make their next lighting purchase one that has earned the ENERGY STAR® label. These products provide the same light output but use two-thirds less energy, and last up to ten times longer than standard lighting products. By replacing the five most-used lights in your home with ENERGY STAR® labeled ones, you’ll save approximately $60 in energy costs in one year. In terms of pollution, if every New Yorker changed at least five bulbs in their house to ENERGY STAR®, it would be the same as permanently removing 305,000 cars from the road.

Traditionally, Daylight Saving Time was equated with providing farmers more daylight to tend their crops and animals, especially at harvest time. As energy supplies and demand become more of an issue, Daylight Saving Time became more important for the country. Daylight Saving Time “makes” the sun set one hour later and therefore reduces the period between sunset and bedtime by one hour. This means that less electricity would be used for lighting later in the day, saving about one percent of all the electricity used in the country each day.

To find out where to buy ENERGY STAR® lights, visit www.GetEnergySmart.org or call 1-877-NY-SMART.
SIDE DISHES

Side dishes are not the main part of the meal, but they can “make or break” a meal.

Quick to fix side dishes are a must in this busy world. The addition of honey and horseradish adds zing to the old standard of glazed carrots. The greens and beans add flavor and color to a meal. The sweet potato hash is a new twist on an old favorite, but could be served with chicken or pork. Spice up these vegetables with ease and a dash of unexpected flavor.

**Carrots with Horseradish Glaze**

- 1-16 ounce package baby carrots
- 1 Tablespoon butter
- 1/3 cup honey
- 2 Tablespoons prepared horseradish

Cook carrots in boiling water, 15 minutes or until tender; drain.

Melt 1 Tablespoon butter in sauce pan over medium high heat. Stir in honey and horseradish. Add carrots and cook, stirring gently, 5 minutes.

**Yield:** 8 servings; serving size 1/2 cup, (80 calories, 1.5 grams fat, 5 mg cholesterol, 45 mg sodium)

**Sweet Potato Hash**

- 1 Tablespoon olive oil
- 1/2 medium onion, diced
- 3 medium sweet potatoes, peeled and chopped
- 1 medium apple, peeled and chopped
- 1/2 cup chicken broth, low sodium
- 1/4 teaspoon dried thyme
- 1/4 teaspoon ground allspice
- 1 teaspoon parsley flakes

Sauté onion in oil for 2 minutes. Stir in sweet potatoes and sauté 5 minutes. Stir in apple, broth, thyme and allspice. Cook, stirring often, 8 to 10 minutes or until apple and potatoes are tender. Spoon into serving dish and sprinkle with parsley flakes.

**Yield:** 8 servings; serving size 1/2 cup, (70 calories, 2 grams fat, 0 mg cholesterol, 20 mg sodium)

**Greens and Beans**

- 2 large heads escarole (washed well)
- 1 pound bag dried beans (cannellini or northern)*
- 2 Tablespoons oil
- 5 large cloves garlic
- 1/2 cup parmesan cheese

Soak and cook beans ahead of time, drain and set aside. Pull apart and wash escarole very well in cold water to remove any soil; drain. Chop first and place in a large kettle.** Place 1 inch water in pan and cook about 10 – 15 minutes. As greens cook down, add enough water to keep greens from sticking. When greens are done, drain. In a saucepan, simmer oil and cloves of garlic (crushed or chopped). Combine escarole, garlic, 1/2 of cooked beans*** and parmesan cheese. Simmer about 5 minutes and serve.

1/2 teaspoon dried crushed red pepper flakes may be added to mixture when simmering.

* Canned beans can be used instead of dry. To reduce sodium consumption by 50% rinse thoroughly.
** Greens can be microwaved instead.
*** Other half of cooked beans can be frozen for future use.

**Yield:** 10 servings; serving size 1/2 cup, (130 calories, 5 grams fat, 5 mg cholesterol, 120 mg sodium)

*Shared by: Mary Ann Walrath, Nutrition Staff*
“TAILS ARE NOT FOR PULLING”

This board book uses simple words and colorful illustrations to encourage careful handling, awareness, respect, and other basics of being kind to animals. Use it as a tool for introducing toddlers and young children to the importance of treating their pets with care. Also included is a list of helpful tips for parents and caregivers to help ensure their relationship with their pet is a lasting one!

