Wisdom

An old Indian Chief told his grandson about a battle that goes on inside people. He said, “My son, the battle is between two wolves. One is “evil.” It is anger, envy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority and ego.

The other is “good.” It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith.

The grandson thought about it for a minute and then asked, “Grandfather, which wolf wins?” The old Indian Chief simply replied, "The one you feed".

Source unknown
ANSWER CORNER: TOP 10 NUTRITION FACTS

During National Nutrition Month®, the American Dietetic Association (ADA) urges consumers to look beyond the myths of nutrition and focus on the facts. Remember, the theme for 2008 is “Nutrition: It’s a Matter of Fact.”

The experts at ADA have identified the following facts:

(1) Eating right doesn't have to be complicated. Use MyPyramid.gov to develop a personalized plan for lifelong health.

(2) The best nutrition advice is based on science. Before adopting any changes to your diet, be sure the information is based in scientific fact.

(3) Get your food and nutrition facts from the expert: a registered dietitian. RDs are uniquely qualified to translate the science of nutrition into reliable advice you can use every day.

(4) Balancing physical activity and a healthful diet is your best recipe for managing weight and promoting overall health and fitness.

(5) Think nutrient-rich rather than "good" or "bad" foods. The majority of your food choices should be packed with vitamins, minerals, fiber and other nutrients — and lower in calories.

(6) Look at the big picture: No single food or meal makes or breaks a healthful diet.

(7) Your total diet is the most important focus for healthful eating.

(8) Prepare, handle and store food properly to keep you and your family safe from food-borne illness.

(9) Don't fall prey to food myths and misinformation that may harm rather than benefit your health.

(10) Read food labels to get nutrition facts that help you make smart food choices quickly and easily.

Find the healthy fats when making food choices. By choosing polyunsaturated or monounsaturated fats, you can keep your saturated fats, trans fats and cholesterol low.
UPCOMING PROGRAMS

March Health & Nutrition Forum
“Food Sensitivities and Your Quality of Life”

Learn how food sensitivities affect the quality of your life. Gluten, gliadin and casein restrictions can help manage celiac disease and may help with autism. Come and sort out fact from fiction on this fascinating topic.

Speaker..........................Jean (Borgia) W olcott, RD, CDN, Upstate Cerebral Palsy, Consultant, Charles T. Sitrin Home, and columnist for the Boonville Herald and Pam Fahy, President, and Eleanor Wallace, Secretary & Co-Founder of the Celiac Support Group of the Mohawk Valley

When............................Wednesday, March 19, 2008, 3:30 to 5:00 PM
Where...........................Basloe Library, Main Street, Herkimer
To Register....................Please call CCE of Herkimer County at 315-866-7920

April Health & Nutrition Forum
“Get Fit for Life”

This Forum will look at the importance of regular physical activity and how to find the right program to meet your needs that is safe and effective. Learn how to get started as well as ways to stay motivated. Resources on local trails and other locations to be more physically active in Herkimer County will also be shared.

Speaker..........................Jim LaFountain, Health, Physical Education, and Athletic Director at Mount Markham Central School, President of the All-American Fitness Center, and Certified Strength and Conditioning Specialist

When.............................Monday, April 21, 2007, 3:30 to 5:00 PM
Where............................Basloe Library, Main Street, Herkimer
To Register.....................Please call CCE of Herkimer County at 315-866-7920

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

Thursday, March 6, 2008
9:15 am – 3:00 pm
Herkimer County Community College
Reservoir Rd, Herkimer

The second in a series of three “Healthy Children” workshops:

“Body”

