

Herkimer County Living

Cornell Cooperative Extension Herkimer County

The Daffodil Principle



A story is told about a beautiful five acre plot of land on a mountain peak that was planted with thousands of daffodils of all colors. A woman who lived in a small home on the property had planted them. On the patio of her home was a poster with a headline "Answers to the Questions I Know You Are Asking". The first answer was a simple one. "50,000 bulbs," it read. The second answer was, "One at a time, by one woman. Two hands, two feet, and one brain." The third answer was, "Began in 1958."

It's interesting to think of this woman, who, more than forty years before, had begun, one bulb at a time, to bring her vision of beauty and joy to an obscure mountaintop. Planting one bulb at a time, year after year, this unknown woman had forever changed the world in which she lived. One day at a time, she had created something of extraordinary magnificence, beauty, and inspiration. The principle her daffodil garden taught is one of the greatest principles of celebration.

That is, learning to move toward our goals and desires one step at a time—often just one baby-step at a time—and learning to love the doing, learning to use the accumulation of time. When we multiply tiny pieces of time with small increments of daily effort, we too will find we can accomplish magnificent things. We can change the world.

The message is not one of sadness about what you might have accomplished if you had thought of a wonderful goal years ago and had worked away at it "one bulb at a time" through all those years. It's pointless to think of the lost hours of yesterdays. The way to make learning a lesson of celebration instead of a cause for regret is to ask, "How can I put this to use today?". The answer is "start now."

Use the "daffodil principle." Stop waiting....until your car or home is paid off; until your kids leave the house; until you clean off your desk; until you retire; until you die.....

There is no better time than right now to be happy. Happiness is a journey, not a destination. So work like you don't need money; love like you've never been hurt; and dance like no one's watching. Don't be afraid that your life will end. Be afraid that it will never begin.

Wishing you a beautiful "daffodil" year!



January / February 2008

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ANSWER CORNER: USE YOUR MICROWAVE SAFELY

Microwave oven safety begins with understanding how these time and energy-saving technological wonders work.

Microwaves (the actual waves produced by these ovens) are a type of electromagnetic radiation. These waves cause water molecules in food to vibrate. These vibrations, in turn, produce the heat that cooks the food.

The waves are produced by an electron tube within the oven called a magnetron. They are reflected within the oven's metal interior; can pass through glass, paper, plastic, and similar materials; and are absorbed by food.

Contrary to popular belief, microwave ovens do not cook food from the "inside out."

Microwave Ovens and Health

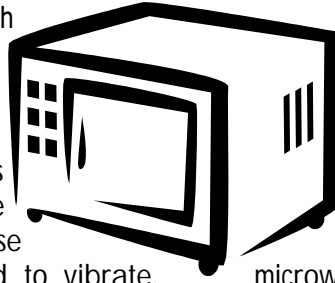
Manufacturers must certify that their microwave ovens comply with strict FDA emission limits. The emission limits are well below the threshold for risk to public health.

Most injuries related to microwave ovens are the result of serious thermal burns from hot containers, overheated foods, or exploding liquids.

There have been extremely rare instances of radiation injury due to unusual circumstances or improper servicing.

Safety Tips for Operation

- Follow the manufacturer's instruction manual for recommended operating procedures and safety precautions.
- Don't operate a microwave oven if the door doesn't close firmly or is bent, warped, or otherwise damaged.
- Never operate a microwave oven if you have reason to believe it will continue to operate with the door open.
- Don't stand directly against a microwave oven (and don't allow children to do this) for long periods of time while it is operating.
- Refer to the instruction manual for your oven. Some microwave ovens should not be operated when empty.



What Else Should You Know?

Checking For Leakage: There is little cause for concern about excess microwaves leaking from ovens unless the door hinges, latch, or seals are damaged. If you suspect a problem, contact the oven manufacturer; a microwave oven service organization; your state health department; or the closest FDA office, which you can locate online by visiting www.cfsan.fda.gov/~dms/district.html

Microwave-Safe Containers: Use cookware that is specially manufactured for use in the microwave oven. Glass, ceramic containers, and all plastics should be labeled for microwave oven use. Generally, metal pans or aluminum foil should not be used. The microwaves reflect off them, causing food to cook unevenly and possibly damaging the oven.

Pacemakers: Today's pacemakers are now designed to be shielded against electrical interference. Consult with your physician if you have concerns.

Erupted Hot Water Phenomena: Hot-water eruption can occur if you use a microwave oven to super-heat water in a clean cup. ("Super-heated" means the water is hot beyond boiling temperature, although it shows no signs of boiling.)

A slight disturbance or movement may cause the water to violently explode out of the cup. There have been reports of serious skin burns or scalding injuries around people's hands and faces as a result of this phenomenon.

Adding materials such as instant coffee or sugar to the water before heating greatly reduces the risk of hot-water eruption. Also, follow the precautions and recommendations found in microwave oven instruction manuals; specifically the heating time.

For More Information

FDA Center for Devices and Radiological Health
www.fda.gov/cdrh/consumer/microwave.html

Source: FDA Consumer Health Information, 11/21/07

UPCOMING PROGRAMS

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

Wednesday, January 30, 2008

9:15 am – 3:00 pm

St. Paul's United Methodist Church,
551 Sayles St, Oneida



The first in a series of three "Healthy Children" workshops:

"Mind"

The first in our series of "Healthy Children" will be an interactive day of Science Activities. Join the Main Street Science Team from Cornell University to learn hands-on ideas for grades 2-8. If you are a teacher, an after school provider, a youth group leader, or anyone who works with young people you will find this workshop exciting and useful. Make a puff-mobile, create ooze or slime, make a newspaper chair and much more. Experiments will be aimed at either grades 2-4 or grades 5-8 and are complete with lesson plans. This CWK workshop is sure to give you numerous ideas for encouraging healthy minds for our children. To register or for more information, please call CCE Herkimer County at 315.866.7920.