“Tails Are Not For Pulling” by Elizabeth Verdick, Illustrated by Marieka Heinlen, c. 2005, Free Spirit Publishing

Teaching very young children that pets are loving creatures and not toys is of utmost importance. Tails Are Not For Pulling is a fun book sure to be enjoyed by parents, their children - and their pets!

Please visit your local library for more information on choosing correct pets and caring for them.

Shared by: Becky Benson, Even Start Program Educator

DON’T BUY “EASTER PETS” WITHOUT RESEARCH

Winter is finally behind us and the feed stores are beginning to feature their spring offerings: cute fuzzy chicks, waddling ducklings and the ever-popular Easter bunnies. For some families, it’s a time of impulse buying. After all, they look so cute and furry and they need a home.

That’s the crux of the problem. When they are little, they can share your home by living in a small cage or cardboard box for a short period of time. But somewhat quickly they are going to grow up. Then they will need housing of their own and a place to live outside. So before you buy, think about the future. Do you want to build chicken coops and rabbit hutches? Is your yard safe and appropriate for farm animals?

Families need to do some research before buying live animals. At the Extension Office, we have easy-to-read bulletins that can give you a snapshot view of the management requirements for different farm animals.

Remember - think before you buy!

Source: The “News,” Cornell Cooperative Extension of Columbia County, as printed in Caring For Kids, March 2005
There are more than 160 foods known to cause an allergic reaction. While any food can cause allergies, the Food and Drug Administration (FDA) has narrowed the food allergen list to those eight that have been documented to cause 90 percent of all food allergies in the United States.

The Top Eight Food Allergens: milk, eggs, fish (such as bass, flounder and cod), shellfish (such as crab, lobster and shrimp), peanuts, tree nuts (such as almonds, walnuts and pecans), wheat, and soybeans.

Effective January 1, 2006, the FDA, as part of the Food Allergen Labeling and Consumer Protection Act of 2004 (FALCPA), requires food manufacturers to clearly state in plain language if products contain any of these top eight food allergens. Manufacturers do not need to remove the products already on store shelves until the expiration date on the product or the item is sold. Consumers should contact the manufacturers directly to obtain specific information about a particular product.

Food allergies differ from other allergies because even a trace amount of the allergen can be fatal. A food allergy is a potentially fatal response by a person’s immune system to a food or food component. In the case of the eight most common food allergens, an allergy develops when the body’s immune system becomes misdirected and attacks harmless food proteins. Allergies to food can cause anaphylactic reactions such as hives, nausea, closing of the breathing passages, and in severe cases, even death. Food allergies can attribute to chronic disease such as eczema, and can impede growth in infants and children by damaging the digestive system resulting in malabsorption. There is no cure for food allergies, only strict avoidance of the food allergens.

Hidden allergens or ingredient switching found in manufactured processed food has made it difficult for the consumer to protect themselves from exposure to potentially hazardous food allergens. Hidden allergens are ingredients added for a specific application; for example, eggs used in a food product and listed on the ingredients as a “binder, protein or emulsifier,” texturizing or emulsifying properties may be made from soy, or flavoring and natural flavoring may be listed as milk casein or hydrolyzed soy protein.

(continued on page 7)
Ingredient switching may happen when manufacturers change ingredients without making it clear on the label. In the past, manufacturers have substituted ingredients, such as tropical oils in place of vegetable oil, or a margarine manufacturer advertising 100% corn oil but adds skim milk without altering the ingredient label.

The law took effect January 1, 2006 for the compliance of all new domestic and imported manufacturers’ packaged foods that are subjected to FDA regulation, but remember stores do not have to remove up-to-date products.

**FOOD ALLERGEN AWARENESS**

**Practice Prevention.** The best way to prevent an allergic reaction is to avoid foods that cause signs and symptoms. Know what you are eating and drinking.

**Know about hidden food allergens.** Some food allergens may be well hidden when used as ingredients in prepared dishes. Restaurants and other social settings, such as a church or neighborhood gatherings or homemade foods brought into school or the workplace, are possible sources of hidden food allergens.