The second in our series of “Healthy Children” will be focusing on the body. The day will be broken into three sessions. One will be titled “Nutrition Throughout Childhood” with emphasis on healthy habits for a lifetime. Topics will include: the Food Guide Pyramid, meal planning, portions & servings, snacking, eating out & special occasions, family involvement, building self-esteem & confidence, and making lasting changes. A second will focus on the importance and benefits of exercise and discussion on how nutrition and exercise must be in balance. The instructor will go through some exercise basics like: how often, how long, how much (intensity), as well as the three main types of exercise. The third session will be “When Eating Goes to Extremes,” focusing on eating disorders. Eating disorders such as anorexia nervosa, bulimia nervosa and binge-eating disorder are complex conditions that include extreme emotions, attitudes, and behaviors surrounding weight and food issues that can have life-threatening consequences. To register or for more information, please call CCE Herkimer County at 315.866.7920.
Did you know that seafood is one of the most nutritious foods you can eat? It's called a “nutrient dense food” because it offers large quantities of protein, vitamins and minerals, without all the fat and calories.

Seafood’s greatest nutrition claim to fame is that the fat found in it contains “Omega-3 polyunsaturated fatty acids.” These help lower the triglycerides in the blood and help reduce blood pressure and blood clots – reducing the likelihood of heart attacks and cardiovascular disease.

All fish and shellfish contain Omega-3, but in general, the higher the fat content, the higher the Omega-3 content.

**Low-fat fish:** cod, pollack, shark, flounder, sole, red snapper and haddock.

**Medium-fat fish:** halibut, yellow fin tuna, swordfish, and bluefish.

**High-fat fish:** salmon, mackerel, albacore tuna, blue fin tuna, sardines, herring and trout.

Finfish are generally low in cholesterol, with shellfish having low to moderate amounts.

Eat fish 2 to 3 times a week to enjoy its health benefits. Use a low fat method of preparation.

**Buying seafood**

Always look for:
1. A fresh sea breeze aroma - if it smells fishy don't buy.
2. Steaks and fillets with firm, elastic flesh that springs back when gently touched and retains true color (haddock - white, salmon - orange). No drying or browning around edges.
3. Frozen fish - packages not damaged, no freezer burn, off color, partially thawed or covered with ice crystals.

The 10 Minute Rule

Steaks and fillets should be cooked by the 10 minute rule except when microwaving. Simply measure the fish at its thickest point. If it is stuffed or rolled, measure after stuffing or rolling. Cook 10 minutes per inch of thickness, turning halfway through cooking time. Pieces of fish less than ½” thick do not have to be turned. If cooking in foil or sauce, add an extra 5 minutes to cooking time. Seafood may also be cooked frozen by doubling the cooking time. You can check with a thermometer - fish is done at 145ºF.

Remember do not over cook fish!

Fish should be firm and moist. Fish is done when just turning opaque and close to the point of flakiness when twisted with a fork.

**Cooking methods**

**Baking:** 400º oven - uncovered, basting with oil, butter or sauce (helps prevent fish from drying out). Use 10 minute rule.

**Oven Broiling:** Place fish 1 inch thick or less 2 to 4 inches from heat. Thicker pieces 5 to 6 inches away from heat. Baste frequently with oil, butter or sauce. Use 10 minute rule.

**Grilling:** Lightly brush grill and fish with oil to prevent sticking. Fish 1 inch thick or less - 2 to 4 inches from coals. Thicker pieces 5-6 inches from coals. Baste. Use 10 minute rule.

**Pan frying or sautéing:** Dip fish in batter, flour or breading just before cooking. Heat small amount of oil in skillet until just hot - not smoking. Sauté on each side until lightly browned. Use 10 minute rule. This is an ideal way to cook thinner fillets.

(continued on page 5)
Food Safety

Seafood is highly perishable. Refrigerate in original wrapper as soon as possible after purchasing. Place on a plate to collect any juices that may leak. Store in coldest part of refrigerator - use within 1-2 days or freeze. Frozen fish should be used within 6 months for best quality.

Frozen seafood does not need to be defrosted before cooking. Cooking time only needs to be doubled. If defrosting in refrigerator - allow one day. DO NOT thaw at room temperature. Seafood may be thawed in microwave but be careful not to "over-thaw" and be sure to finish cooking completely once thawed.