"Saving Energy and Money in the Home"

Cornell Cooperative Extension in Herkimer County will be sponsoring four free workshops on saving energy and money in the home. These workshops are through the EmPower™ New York program for limited-income families who qualify as well as the general public. Each workshop is roughly two hours in length and will be held at the Herkimer County Cornell Cooperative Extension office in the Scialdo Business Park at 5657 State Route 5, East Herkimer. Please choose the date which is most convenient for you:

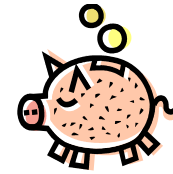


Wednesday, January 23rd, 2008 6:30-8:30 pm

Wednesday, January 30th, 2008 6:30-8:30 pm

Wednesday, February 13th, 2008 6:30-8:30 pm

Wednesday, February 20th, 2008 6:30-8:30 pm



All workshops are the same and are free of charge. However, you must pre-register for the workshop you want to attend by calling the Cornell Cooperative Extension of Herkimer County office at 315.866.7920. The registration deadline is two working days before each scheduled workshop.

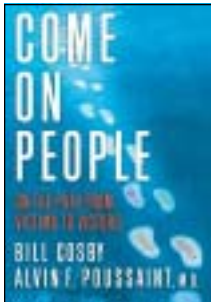


"Holiday Book Tree" Thanks

We would like to extend a heartfelt "thank you" to all who donated books to our Holiday Book Tree benefiting the Even Start Family Literacy Program. Over 650 books were collected and will be put to good use.

Even Start Corner

Years (and years) ago I would travel to the library at the University of Massachusetts/Amherst to complete research for my college courses. I was always stopped in my tracks when a face in the college crowd would catch my eye. Bill Cosby was completing his Doctorate in Education and strangely enough, he blended right in with the other students, faces buried days in the stacks just before finals.



Dr. Cosby caught my eye again last month. Not as a famous actor or entertainer, but as an author. He, along with Dr. Alvin Poussaint, wrote the Even Start book of the month Come on People.

This book was written to encourage young people to set aside excuses and make a better life today for themselves, their children, and their community.

The authors speak of families and communities crumbling at an alarming rate. They write to challenge people to make changes in their governments, their neighborhoods and within the walls of their own homes.

It was the simplest of changes mentioned in these eight short chapters that struck me the hardest. They are much easier to address than world peace or balancing the national budget. He asks parents to start with small steps: eating together as a family; stop exposing your children to second-hand smoke; keep your children

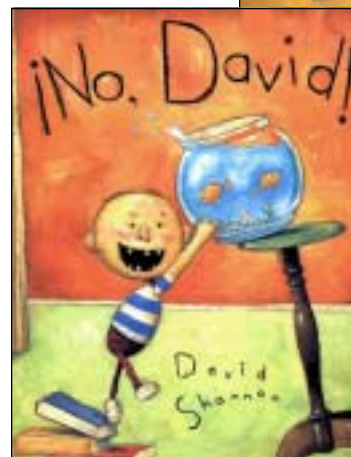
COME ON PEOPLE

engaged; limit TV, respect your elders; reinforce Standard English; build strong and healthy bodies and minds; respect yourself and accept responsibility for your actions.

Distinguishing between discipline and punishment and how children require structure and predictable rules channel us to the Even Start children's book No, David! by David Shannon. Children and their parents will love this delightful book about a little boy's crazy antics. David learns that the word "No"! is necessary when a child tests his limits. Parents need to establish boundaries to insure the safety of their children. Bill Cosby asks us to, like David's mom, remember you're the adult. End of argument. You're the boss!

Start the new year with these books. Take the message of personal responsibility to heart.

Shared by: Rebecca Benson, Even Start Program



A sandwich is an old custom of placing food between slices of bread for workers in fields, mines, etc.

A sandwich can be hot or cold, any size or shape, with any type of filling. Try sliced meat, cheese, poultry or fish or creamy spreads and hot open-faced sandwiches. Make good use of the variety of breads and wraps available to make the sandwich a little different each time.

To prevent tearing the bread when spreading a filling, use a blunt knife or spatula. Use a large cookie cutter to make interesting sandwich shapes or cut bread in different ways.



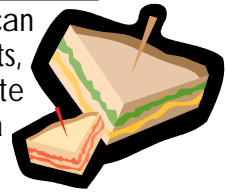
If you use commercial meats or cold cuts, remember they are high in sodium. Leftover roast beef, pork or poultry can be used instead. Slice or finely chop or puree with a little light mayo, green pepper and onion. Canned baked beans or (drained) pork and beans with a little mustard is an old stand-by. Thinly, sliced cucumbers and green peppers mixed with plain yogurt and prepared mustard are an interesting change.

Mini sandwiches are just the right size for little hands. Try peanut butter on mini rice cakes, turkey and mayo on a mini bagel, sliced chicken and cheese on cocktail bread, or stuff a mini pita with egg salad.