**Dining out.** You’ll need to ask specific questions about ingredients and how dishes are prepared.

**Read and reread.** If you have a food allergy, be sure to always read labels. A product may have been safe the last time you purchased it, but it is possible that the ingredients have changed or the label has been updated.

**Identify your allergy.** Wear a medical alert bracelet that describes your allergy and carry an alert card in your wallet or purse. These items are available over-the-counter at most drugstores.

**Prepare to counteract a reaction.** Talk to your doctor about carrying emergency medication in case of an allergic reaction.

Sources, and for more information:

FDA Consumer Inquires:
1-888-463-6332, online at www.fda.gov

Food Allergy Initiative:
www.foodallergyinitiative.org

Food Allergy & Anaphylaxic Network:
www.foodallergy.org

Mayo Clinic: Food Allergies:
New food-labeling requirements:
www.mayoclinic.com

Source: Update, CCE Schenectady County, March-April 2006
SPRING CLEANING

Spring is a great time to clean and get rid of clutter around your home.

It’s also a good time to clean bed linens. Here are some reminders:

**Comforters, quilts and mattress pads**

- Check the care labels. Some can be laundered at home, while others require dry cleaning. Queen- or king-size comforters can be quite bulky. Some large capacity or front loading high-efficiency washers and dryers may be able to accommodate this bulk. But regular size washers/dryers may not be large enough. In this case, look for a laundromat that has large-capacity machines.
- For washables, pretreat heavily soiled areas with a prewash product.
- For in-home drying, toss a few white tennis balls or dry, clean towels in with your comforter or mattress pad. This will help keep the filling from clumping up.

**Blankets**

- Although most blankets are washable, check the care labels to be sure. Follow the recommended instructions for water temperature and wash cycle.
- Read the label to determine the best method for washing and drying your electric blanket.

**Sheets**

- Check the linen closet for sheets that have migrated to the back of the shelves. If they haven't been used for many months, wash them to remove dust.

**Pillows**

- Read and follow care label instructions.
- Wash two pillows at a time, agitating only one or two minutes on a gentle cycle.
- Machine dry. During the drying cycle, periodically take them out and fluff them to prevent clumping and to promote even drying.

*Source: Cleaning Matters newsletter Jan-Feb 2006*

---

**21 STRATEGIES TO HELP YOUR CHILDREN DEVELOP GOOD CHARACTER**

1. Model good character in the home.
2. Be clear about your values.
3. Show respect for your spouse, your children, and other family members.
4. Model and teach your children good manners.
5. Have family meals together without television as often as possible.
6. Plan as many family activities as possible.
7. Worship together as a family.
8. Don’t provide your children access to alcohol or drugs.
9. Plan family service projects or civic activities.
10. Read to your children and keep good literature in the home.
11. Limit your children’s spending money.
12. Discuss the holidays and their meanings.
13. Capitalize on the “teachable moment.”
14. Assign home responsibilities to all family members.
15. Set clear expectations for your children and hold them accountable for their actions.
16. Keep your children busy in positive activities.
17. Learn to say “no” and mean it.
18. Know where your children are, what they are doing, and with whom.
19. Refuse to cover for your children or make excuses for their inappropriate behavior.
20. Know what television shows, videos, movies (and computer activities) your children are watching.
21. Remember that you are the adult.

*Source: Excerpted from “Parents, Kids and Character” by Dr. Helen R. LeGette, as printed in Caring for Kids March 2006*
HOME SAFE HOME
FOR YOUR EXPLORER AND YOU!

Preventing accidents in your home involves the entire family. Follow these tips to help keep your family safe.

1. Conduct routine safety checks in your home to prevent accidents.
2. Have child safety locks installed on cabinets if you have young children in your home or if there are children who visit your home frequently.
3. Make sure that potentially dangerous products have child resistant closures. Keep such products out of reach of young children — preferably locked up and stored in high places.
4. Keep all household products in their original packages. Packaging includes useful first aid information in the event of accidental exposure or ingestion. Do not store cleaners in cups, soda bottles, cans or bowls, which children associate with eating and drinking.
5. Do not let your attention be diverted when using household chemical products, electrical appliances, power tools, etc.
6. If a spillage of any type occurs, clean it up immediately.
7. Never leave a young child unsupervised near or in a bathtub, swimming pool, hot tub, sink or buckets containing liquid.
8. Never give a child (or yourself) medicine in the dark.
9. Check with your physician or Poison Control Center to see if your household and garden plants are poisonous.
10. Use safety plugs in electrical outlets to reduce the possibility of shocks.