Lemon Pepper Haddock

1 pound haddock or Pollack fillets, thawed
2 teaspoons butter or oil
1 teaspoon lemon-pepper (salt free)
1 tablespoon lemon juice or water

Place fish on foil. Sprinkle with lemon-pepper. Add butter or oil. Sprinkle with lemon juice. Close foil packet with double folded seams. Place on cookie sheet. Bake 350º for 15 minutes, turning over once. Remove from oven and serve.

Yield: 4 servings; serving size 3-ounce (120 calories, 3 grams fat, 0 grams trans fat, 0 grams fiber, 80 mg sodium)

Baked Spicy Fish

1 pound cod fillets, fresh or frozen
1/4 teaspoon paprika
1/4 teaspoon garlic powder
1/4 teaspoon onion powder
1/8 teaspoon pepper
1/8 teaspoon ground oregano
1/8 teaspoon ground thyme
1 tablespoon lemon juice
1-1/2 tablespoons oil or butter (melted)

Thaw frozen fish according to package directions. Preheat oven to 350ºF. Separate fish into four fillets or pieces. Place fish in ungreased 13x9x2-inch baking pan. Combine paprika, garlic and onion powder, pepper, oregano, and thyme in a small bowl. Sprinkle seasoning mixture and lemon juice evenly over fish. Drizzle butter or oil evenly over fish. Bake until fish flakes easily with a fork, about 15 to 20 minutes.

Yield: 4 servings; serving size 3-ounces (140 calories, 6 grams fat, 0 grams trans fat, 0 grams fiber, 60 mg sodium)

Heavenly Fish

1-1/2 pounds skinless fish fillets, fresh or frozen
1 Tablespoon lemon juice
1/4 cup grated Parmesan cheese
1 Tablespoon oil or butter, softened
3 Tablespoons light mayonnaise
2 Tablespoons chopped green onion (optional) paprika

Thaw fish if frozen and pat dry with paper toweling. In a 2-quart shallow casserole, arrange fillets with thickest meaty areas to outside edges of dish. Brush fillets with lemon juice and let stand for 10 minutes. Cover fish and cook in microwave on HIGH 4 minutes. Combine remaining ingredients except paprika. Remove cover from dish and spread cheese mixture over fillets. Sprinkle with paprika. Cook, uncovered on HIGH 2-4 minutes more.

Yield: 6 servings; serving size 3-ounces (160 calories, 7 grams fat, 0 grams trans fat, 0 grams fiber, 220 mg sodium)

Berry Workshop

"A Primer for Berry Production" will be the topic of a workshop on March 12th at 7 p.m. at the Cornell Cooperative Extension of Herkimer County office in East Herkimer. The workshop will include specifics such as site selection, pre-planting protocol, choosing berry varieties, annual cultural requirements, pest management and marketing considerations. There will also be a segment for current berry growers on new innovations that could help your business thrive. The moderately acidic soil of Central New York is conducive to berry production. Whether you just want to grow berries in the home garden or are considering a full scale business, this workshop is for you and it's free of charge. However, participants are asked to register by calling the Cornell Cooperative Extension office at 315-866-7920. Register early, as space is limited.
“Look, It’s Me”

Look in the mirror.
Whom do you see?
It’s someone special.
Look, it’s me!

Feelings pervade our whole life - handling them well is necessary to becoming a well-rounded individual.

It is imperative our children develop skills in expressing their feelings by the spoken word and establish an attitude that reflects confidence, openness and a willingness to try.

Ways to build a positive attitude:

- Help your child learn to use affirmations - short, one line statements that reflect encouraging, self-enhancing self-talk.
- Model appropriate feelings.
- Mention feelings they appear to be having.
- Expose them to a rich vocabulary of feeling words.
- Be a good listener.
- Give your children time to express their feelings and validate what they tell you.
- Appreciate their individuality.
- Read stories about feelings. (Reading improves self-esteem and nurtures emotional development.)