As a tasty alternative to bread, lightly toast two frozen waffles. Let cool. Add a favorite filling between the waffles and serve.

If your child likes peanut butter and there are no issues with allergies, try using a tortilla, peanut butter and your child's favorite jelly. Lay the tortilla flat and spread the peanut butter on the tortilla. Add the jelly. Roll up and serve. Another twist is to omit the jelly and add banana slices.

Try a salad sandwich. This can include lettuce, shredded carrots, sliced tomatoes and favorite dressing. Place the salad in a pita pocket.



To go along with your sandwich, try a homemade soup. Homemade soup can have less sodium and be lower in fat if prepared properly. Children are more likely to eat their carrots or other veggies if you puree them before adding to your soup mixture. Remember to use your crock pot when making soup if you are working. It's ready when you come home. Here's a recipe to try:

Beef Vegetable Soup

- 1-1/2 lb - lean beef stew meat
- 1 Tablespoon - olive oil
- 2 - 16 ounce bags of frozen mixed vegetables
- 6 cups water
- 1 - 15 oz. can tomato sauce
- 1 - 15 oz can diced tomatoes
- 1 - medium sized potato, peeled and diced
- 1 - celery rib, chopped
- 1 - onion chopped
- 2 - cloves garlic, minced (optional)
- 1/2 cup - ketchup (optional)
- 2 low-sodium beef bouillon cubes
- 1/2 teaspoon black pepper

Brown meat in oil 6 to 8 minutes in large Dutch oven or kettle until brown. Stir in frozen vegetables; add remaining ingredients, stirring to loosen food from bottom of kettle. Bring to boil over medium heat. Cover, reduce heat to low and simmer. Stir occasionally, for 55 to 60 minutes or until potatoes are done.

Yield: 20 servings; serving size 1 cup (120 calories, 4.5 grams fat, 0 grams trans fat, 2 grams fiber, 160 mg sodium)



HOME ENERGY USE - WAYS TO SAVE



DID YOU KNOW?

You could use 30% LESS energy in your home just by using energy more wisely and purchasing products with the ENERGY STAR® label. You can find the ENERGY STAR® on refrigerators, clothes washers, computers, dishwashers, room air conditioners, TVs, VCRs, dehumidifiers, lighting, ceiling fans, and more!

Where does your home use energy?

- ✓ 60% - air conditioning/heat
- ✓ 16% - water heater
- ✓ 12% - refrigerator
- ✓ 7% - lights
- ✓ 5% - computers, TV, etc.



The amount of electricity you use is measured in, and priced by, kilowatt-hours (kWh). When you pay for a kilowatt-hour of electricity, you are paying for 1,000 watts of electricity used continuously for one hour.

You can calculate the operating cost of any electrical appliance by checking its wattage and using these formulas:

- ✓ wattage x hours used / 1,000 = kWh
- ✓ kWh x cost per kWh = operating cost

LIGHTING

DID YOU KNOW?



- ✓ Replacing your current incandescent light bulbs with compact fluorescent lightbulbs (CFLs) will save you nearly \$30 over the life of each bulb.
- ✓ ENERGY STAR® CFLs use 66% less energy than a standard incandescent bulb and last up to 10 times longer. This means that over the life of one CFL, a consumer can avoid replacing up to 10 incandescent bulbs!
- ✓ ENERGY STAR® lighting fixtures put out the same amount of light as standard fixtures while providing excellent color rendering and light temperature. Colors appear true and natural.
- ✓ ENERGY STAR® fixtures operate at much lower temperatures than many traditional lamps, drastically reducing the risk of fire in your home.

LIGHTING - ENERGY-SAVING TIPS

- ✓ Turn off unused lights and electronics (TVs, radios, computers) when you leave a room.
- ✓ Use timers on indoor and outdoor lights.

THE ATTIC - ENERGY-SAVING TIPS

- ✓ Check your insulation - especially your attic. By increasing and filling gaps in insulation in older homes you keep your home warmer in the winter, cooler in the summer, and save money all year round.
- ✓ Install a vapor barrier in your attic to reduce the flow of moisture from inside your home through the insulation. This eliminates condensation that reduces insulation efficiency.

LAUNDRY

DID YOU KNOW?

- ✓ 90% of the energy used for washing clothes is for heating the water.
- ✓ ENERGY STAR® clothes washers use 50% less water than standard models, saving about 8,000 gallons a year per household.
- ✓ They also use 37% less energy, saving you up to \$80 a year (depending on the water temperature setting and whether it's an electric or natural gas hot water heater).
- ✓ In addition, ENERGY STAR® clothes washers extract more water from clothes during the spin cycle. This reduces the drying time and saves energy.

LAUNDRY ENERGY-SAVING TIPS

- ✓ Only wash and dry full loads.
- ✓ Always rinse in cold water.
- ✓ Hang your laundry outdoors to dry.
- ✓ Remove the lint from your dryer screen.
- ✓ Make sure the clothes dryer exhaust is not blocked.

(continued on page 7)



REFRIGERATOR

DID YOU KNOW?

- ✎ Your refrigerator uses the most electricity of all the appliances in your home.
- ✎ A refrigerator sold in 2001 uses 40% of the amount of electricity needed to operate an ENERGY STAR® model.
- ✎ ENERGY STAR® refrigerators have better insulation and efficient motors, as well as all the features you want and expect.