11. Turn pot handles away from a stove’s edge.
12. Always read the label before using any cleaning product.

Be Prepared!

Help make your home a safe home with this emergency contact list.

Fill in the information below. Cut and post the list in a prominent place and by every phone in your home. Be sure all caregivers know it’s there.

Source: The Soap and Detergent Association
www.cleaning101.com
TOP 10 WAYS TO LOWER TRIGLYCERIDES

Triglycerides are used daily by our bodies and are normally found circulating in the bloodstream with other fatty molecules, such as cholesterol. However, when levels of triglycerides in the blood become too high, this can put you at risk for heart disease. If you are overweight, you probably have elevated triglycerides.

Here are 10 easy ways to lower them and help you with your weight, too.

1) Restrict total fat to less than 30% and saturated fat in your diet to less than 10% - here is a general guide:

<table>
<thead>
<tr>
<th>Calories</th>
<th>Total Fat</th>
<th>Saturated Fat</th>
</tr>
</thead>
<tbody>
<tr>
<td>1200</td>
<td>&lt;33g</td>
<td>&lt; 9g</td>
</tr>
<tr>
<td>1400</td>
<td>&lt;38g</td>
<td>&lt;11g</td>
</tr>
<tr>
<td>1600</td>
<td>&lt;44g</td>
<td>&lt;12g</td>
</tr>
<tr>
<td>1800</td>
<td>&lt;50g</td>
<td>&lt;14g</td>
</tr>
<tr>
<td>2000</td>
<td>&lt;55g</td>
<td>&lt;15g</td>
</tr>
</tbody>
</table>

- Avoid hidden trans fats in foods, which are often found in fried foods, margarine, vegetable shortening, and high fat processed foods (ex: crackers).

2) Restrict alcohol intake.
- Men should drink less than two 1oz servings per day.
- Women should drink less than three 1oz servings per week, with no more than one serving per day.
- Note: If you drink less than the restriction above, yet have high triglycerides, it would be beneficial for you to restrict your alcohol intake even more.

3) Restrict refined carbohydrates in your diet.
- Examples of refined carbohydrates include: white bread, pasta and rice, pretzels, cereals not considered high fiber or whole grain, baked goods (cookies, cakes, etc.) and other sugar containing foods not providing significant nutrition (ex: pudding).
- Refined carbohydrates should be restricted to 2 servings per week (one serving = 100 calories).

4) Avoid foods high in sugar.
- Eliminate regular sodas, concentrated fruit juices and other sweets.

5) Lose weight and inches.
- A 10% weight loss will not only improve your triglycerides, but also your cholesterol, blood pressure and glucose levels.

6) Exercise regularly.
- Moderate intensity exercise for 30 – 60 minutes on most days of the week is strongly encouraged.

7) Add more fish to your diet.
- The omega-3 fatty acids, EPA & DHA, are among the most potent things you can increase in the diet to lower triglyceride levels.

8) Consume foods high in fiber.
- Look for whole grain breads with 3g fiber per slice on the food label.
- Choose foods with “whole grain” as the first ingredient.
- Other foods high in fiber include beans, ground flaxseed, oat bran, fruits and vegetables.
- Be sure to drink more water when you begin to increase your fiber intake.

9) Consume 2 servings of fish per week.
- Especially fish high in omega-3 fatty acids (salmon, mackerel, sardines, tuna and trout).

10) Manage daily stress, comply with your medications, and quit smoking.
- If you have questions or concerns with your medications, please contact your doctor's office.
- Smoking cessation classes are offered at minimal cost (or free) throughout the community. Contact your local American Lung Association for classes near you.