Even Start lists the following books for your children that focus on possibility rather than limitations.

To Be a Princess: The Fascinating Lives of Real Princesses by H. Brewster and L. Coulter

The Lion’s Share by Chris Conover

The Bat Boy and His Violin by Gavin Curtis

The Girl on the High Diving Horse by Linda Oatman High

The Man Who’s Mother Was A Pirate by Margaret Mahy

More Spice Than Sugar: Poems About Feisty Females by Lillian Morrison

The Paper Bag Princess by Robert Munsch

Island of the Blue Dolphins by Scott O’Dell

Anne Frank: Beyond the Diary by Vander Rol, Ruud, and Rian Verhoeven

Dealing With Dragons by Patricia Wrede

Not One Damsel in Distress: World Folktales for Strong Girls by Jane Yolen

Enjoy!

Shared by: Rebecca Benson, Even Start Program
NEW RECOMMENDATIONS FOR USE OF OVER THE COUNTER COUGH & COLD PRODUCTS FOR CHILDREN

The U.S. Food and Drug Administration has issued a Public Health Advisory for parents and caregivers, recommending that over-the-counter (OTC) cough and cold products should not be used to treat infants and children less than 2 years of age because serious and potentially life-threatening side effects can occur from such use. OTC cough and cold products include decongestants, expectorants, antihistamines, and antitussives (cough suppressants) for the treatment of colds.

There are a wide variety of rare, serious adverse events reported with cough and cold products. They include death, convulsions, rapid heart rates, and decreased levels of consciousness.

"The FDA strongly recommends to parents and caregivers that OTC cough and cold medicines not be used for children younger than 2," said Charles Ganley, M.D., director of the FDA’s Office of Nonprescription Products. "These medicines, which treat symptoms and not the underlying condition, have not been shown to be safe or effective in children under 2."

The announcement does not include the FDA's final recommendation about use of OTC cough and cold medicines in children ages 2 to 11 years. The agency's review of data for 2-to-11-year-olds is continuing. The FDA is committed to making a timely and comprehensive review of the safety of OTC cough and cold medicines in children. The agency plans to issue its recommendations on use of the products in children ages 2 to 11 years to the public as soon as the review is complete.

This statement is based on the FDA's review of data and discussion at a joint meeting of the Nonprescription Drugs and Pediatric Advisory Committees on Oct. 18 and 19, 2007.

Pending completion of the FDA's ongoing review, parents and caregivers that choose to use OTC cough and cold medicines to children ages 2 to 11 years should:

- Follow the dosing directions on the label of any OTC medication,
- Understand that these drugs will NOT cure or shorten the duration of the common cold,
- Check the "Drug Facts" label to learn what active ingredients are in the products because many OTC cough and cold products contain multiple active ingredients, and
- Only use measuring spoons or cups that come with the medicine or those made specially for measuring drugs.

The FDA recommends that anyone with questions contact a physician, pharmacist or other health care professional to discuss how to treat a child with a cough or cold.

For more information and the full list of the FDA's recommendations, visit:

Public Health Advisory: Nonprescription Cough and Cold Medicine Use in Children

Questions and Answers for Consumers
http://www.fda.gov/consumer/updates/coughcold011708.html

Source: U.S. Food and Drug Administration, 1/17/08 news release
The Center for SCREEN-TIME Awareness is the international organizer for Turnoff Week, which began in 1994. The organization’s previous names were, TV-Turnoff Network and TV-Free America. So far over 30 million people have taken part and the organization estimates that 20 million people took part in 2007.

National TV-Turnoff Week is the first nationwide effort which targets the medium of television and asks that people reassess the role TV plays in their daily lives as entertainer, pacifier, babysitter, time filler and background noise.

Television is generally a passive "non-activity" which often detracts from more healthy, interpersonal, productive, rewarding and community-oriented activities.