REFRIGERATOR ENERGY-SAVING TIPS

- ✎ Select a refrigerator/freezer with energy-saving features. It's guaranteed to use 20% less electricity than the standard model, saving you approximately \$60 a year.
- ✎ Regularly clean the condenser coils of your refrigerator that are typically located underneath or behind the refrigerator.
- ✎ Make sure the seals on your refrigerator, freezer and oven doors fit tightly. Easily perform this test by leaving a lit flashlight inside a closed appliance and if you see light around the gasket, replace the gasket.
- ✎ Keep your refrigerator between 35 and 38 degrees Fahrenheit and your freezer at 0 degrees Fahrenheit.

DISHWASHER

DID YOU KNOW?

- ✎ ENERGY STAR® dishwashers are 41% more efficient than the federal minimum standard for energy.
- ✎ An ENERGY STAR® dishwasher saves approximately 1,200 gallons of water a year - 6 times the amount of water the average person drinks in a year!
- ✎ 60% to 80% of the power used by a dishwasher is consumed just to heat the water.

DISHWASHER ENERGY-SAVING TIPS



- ✎ Run your dishwasher only when full.
- ✎ Air dry the clean dishes by turning the energy-saver switch on.
- ✎ Scrape - do not rinse! Scrape

your dishes before loading the dishwasher. Pre-rinsing is no longer necessary with today's technology and detergents. You may be using more water to pre-rinse your dishes than the dishwasher uses for a full wash cycle!

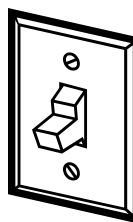
HOME OFFICE

DID YOU KNOW?

- ✎ Look for the ENERGY STAR® label on computer monitors, fax machines, copiers and water coolers.
- ✎ In the average home, 40% of the electricity used to power home electronics is consumed while the products are turned off.
- ✎ Home electronic products use energy when they're off to power features like clock displays and remote controls. Those that have earned the ENERGY STAR® use as much as 50% less energy to perform these functions, while providing the same performance at the same price as less-efficient models.



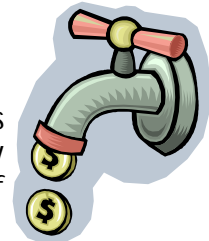
HOME OFFICE ENERGY SAVING TIPS



- ✎ Turn off lights in offices when they are not in use.
- ✎ Turn off office equipment when it is not needed at night or on the weekends.

THE BATH - ENERGY-SAVING TIPS

- ✎ Use your exhaust fans sparingly. In just one hour they can remove a houseful of warmed or cooled air.
- ✎ Repair all leaky faucets. One drop per second can waste as much as 10 gallons of water in a week.
- ✎ Take showers rather than baths. A typical shower requires only half as much hot water as an average tub bath.



Source: www.getenergysmart.org

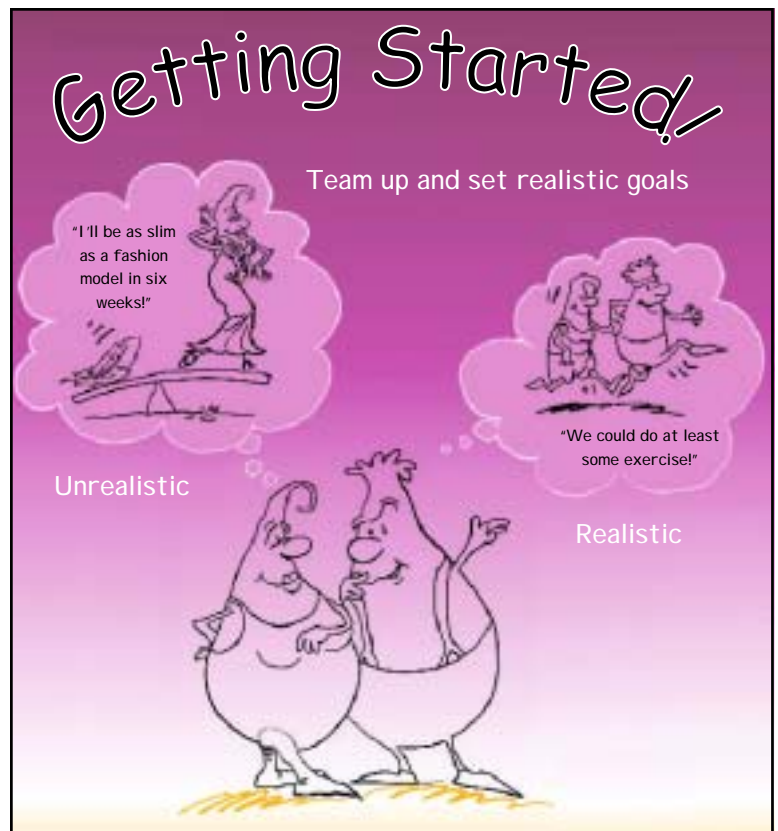
SET REALISTIC WEIGHT LOSS GOALS

The "New Year" means that many people have decided to lose weight. However, setting realistic weight loss goals can be a challenge.