Source: Community Food for Health January 2006
SHOPPING SMART FOR LOWER CALORIES

Produce – fill your cart here
Make this the most important section of the store. Nonstarchy vegetables are very low in calories. A low-calorie diet is based on fruits and vegetables. They are high in fiber and can be used as a tool to help you feel fuller on fewer calories.

Meat, seafood and deli – think lean
• Beef: loin, round, extra-lean ground beef
• Pork: loin
• Lamb: leg
• Poultry: use white meat without skin
• Seafood: choose items that are not breaded
• Remember portion size should be 3 ounces cooked, which is the size of a deck of cards.
• Choose cuts with little fat marbling and trim all visible fat prior to cooking.
• Use low-fat cooking methods: bake, broil, grill, microwave, steam, poach.

Dairy – keep it skim or low in fat
• Choose skim or fat-free dairy products instead of whole.
• Choose light, nonfat yogurt – be aware of yogurt that has added sugar.
• Beware of cheeses that are high in fat. It is best to use strongly flavored cheese, such as Parmesan or feta, and use sparingly.

Grain foods - keep them whole
• Grains that you cook, e.g., pasta, rice, barley and oats, are lower in calorie density than those with less water content such as breads, crackers and ready-to-eat cereals.
• Grain products should have a whole grain listed as the first ingredient on the label.

Condiments – read the label
• Choose low-fat or fat-free varieties.
• Flavored vinegar is virtually calorie-free.

Frozen foods – choose carefully
The best bets in the freezer are:
• frozen fruits without added sugars.
• frozen vegetables without added sauces

Canned foods – avoid added sugar
• Canned fruits, vegetables and beans are often good, time-saving choices.
• For canned fruits, choose products that are packed in water or juice instead of syrup.

Snacks – think out with the bag
• Choose healthy snacks that use fruits, vegetables and whole grains.
• Think, “out with the bag” and limit high calorie foods that are sold as snacks.

Read the label
• Be aware of serving size and servings per container.
• Be aware of calories per serving.
• An item is considered to be low in fat if it has 5% or less of the daily value for this nutrient.
• Many items that are labeled “low-carb,” “sugar-free” or “fat-free” are not usually low in calories.

Source: Communicating Food for Health, February 06
MAKING HEALTHFUL FAST-FOOD CHOICES

There’s no doubt about it - Americans like their fast food. Whether it’s for a quick lunch, a no-mess meal while on the road or an easy way to get dinner on the table for a busy family, Americans continue to rely on fast food to fit their hectic lifestyles.

When first introduced, fast-food menus mainly consisted of high-fat, high-calorie food items. Today, however, many fast-food restaurants offer healthful menu items in addition to the traditional burger, fries and soft drink. From grilled chicken sandwiches and broiled fish to salads and fresh fruit to low-fat milk and smoothies, consumers now have a wide variety of healthful items from which to choose. Follow these suggestions from the Mayo Clinic to help make healthful selections the next time you eat at a fast-food restaurant.

Keep portion sizes small. If the fast-food restaurant offers several sandwich sizes, pick the smallest or order half of a sandwich, if available. Bypass hamburgers with two or three beef patties, which can pack more than 1,000 calories and 70 grams of fat. Instead, choose a regular or child-size hamburger, which has about 250 to 300 calories. Also, skip the large serving of French fries or onion rings and go for the smaller size. This switch alone can save you 300 calories.

Choose a healthier side dish. Take advantage of the healthy side dishes now offered at many fast-food restaurants. For example, instead of French fries, choose a side salad with a low-fat dressing or a baked potato, or add a fruit bowl or fruit and yogurt cup to your meal. Other healthy choices include applesauce or apple slices, mandarin oranges, corn on the cob, and steamed rice.

Go for the greens. Choose a large entree salad with grilled chicken, shrimp or garden vegetables along with fat-free or low-fat dressing served on the side. Watch out for high-calorie salads such as those made with creamy pasta or topped with breaded chicken or other fried toppings. Also, skip those salad extras such as bacon bits, croutons and fried chips that quickly increase your calorie count.

Opt for grilled items. Fried and breaded foods, such as crispy chicken sandwiches and breaded fish fillets, are high in fat and calories. Select grilled or roasted lean meats, such as turkey or chicken breast, lean ham or lean roast beef.