National TV-Turnoff Week is about having more fun and turning "on" your life. It’s an opportunity to rediscover the wide range of activities that exist when one unplugs from the sedentary, image-based, simplistic and commercial world of television.

Interesting Facts About TV

- The average American household has 2.55 people and 2.73 televisions, so we are a society of more televisions than people!
- 50% of American homes have at least 3 televisions or more; 19% of homes have only 1. In 1975 only 11% of US households had more than 3 TVs... and 57% only had 1!
- The average American home has the television on for well over 8 hours every day. That is an hour more than just a decade ago.
- The average American watches 4 hours and 35 minutes of television each day.
- Number of 30-second commercials seen in a year by an average child: 20,000
- Number of minutes per week that parents spend in meaningful conversation with their children: 38.5
- Number of minutes per week that the average child watches television: 1,680
- Percentage of children ages 6-17 who have TV’s in their bedrooms: 50
- Hours per year the average American youth spends in school: 900 hours
- Hours per year the average American youth watches television: 1500
- Percentage of Americans that regularly watch television while eating dinner: 66

In a study of preschoolers (ages 1-4), a child’s risk of being overweight increased by six percent for every hour of television watched per day. If that child had a TV in his or her bedroom, the odds of being overweight jumped an additional thirty-one percent for every hour watched. Preschool children with TVs in their bedroom watched an additional 4.8 hours of TV or videos every week.

Research now indicates that for every hour of television children watch each day, their risk of developing attention-related problems later increases by ten percent. For example, if a child watches three hours of television each day, the child would be thirty percent more likely to develop attention deficit disorder.

One in four children under the age of two years has a TV in his or her bedroom.

Children in households where the TV is on "always" or "most of the time" are less likely to read than are children in other homes.

Children six and under spend an average of two hours a day using screen media, about the same amount of time they spend playing outside, and well over the amount they spend reading or being read to (39 minutes)
The American Academy of Pediatrics urges parents to avoid television and other electronic media for children two years of age and under.

Parents need to take control of the electronic media in their lives and not let it control them or their family. This is easy in concept but very difficult in practice. With screens popping up everywhere and with everything becoming a television (iPods, computers, cell phones and so much more) the opportunity to become sedentary and solitary grows every day.

As humans, we need contact with other people to be both mentally and physically healthy. To reach our potential, we must exercise our brains as much as we do our bodies, and for most of us we do not do enough of either. If our children don't see us as mentally engaged or physically active, they get the message that it is okay. If they see us smoke or drink, be abusive, they believe that it too is okay. That messaging comes across to them daily via the television, computer, films, games and music. If it is enforced by your behavior, it becomes O.K.

By limiting (or eliminating) the outside sources of inappropriate behavior we begin the process of providing a lifestyle for healthier living. By encouraging our children to play, read and interact with other real people in real time, we begin to build the values that lead to functional adults.

The television or video game cannot replace you... it is not a babysitter, it is not a teacher and it is not a friend. When we “plug in” for extended periods of time, we are tuning out the life around us. When we create “avatars” (a computer/gamers’ graphical image of themselves in a virtual reality world), we are giving up time where we can be learning about ourselves and our place in the world around us.

WEBSITE HELPS GARDENERS FIND BEST VEGETABLE VARIETIES

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

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

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

Launched in 2004, the site has grown to include:

- More than 5,600 vegetable variety descriptions with seed sources.
- More than 3,400 reviews/ratings from more than 2,300 registered users.
- Online tools to help you find the best varieties for your garden.

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


Sources: Center for Screen-time Awareness (www.screentime.org) and Turnoffyourtv.com and Nielson

WEBSITE HELPS GARDENERS FIND BEST VEGETABLE VARIETIES

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

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

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

Launched in 2004, the site has grown to include:

- More than 5,600 vegetable variety descriptions with seed sources.
- More than 3,400 reviews/ratings from more than 2,300 registered users.
- Online tools to help you find the best varieties for your garden.