Unrealistic Goals	Realistic
☹ Weight loss of 10 pounds/month	☺ Weight loss of 1-2 pounds/month
☹ Exercising every day	☺ Aim for exercise 5-6 days/week
☹ No restaurant dining	☺ Learn to make better choices at restaurants
☹ No snacking	☺ Find satisfying low-cal snacks
☹ No desserts	☺ Share an occasional dessert with other people
☹ Strict diet	☺ Eat some of the foods you like, but smaller portions
☹ Skip breakfast or lunch every day	☺ Eat healthy, lean breakfasts and lunches
☹ Buy special foods to lose weight	☺ Enjoy plenty of fruits and veggies, cooked whole grains and lean protein items

Sample Goals:

1. Aim for a weight loss of no more than 1-2 pounds/month.
2. Make a conscious effort to buy and eat more fruits and vegetables.
3. Plan ahead for grocery shopping to avoid random purchases.
4. Manage the food you keep on hand – go out for occasional treats instead of keeping them around the house.
5. Make better and smaller choices when you eat at restaurants, eg. soup and salad or appetizer and salad.
6. Plan meals to avoid poor nutrition entrees.
7. Bring a bag lunch from home when possible.
8. Keep high-calorie packaged snack foods out of the house.



Source: Jan Trefth-Allen, RD, *Communicating Food for Health*, September 2007

COUCH POTATO EXERCISES

The number one excuse given why people don't exercise is that they can't find the time. If you can find time for your TV or talk show, then you can use this time to exercise. Don't let your addiction to the couch prevent you from getting fit. The health problems created from inactivity can be reversed through a moderate exercise program.



- Put a piece of **home exercise equipment in front of your TV**. Having the distraction of your favorite TV show will make it easier to exercise.
- **Walk around the block**. Try to go farther each time before you go back to the TV. Lousy weather? Walk around your house and hit every room. Go outside and circle your house. When you become more fit, run up and down the stairs for three minutes. Walk or run in place.

Here are great ideas for commercial time:

- Do **warm up exercises** to include jumping jacks, leg circles, arm circles or others. Do abdominal crunches and back strengthening exercises. Bring your knees to your chest. Do pushups against the wall. Start with 10 and add more as you get stronger.
- Use **hand weights**. If you don't want to spend any money, use water bottles, soup cans or any object you can lift comfortably. Try these exercises:
 - bicep curls
 - overhead shoulder presses
 - front arm raises
 - side arm raises
 - triceps extensions

Remember to do the exercise slowly and with proper form.

- Purchase a set of **leg weights**. Buy a set that

allows you to add a half pound to the set as you progress. Strap the weights around your ankles. Do straight or side leg raises on the carpet. Get on your knees to do leg extensions.

Stand against the wall and lift your legs or march in place.

- Put a **straight back chair** in your living room. Stand up, sit down, and then stand right back up. Do this

for the length of the commercial. For a better workout, don't sit down all the way.

- Use your **fitball**. Fitballs can help you tone your body and make you stronger. Try using weights while on your fitball or modify your regular exercise. It's a fun way to get fit.
- Buy a set of **therabands**. Purchase tubing from light-weight (yellow) to heavy-weight (purple). Many come with handles that make them easy to use. They generally come with a set of instructions that detail a variety of exercise ideas.

Home Exercise Equipment.....

Home exercise equipment like treadmills, elliptical trainers and stationary bikes can work well in front of your TV. Here are their benefits:

- Makes it harder to say "no" to exercise. Takes away your excuses!!
- Allow you to exercise in the privacy of your home.
- Is a financial investment you will benefit from for years.
- Is great for everyone in your house. There is nothing like having a team effort!

Source: Jan Treft-Allen, RD, Communicating Food for Health, 9/07

KEEPING FOOD SAFE DURING AN EMERGENCY

Severe winter weather in many parts of the country remind us that power outages can occur at any time of the year and it often takes from a few hours to several days for electricity to be restored to residential areas. Foods stored in freezers and refrigerators can become unsafe in just a few hours if bacteria begin to grow and if these foods are consumed, people can become very sick.

Steps to follow to prepare for a possible weather emergency:

- * Keep an appliance thermometer in the refrigerator and freezer. An appliance thermometer will indicate the temperature in the refrigerator and freezer in case of a power outage and help determine the safety of the food.
- * Make sure the freezer is at or below 0° F and the refrigerator is at or below 40° F.
- * Freeze containers of water for ice to help keep food cold in the freezer, refrigerator or coolers after the power is out.
- * Freeze refrigerated items such as leftovers, milk and fresh meat and poultry that you may not need immediately - this helps keep them at a safe temperature longer.
- * Plan ahead and know where dry ice and block ice can be purchased.
- * Store food on shelves that will be safely out of the way of contaminated water in case of flooding.



- * Have coolers on hand to keep refrigerator food cold if the power will be out for more than four hours. Purchase or make ice cubes and store in the freezer for use in the refrigerator or in a cooler. Freeze gel packs ahead of time for use in coolers.
- * Group food together in the freezer — this helps the food stay cold longer.

Steps to follow after the weather emergency:

- * Keep the refrigerator and freezer doors closed as much as possible to maintain the

cold temperature.