Have it your way. Don’t settle for what comes with your sandwich or meal. Ask for healthier options and substitutions. For example, ask for reduced-fat mayonnaise or mustard on your sandwich. At a fast-food Mexican restaurant, request salsa with your meal instead of nacho sauce. Try to avoid special dressings, tartar sauce, and other high-calorie condiments.

Watch what you drink. Many beverages contain a large number of calories. For example, a large soda (32 ounces) has about 400 calories. Instead, order water, low-fat milk, unsweetened iced tea, sparkling water or mineral water. Also, steer clear of shakes and other high calorie drinks; these can contain more than 1,000 calories and all of your saturated fat allotment for the day.

Ask for nutrition information at your favorite fast-food restaurant to make better choices. Many have websites that provide this information.
If you’re tired of listening to Eliza play “Three Blind Mice” on her recorder for the hundredth time, think about this: amazing links are being uncovered between music education and other areas of learning.

Research done at the University of California-Irvine indicates that young children taking music lessons have a greater ability to grasp concepts that are also essential to math and science. Coordination and concentration are also improved when, for instance, children take piano lessons and learn to play a different line of music with each hand. Mastering a song or technique allows children to feel a sense of accomplishment and a desire to move on to the next challenge. These feelings of pride can also improve their confidence in the classroom.

Music tips for parents

🎶 Introduce your infants to music by singing them lullabies and nursery rhymes.
🎶 Help younger children relate to music by asking about the sounds they hear. Does that drum sound happy or sad? Would an elephant sound like that high flute, or that deep bassoon?
🎶 Continue to encourage a love for music by listening to songs your children learn from TV shows, musical tapes, and songs they make up.
🎶 Look into a wide variety of musical toys and cassettes or CDs of songs that are available for children.
🎶 Take your family to performances at local schools, universities, and community events.
🎶 If you and your child decide on music lessons, look for a teacher who has a good rapport with children.
🎶 Talk to other parents whose children take lessons for suggestions, or consult with the music teacher at your child’s school. Keep your child’s personality in mind, too. A gregarious child might enjoy singing with a choir or playing with a band more than the solitude of clarinet lessons.

🎶 If you’ve always wanted to learn to play the piano yourself, take some lessons! Show your child that it takes time and practice to master a new skill. Just make sure not to turn this into a competition.
🎶 Encourage your child by asking them to play for you.
🎶 Compliment their efforts and progress, but keep in mind that few musicians become stars overnight.
🎶 Try to provide a quiet place and a regular time for practice.
🎶 Never use music practice as punishment!

Choosing an instrument for your child...and you

Consider what family members (even neighbors) are willing to put up with: snare drums may not be a big hit in your apartment building! Talk to music teachers or music store employees about which instruments may be easier to learn, given your child’s age and experiences.

Group lessons may be a fun and less expensive alternative. Also consider the benefits of the choir at your child’s school, church, or other house of worship.

While your child may never become a violin virtuoso, the time they spend practicing an instrument or singing in a choir will contribute to their aptitudes for problem solving, creativity, memory, coordination, and much more. It’s great fun besides!

Source: familyeducation.com, 2/7/06 newsletter, as printed in Connecting Lewis County, March 2006
Good News: Credit card companies are increasing their minimum payments.

Bad News: Credit card companies are increasing their minimum payments. 

Huh?

Recently, MBNA, Citibank, and Bank of America have announced they are increasing minimum monthly payments on credit card balances and others are expected to follow suit in the near future. Currently minimum payments are typically about 2 percent of your balance and eventually are expected to go up to about 4 percent. To some cardholders that could be seen as a good thing. To others it could be devastating.

If you can handle the increased payment it’s good. Let’s face it, if you pay only a 2 percent minimum each month, your debt would probably last longer than most marriages. Hiking your minimum might put you back on the financial straight and narrow. Ostensibly designed to help consumers get out of debt faster, the increased minimums will force cardholders to pay off fees, interest and at least a portion of the principal each month.

But, if you simply can’t make that increased minimum month after month, it could put you and many other debtors in over your head.