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

GO GREEN WITH YOUR GROCERY SHOPPING

There are things you can do if you're interested in a "greener," more environmentally friendly household. These steps will also save money, adding a little extra green to your wallet!

1. **Size matters.** When choosing between a large container and several small containers that add up to the same volume: Consider whether buying the large container would serve the same purpose and save you money? For example, do you really need to buy individual boxes (and more packaging) of juice if they all are drunk in the same week and at your kitchen table?

2. **It's in the bag.** While we could all carry our own reusable shopping bags when we go shopping, if we don't we can reuse any plastic grocery bags we might accumulate to line small wastebaskets. Put a few bags in the bottom of the waste basket BEFORE you line it, so there's another one ready to use after one is filled.

3. **Gotta have a plan!** Plan ahead and shop less often for groceries or shop in conjunction with other errands taking you near a grocery store. The result is a reduction in the use and cost of fuel needed to transport food.

4. **Practice the 3 Rs.** Produce less waste AND save money by practicing the 3 Rs of reduce, reuse and recycle.

   Here are three examples in relation to throwing away leftover food. Not only does tossing leftovers waste money, it also wastes the energy resources and packaging materials associated with the tossed food.

   - **Reduce** the amount of leftover food tossed by serving smaller portions of foods that frequently produce leftovers OR...
   - **Reuse** leftovers by serving them again in a day or two or freezing them for future use, O R ...
   - **Recycle** leftovers into a different type of meal; for example - add that extra rice to a soup the next night.

5. **Don't be a "spoil"-sport.** Throwing away spoiled food is related to tossing leftovers. Reduce the amount of spoiled food that gets tossed through such practices as:

   - Read labels for "use by," "expiration," or "best if used by" dates.
   - Refrigerate and freeze foods at recommended temperatures -- 0 degrees F or lower for freezers and 40 degrees F or lower for the refrigerator section. An appliance thermometer assures your refrigerator/freezer is maintaining these temperatures.
   - Follow recommended storage times for foods. For example, some containers may specify a recommended time frame in which to eat a food after it is opened.
   - Avoid buying so much food in bulk that it spoils before you can use it.

6. **Drink to this.** Buy a reusable water bottle and fill it with tap water. Your investment soon will pay for itself.

7. **Bulk it up.** Some products purchased at the grocery store, such as hand soap, can be purchased in big bottles that are used to refill a smaller bottle size. Reduce the cost and the packaging by refilling the smaller bottle.

The next step: For more things you can do to live a greener lifestyle and reduce energy expenditures, visit the Environmental Protection Agency's Website and calculate your "carbon footprint" at www.epa.gov/climatechange/ emissions/ ind_calculator.html

Source: Alice Henneman, MS, RD and Lorene Bartos, MS, Extension Educators, University of Nebraska-Lincoln
Leasing often gets a bad rap, and no wonder: Its confusing and dealers have been known to slip bad deals past confused car buyers who simply wanted low monthly payments.

About 20% of new-car transactions are leases. As interest rates rose, carmakers shifted incentives from rebates and low-interest financing to leases. If you know what you're looking for and negotiate smart -- and get over the five myths below -- leasing can be a good deal.

1. Buying is cheaper than leasing. If you keep a car well past the day the loan is paid off (or you paid cash to begin with), you save money by buying. But if you trade in your car before the loan is paid off, the value of the trade-in is unlikely to cover the remaining balance on the loan.

For example, if you leased a new Chevrolet Malibu LTZ for three years, your monthly payments would be $489. When you turned in the car at the end of the lease, you'd pay a "turn-in" fee of $395 and then walk away. If, however, you bought the Malibu with a five-year loan at 7.9%, your monthly payments would be $546, and after five years you'd own the car free and clear.