- * The refrigerator will keep food safely cold for about 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half full and the door remains closed.)
- * Food may be safely refrozen if it still contains ice crystals or is at 40° F or below.
- * Never taste a food to determine its safety!
- * Obtain dry or block ice to keep your refrigerator and freezer as cold as possible if the power is going to be out for a prolonged period of time. Fifty pounds of dry ice should hold an 18-cubic-foot full freezer for 2 days.
- * If the power has been out for several days, check the temperature of the freezer with an appliance thermometer or food thermometer. If the food still contains ice crystals or is at 40° F or below, the food is safe.
- * If a thermometer has not been kept in the freezer, check each package of food to determine its safety. If the food still contains ice crystals, the food is safe.
- * Discard refrigerated perishable food such as meat, poultry, fish, soft cheeses, milk, eggs, leftovers and deli items after 4 hours without power.
- * Drink only bottled water if flooding has occurred.
- * Discard all food that came in contact with flood waters including canned goods. Discard wooden cutting boards, plastic utensils, baby bottle nipples and pacifiers.
- * Thoroughly wash all metal pans, ceramic dishes and utensils that came in contact with flood water with hot soapy water and sanitize by boiling them in clean water or by immersing them for 15 minutes in a solution of 1 tablespoon of unscented, liquid chlorine bleach per gallon of drinking water.
- * **When in Doubt, Throw it Out!**



Source: Food Safety and Inspection Service 12/10/2007

KNOW THE DEAL ON EXTENDED WARRANTIES AND SERVICE CONTRACTS



A new Better Business Bureau (BBB) national survey conducted by market research firm Kelton Research finds that more than four in ten (42 percent) Americans admit they do not look at extended warranty policies that come with their purchase. Further, nearly half (46 percent) of the consumers surveyed do not read service contracts either.

Extended warranties and service contracts are popular with the American public. According to Warranty Week, an online industry newsletter, consumers are expected to purchase approximately \$1.6 billion of extended warranties and service contracts on PCs, consumer electronics and major appliances this year.

Extended warranties and service contracts for electronics and other products mean big money for retailers. Generally, the profit margin on such products is slim, perhaps only a few percentage points – but the margin can be 50 to 60 percent or more on extended warranties. In fact, the margins are so good that analysts estimate in 2003 warranties accounted for most of Circuit City's operating income and almost half of Best Buy's operating income.

"There's an on-going debate about whether extended warranties and service contracts are worth the up-front cost," said Steve Cole, president and CEO, Council of Better Business Bureaus. "The bottom line is that consumers need to make sure they completely understand the terms and weigh the value of purchasing an extended warranty or service contract versus the potential need for repair or replacement over time."

In order to help make sure you get the most out of the deal, BBB offers advice to help you confidently decide whether or not you need to purchase an extended warranty or service contract when buying some of your holiday gifts:

Extended Warranty vs. Service Contract: What's the Difference?

Salespeople will often use the terms extended warranty and service contract interchangeably, but there is a distinction. An extended warranty is typically designed to protect you against any manufacturing defects beyond the life of the manufacturer's express warranty. A service contract, however, provides varying degrees of maintenance and upkeep as defined in the contract. An extended warranty offers protection if your computer

inexplicably goes on the fritz; a service contract might protect you if you spill coffee all over your keyboard, but, then again, it might not. This is why it's always important to...

Read the Fine Print

As with any contract, you want to read the fine print of both the manufacturer's express warranty and the extended policy. Usually you can even take the policy home to read it closely and sleep on the decision – and many extended warranties and service contracts don't have to be purchased at the point of sale and can be purchased at a later date up to a specified period of time.

Know What You're Really Getting

Make sure you don't duplicate coverage. Some protection may already be in-place for a specified period of time under what is known as "implied warranty" depending on state laws. Also, if you pay with a credit card, you may be eligible for an extended warranty through your credit card company that might be sufficient.

Shop Around

Different retailers will offer different policies, so if buying an extended warranty or service contract is important to you, visit several retailers and find out which offers the best value.

Consider the Cost of the Product

When considering an extended warranty or service plan, it's important to consider the cost ratio of the policy and the product. It isn't really worth it to pay \$50.00 for a policy to cover a \$120 DVD player. You should also consider and calculate what it would cost for average repairs over the specified time period of the contract and compare it to the total cost of the service contract. If the product has a good track record for reliability, then the service contract could end up costing more money.

Bottom Line: Are They Worth It?

Considering how policies can vary, only you can decide if an extended warranty or service contract is worth the cost. Granted, extended warranties and service contracts are big money-makers for a retailer, which means that most consumers don't cash in on the coverage. Consumer Reports found that with a few products, such as computers and plasma TVs, extended warranties are a good safety net and the extra coverage can provide you with peace of mind.

Source: Better Business Bureau news release 11/28/07

HELP FOR AGING IN YOUR HOME

When parents are expecting a newborn, they often busy themselves “baby-proofing” the home, taking such safety precautions as covering electrical outlets with child safety caps and putting child-proof devices on door knobs and kitchen cabinets.

Less diligence, it seems, is taken by adults when it comes to their own safety, however - especially as they approach their golden years.

As senior citizens grow older, physical abilities such as sight, hearing and the ability to bend or lift diminish. Steps, however, can be taken to improve safety and convenience around the home as we age.

Here are some suggestions you can do to adapt your home to meet changes in physical abilities as you age:

Decreased ability to see objects clearly

- ✓ Use large, contrasting lettering on clocks and appliance dials.
- ✓ Post emergency numbers in large letters near the phone.
- ✓ Mark the first and last steps with contrasting colors to make them more visible.

Difficulty seeing in reduced or dim light

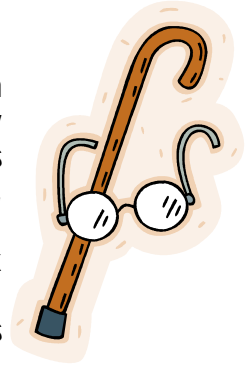
- ✓ Use a night-light in the bedroom and bathroom.
- ✓ Install under-cabinet lights in the kitchen and work areas.
- ✓ Use adequate lighting in reading areas, stairs and entryways.
- ✓ Paint walls a light color to reflect light.