Cause for change:

Over the past few years, low minimum payback rates of between 2 and 2.5 percent have encouraged Americans to spend, spend, spend, and to rack up an average credit card debt of close to $10,000 per household. For the estimated 40 percent of cardholders that carry a balance from month to month, the low minimums free up cash. But paying off a big charge little by ever-so-little also means that a $1,000 debt can turn into a 22-year commitment, and that you’ll accumulate thousands more in interest in the meantime.

Another incentive for change: the newly enacted Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, which requires credit card companies to post a kind of “Surgeon General’s” warning on monthly statements that notifies consumers about how long they’ll be in debt if they make minimum payments.

Bad news for big debtors:

If your finances are already squeezed to the breaking point, the rate hike is a bitter pill to swallow, good for you in the long run, but hard to take right now.

(continued on page 15)
CREDIT CARD MINIMUM PAYMENTS RISING (continued from page 14)

“If you’re living paycheck to paycheck and your minimum payment goes from $200 to $275, spread over five cards, that’s an extra $375 a month,” says Adam Brauer, a debtor advocate and in-house counsel for DebtSettlement USA in Scottsdale Arizona. “A lot of families can’t come up with that.” The banks already know that and are planning for it. Bank of America, one of the first to raise the minimum payment requirements, worked an extra $130 million into its 2005 budget to cover projected losses from defaulting cardholders.

But default isn’t your only option if your new payment seems out of reach. Most creditors would rather opt for the latter, so give your credit card company a call to see if you can either negotiate a reasonable payment arrangement or reduce your interest rate. Otherwise, missing a payment can quickly have you fielding calls from collection agencies, and at that point, no one will be willing to listen to you.

Coming up with the cash:

If you’ve been carrying a big credit card balance and suddenly need an extra $300 a month to make your minimum payments, now’s a good time to re-examine your finances. With some smart spending shifts and careful planning, virtually anyone can dig an extra 10 to 15 percent out of their budget.

Here are some ways to get started:

$ Pay less to Uncle Sam. In 2004, 80 percent of taxpayers got a refund, on average, $2,400 a pop. By adjusting your withholdings, you can keep that money in your own pocket and put an extra $200 a month toward your debt.

$ Curb your spending. Even small changes, like brown-bagging lunch or renting one DVD a week instead of three, can free up to 10 to 15 percent of your income. To find expenses you can shave, track your spending for seven days. You may be surprised at how relatively small expenses - like 75 cents for a soda from the vending machine - add up over time.

$ See a credit counselor. The new bankruptcy law mandates at least two financial counseling sessions during the bankruptcy process, but if you see a counselor now you may be able to avoid reaching that point altogether. For help finding one, visit the website of the Association of Independent Consumer Credit Counseling Agencies at http://www.aiccca.org/index.cfm or the National Foundation for Credit Counseling at http://www.nfcc.org.

$ Control your cards. Paying down a big debt is hard enough without adding more fuel to the fire. To avoid the temptation to spend, take every credit card except one out of your wallet. Lock them away. People have frozen them in bowls of ice or given them to a trusted friend.

Source: Melody Warnick, Bankrate.com, as printed in Delaware County Extension Connection, March 2006
We're on the web!!
www.cce.cornell.edu/~herkimer

Herkimer County CCE Staff
Executive Director/Agriculture
Bernard Armata
Assistant Director/Nutrition Education
Linda Robbins
4-H Program
Jennifer Collins
JoAnn Richards
Administrative Assistants
Veronique Stormes
Barbara Johnson
Cindy Mosher
Nutrition Staff
Joan Clanton
Mary Ann Walrath
Melissa Graepel
Christine Lamanna
Even Start Program
Rebecca Benson
Family Literacy Program
Denise Kane

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
Visit us on the web at www.cce.cornell.edu/herkimer

“LIVING”
March 2006

Editor:
Linda Robbins

Production:
Barbara Johnson
Cindy Mosher

As of 2007, Living will be 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.

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
Visit us on the web at www.cce.cornell.edu/herkimer

“LIVING”
March 2006

Editor:
Linda Robbins

Production:
Barbara Johnson
Cindy Mosher

As of 2007, Living will be 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.