But say you want another car after three years. To match the residual value written into a three-year lease, you'd probably have to sell the Malibu on your own rather than trade it in. Then you'd have to pay off the loan. Buying would leave you about $1,600 poorer.

2. It's nearly impossible to negotiate a good buy. However, leases are negotiable. But first you need a tour of the jargon:

**Capitalized cost.** The vehicle price is called the capitalized cost. You should haggle over this just as hard as you would haggle over the price if you were buying.

**Money factor.** Another crucial term is the money factor. The lower this number, the better (multiply it by 2,400 to get an estimate of the interest rate). Dealers are sometimes reluctant to reveal the money factor, so be persistent.

**Residual value.** Finally, the residual value is the value of the car or truck at the end of the lease.

An inflated residual value lowers your monthly payments, but it can also hand-cuff you.

A more realistic residual value will make it easier to sell the lease, trade your vehicle mid lease or buy the vehicle at the end of the lease.

Ask the dealer to show you deals from several banks, focusing on the money factor and the residual value. You can also go to leasecompare.com to comparison shop and apply for a lease. Or check out leasewise.com. For $335, the service will shop five dealers in your area.

3. Only businesses get a tax break. Tax laws allow businesses to deduct the monthly payments as an expense.

But individuals get a tax break, too. In most states, you pay sales tax only on the monthly payments, not the sale price of the vehicle. In the previous example, youd owe taxes on about $18,000 in payments rather than the $27,000 sale price. (Arkansas, Maryland, Minnesota, Texas and Virginia charge sales tax on the entire sale price.)

4. You may have to pay hefty fees when you turn in the car. The typical annual allotment of 10,000 to 12,000 miles is stingy, and the 18- to 21-cent-per-mile penalty for exceeding the limit seems daunting. But if you buy a car, you're also penalized for higher-than-average mileage when you trade it in.

You can probably negotiate a higher limit in exchange for a higher monthly payment and still save money.

5. If you want out early, you're stuck. Several Web sites match people who want to get out of a lease early with those who want to assume a short-term lease. At www.swapalease.com you pay a fee of $80 to post your vehicle and $150 to complete the transfer of the lease.

CreditCards.com recommends paying attention to the fine print on credit card contracts, comparing credit card rates and protecting your identity. Here are some easy and not-so-easy steps to take:

**Money management**

$ Resolve to pay down your debt. For the fastest possible payoff, put all extra money toward the debt with the highest interest rate. Plan B, for those who need an early sense of accomplishment: Choose the card with the lowest balance and pay it off first to gain momentum.

$ If you're in over your head, seek help from a nonprofit, accredited credit counseling agency. Check with the Association of Independent Consumer Credit Counseling Agencies or the National Foundation for Credit Counseling to find one.

$ Practice “need-based” shopping. Get a book such as "The Complete Idiot's Guide to Simple Living" by Georgene Lockwood.

$ Create a budget, as old-fashioned as that sounds. One of the simplest methods requires you set monthly amounts for each category of spending, label one envelope for each category, then put cash for each category into its envelope. When the envelope is empty, you're done spending on that category this month. No stealing from other envelopes, either. There are electronic versions of the old envelope method, but they don't have the impact of watching an envelope dwindle.

$ Sell off unneeded items on Amazon.com, eBay or at a garage sale.

**Gift cards**

$ Check the expiration dates on all those gift cards you got over the holidays. Be sure to use them all so you don't lose money.

$ Even expired gift cards may still be worth something. Contact the store or issuer first, then your state to see if you can claim any unused funds.

**The fine print**

$ Grit your teeth and read the fine print on your monthly statements and credit card agreements. It's painful, yes, but it may save you some money.

$ Pay attention to the interest rate on each monthly statement. Has it edged up? If so, call the company and ask if you can opt out of the interest rate increase and pay off the balance at the previous, lower rate. Be aware that opting out means you won't be able to charge new items to the card. Compare your rates to the average credit card rates for your type of card.