Decreased hearing and inability to hear high-frequency sounds

- ✓ Use amplified phones and closed captioning on TV.
- ✓ Install smoke detectors, telephones and doorbells that have blinking lights.
- ✓ Use telephones that ring at a different frequency.

Difficulty with glare

- ✓ Install vinyl floors with some texture and in slightly darker shades; this causes less glare than smooth, light floors.
- ✓ Use a low-buffed wax finish.
- ✓ Install carpet; it causes less glare.
- ✓ Select glare-reducing, translucent shades.
- ✓ Control glare with roof overhangs and trees near windows.



Reduced strength in legs and arms

- ✓ Install grab bars around the toilet and bath.
- ✓ Keep sleeping, eating and bathing areas on one floor.
- ✓ Use sturdy handrails on both sides of the stairs.
- ✓ Store heavy items on reachable shelves.
- ✓ Make sure windows are easy to open.

Reduced strength in hands and fingers

- ✓ Use lever-type door handles and faucet controls.
- ✓ Use D-shaped handles on cupboard doors and appliances; they're easier to grasp than knobs.
- ✓ Install large appliance dials or push-button controls.
- ✓ Use touch-on, touch-off, table lamps and rocker-type switch plates.

Reduced ability to bend and stoop

- ✓ Locate electrical outlets at least 15 inches above the floor.
- ✓ Install pull-out shelves in base cabinets.
- ✓ Locate the dishwasher and front-loading washer higher than normal.
- ✓ Use side-by-side refrigerators to provide storage space that doesn't require bending or reaching.

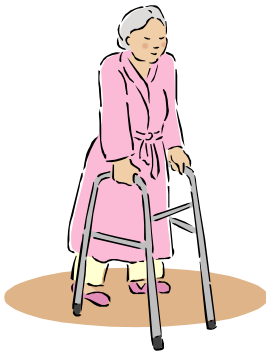
(continued on page 13)

Decreased flexibility for reaching

- ✓ Avoid high cupboards, especially over ranges.
- ✓ Install closet rods that are adjustable or at a lower position.
- ✓ Be sure drapery pulls are easy to reach.
- ✓ Choose appliances with controls that are easily reached in front or on the side.
- ✓ Place a phone and light within easy reach of the bed.

Tires easily

- ✓ Adjust kitchen and laundry work surfaces to lower levels so you can work while seated.
- ✓ Use a tub or shower seat.
- ✓ Install bathroom mirrors low enough to use while seated.



Limited mobility (use of wheelchairs, canes, walkers or crutches)

- ✓ Make sure door openings are at least 32 inches wide, 36 inches preferred.
- ✓ Do not use scatter rugs. But if you do, anchor them with foam mats.
- ✓ Floors and floor coverings should have no holes or tears.
- ✓ Interior doors should not have thresholds, tracks or other projections that can cause tripping.
 - ✓ The entrance should be well-lighted with no steps, if possible.

Source: "Safely Aging in Place" Consumer and Family Economics, University of Illinois Extension, as printed in Town & Country, a publication of CCE of Fulton & Montgomery Counties, November/December 2007

NEW DOCUMENT REQUIREMENTS BEGINNING JANUARY 31, 2008 FOR TRAVELERS

The U.S. Department of State and the U.S. Department of Homeland Security (DHS) remind the traveling public that as of January 31, 2008, all adult travelers will be required to present proof of citizenship, such as a birth certificate, and proof of identity, such as a driver's license, when entering the United States through land and sea ports of entry.

As of January 31, 2008:

- ◆ Oral declarations of citizenship alone will no longer be accepted.
- ◆ U.S. and Canadian citizens ages 19 and older will need to present a government-issued photo ID, such as a driver's license, along with proof of citizenship, such as a birth certificate or naturalization certificate.
- ◆ Children ages 18 and under will only be required to present proof of citizenship, such as a birth certificate.
- ◆ Passports and trusted traveler program cards - NEXUS, SENTRI and FAST - will continue to be accepted for cross-border travel.

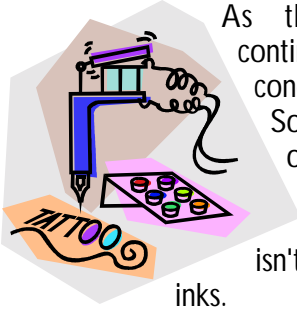
All existing nonimmigrant visa and passport requirements will remain in effect and will not be altered by this change.

The Department reminds the public that the current turnaround time for a passport is four to six weeks. For information on obtaining a U.S. Passport visit travel.state.gov/passport. Specific documentation requirements for land, sea and air travel may be found at www.cbp.gov/xp/cgov/travel/vacation/ready_set_go/. To learn more about NEXUS, SENTRI and FAST, visit www.cbp.gov/xp/cgov/travel/trusted_traveler/.

Source: U.S. Department of State news release, December 3, 2007



THINK BEFORE YOU INK - ARE TATTOOS SAFE?



As the popularity of tattoos continues to grow, so does the concern about potential risks. Some risks, such as the spread of infections through the use of unsterilized needles, have long been known. But what isn't clear is the safety of tattoo

inks.

Permanent tattoos are made by using needles to inject colored ink below the skin's surface. Permanent make-up is considered a permanent tattoo that mimics the results of cosmetic products such as an eyebrow pencil, lip liner, eyeliner, or blush.

While state and local authorities oversee the practice of tattooing, ink and ink colorings (pigments) used in tattoos are subject to FDA regulation as cosmetics and color additives. However, because of other public health priorities and a previous lack of evidence of safety concerns, FDA has not traditionally regulated tattoo inks or the pigments used in them.

FDA has received reports of bad reactions to tattoo inks right after tattooing or even years later. Some people report itchy or inflamed skin around their tattoos in the summer when they've been out in the sun. Recent reports associated with permanent make-up inks have prompted FDA to study tattoo ink safety.

What are the Risks?

- ✗ **Infection** – Dirty needles can pass infections, like hepatitis and HIV, from one person to another.
- ✗ **Allergies** – Allergies to various ink pigments in temporary tattoos have been reported and can cause problems.
- ✗ **Scarring** – Unwanted scar tissue may form when getting or removing a tattoo.
- ✗ **Granulomas** – These small knots or bumps may form around material that the body perceives as foreign, such as particles of tattoo pigment.
- ✗ **MRI complications** – People may have swelling or burning in the tattoo when they

have magnetic resonance imaging (MRI). This happens rarely and does not last long.

Tattoo Tips for Consumers

Ink:

- ✗ FDA has not approved any tattoo inks for injection into the skin, and many ink pigments used are industrial strength colors suitable for printers' ink or automobile paint.
- ✗ The use of henna in temporary tattoos has not been approved by FDA. Henna is approved only for use as a hair dye. Similar to other inks, the use of ultraviolet (UV) ink for glow-in-the-dark tattoos also has not been approved by FDA.

Permanence:

- ✗ Consider tattoos permanent. Removal is time-consuming, costly, and doesn't always work. The most common method of tattoo removal is by laser treatment, which delivers short flashes of light at very high intensities to the skin to break down the tattoo ink. FDA allows several types of lasers to be marketed for tattoo removal. Some color inks are harder to remove than others. Many repeat visits every several weeks may be required to remove a tattoo, and it may never be entirely gone.
- ✗ Do not buy or order online do-it-yourself tattoo removal products. These acid-based products are not FDA-approved and can cause bad skin reactions.
- ✗ Consult your health care provider—not a tattoo parlor—if you want a tattoo removed. The American Society for Laser Medicine and Surgery can help you find a doctor experienced in tattoo removal.

Don't Avoid an MRI:

- ✗ If you need to have an MRI done, don't avoid it. Inform the radiologist or technician that you have a tattoo so appropriate precautions can be taken.

For More Information:

www.fda.gov/oc/opacom/hottopics/tattoos.html

Source: FDA Consumer Health Information, December 6, 2007

WHEN A PET DIES

For most kids, pets are more than just animals their families own - pets are considered members of the family and the best of friends.

Unfortunately, the joy of owning a pet goes hand-in-hand with the heartbreak of losing one. Whether it's because of old age, illness, or an accident, the pet your child loves will die at some point. And that can be very difficult.

After all, family pets often are the first to greet kids in the morning and after school. Your pet may be the one your child looks to for comfort and companionship when ill or feeling unpopular or upset.

While it's impossible to shelter kids from the loss of a pet, you can help them cope with the experience. And because a pet's death might be their first time losing a loved one, the process of learning how to deal with it can help kids learn how to cope with other losses throughout life.

Sharing the News and the Grief

One of the most difficult parts about losing a pet may be breaking the bad news to your child. Try to do so one-on-one in a place where your child feels safe and comfortable and isn't easily distracted.

As you would with any tough issue, try to gauge how much information your child needs to hear based on his or her age, maturity level, life experience, and the questions that your child asks.

If your pet is very old or has a lingering illness, consider talking to your child before death actually occurs. If you have to euthanize your pet, you may want to explain that:

- the veterinarians have done everything that they can
- your pet would never get better
- this is the kindest way to take the pet's pain away
- the pet will die peacefully, without feeling hurt or scared

Again, your child's age, maturity level, and

questions will help determine whether you might want to offer a clear and simple explanation for what's going to happen. If so, it's OK to use words like "death" and "dying" or to say something like "The veterinarian will give our pet a shot that first puts it to sleep and then stops the heart from beating." Many kids want a chance to say goodbye beforehand, and some may be old enough or emotionally mature enough to be there to comfort the pet during the process.

If you do have to euthanize your pet, be careful about telling your child that the animal went "to sleep" or "got put to sleep." Young kids tend to interpret events literally, so this can conjure up scary misconceptions about sleep or surgery and anesthesia.

If the pet's death is more sudden, calmly explain what has happened. Be brief, and let your child's questions guide how much information you provide.

Avoid trying to gloss over the event with a lie. Telling a child that "Buster ran away" or "Max went on a trip" is not a good idea. It probably won't alleviate the sadness about losing the pet, and if the truth does come out, your child will probably be angry that you lied.

If asked what happens to the pet after it dies, draw on your own understanding of death, including, if relevant, the viewpoint of your faith. And since none of us knows fully, an honest "I don't know" certainly can be an appropriate answer - it's OK to tell kids that death is a mystery.

Source: "Caring for Kids" October 2007



**Cornell Cooperative Extension
Herkimer County**

Herkimer County CCE Staff

Executive Director/Agriculture
Bernard Armata

Assistant Director/Nutrition Education
Linda Robbins

Nutrition Staff
Joan Clanton
Mary Ann Walrath
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[www.cce.cornell.edu/
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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

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Linda Robbins

Production:
Barbara Johnson
Rachel Shaver

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