$ Pay your bills on time. Better yet, pay the bills as soon as you get them in the mail (if you can). Credit card issuers are giving you less and less time to pay the monthly installments, and charging more and more in late fees.

$ Consider setting up online bill paying for recurring monthly charges, such as utilities. First, find out if there are any fees for paying this way. You may also be able to set up electronic fund transfers (which act like checks) from your checking account. This can help you avoid penalty fees for being late with payments, as well as a corresponding tarnished credit record, since businesses may report your mistakes to the credit bureaus (which can cause your credit card rates to rise under universal default).

(continued on page 13)
Identity theft

$ Shred personal documents you plan to throw away that contain sensitive personal information (bank account, credit card, and social security numbers, etc.). Invest in a shredder that also allows you to shred expired or unused payments cards.

$ Placing a credit freeze (also known as a security freeze) on your accounts makes it difficult for identity thieves to open new credit lines in your name. But it also means you need to thaw your credit before borrowing money, so plan ahead.

$ Recognize that fraud alerts offered by card issuers and credit bureaus do not prevent fraud. They alert you after it may have occurred.

Rewards

$ If you plan to revolve a balance, opt for a low interest credit card instead. Or even better, make purchases with a debit card.

$ Select a rewards card that matches your spending habits, providing points for expenses you would normally charge and offer rebates you can actually use (such as airline miles with a carrier that operates a hub in your city).

$ Maximize points: Pay for recurring, predictable charges with a rewards card.

$ Read the fine print to find out how points can be redeemed and when they expire.

$ Pay attention to special promotions from the card issuer -- they'll boost your points faster.

$ Put routine business expenses on your rewards card. You may be able to get reimbursed by your employer and also keep the points.

$ Be aware of what type of behavior, such as late payments, can cost you your rewards points. Move points from an inactive account to an active one, or call your issuer to request that expired points be reinstated.

Source: creditcards.com as noted in News & Notes, Federal Citizens Information Center, January 2008

---

HOME INVENTORY

Would you be able to remember all the possessions you've accumulated over the years if they were destroyed by a disaster? Having an up-to-date home inventory will help you get your insurance claim settled faster, verify losses for your income tax return and help you purchase the correct amount of insurance.

Start by making a list of your possessions, describing each item and noting where you bought it and its make and model. Clip to your list any sales receipts, purchase contracts, and appraisals you have. For major appliance and electronic equipment, record their serial numbers usually found on the back or bottom.

"Know Your Stuff™ Home Inventory" is a free program that will guide you in preparing a home inventory. It starts with basic information about your home and your insurance provider. Then you can inventory the rooms of your house. This software makes creating a home inventory fun and easy. Once you have completed your inventory, it is easy to keep your information up to date.

Home Inventory prompts you for details you might otherwise forget. Each item you record may include its cost, purchase date and location, and model and serial numbers. You can even include photos and scans of sales receipts.

Each item can be assigned to a room or category. Subsequent searching is easy. Goods can be found by name, room, category, purchase date or cost.

Home Inventory also provides a summary. You can print the inventory, including photos, for safekeeping.

The home page is www.knowyourstuff.org. The program is at: http://www.knowyourstuff.org/download.html

Source: Insurance Information Institute (www.iii.org)
READING TO BABIES & TODDLERS

Reading to babies and toddlers is meant to be an enjoyable experience for all involved. Babies and toddlers learn that books are associated with warmth and closeness from a caregiver. Sitting on a lap, rocking, clapping and lots of repetition is what babies and toddlers thrive on.

What types of books should I read to babies?

Babies are learning to listen and respond to language, focus and link words to pictures, practice grasping books and explore how books taste and feel. Choosing vinyl, cloth or board books for their sturdiness is essential, since babies often use their mouth for exploration.

Choose books with pictures that babies prefer to look at such as pictures of faces, animals, people, and common objects in their world. Picture books of other babies involved in routines such as eating, sleeping, bathing and playing are always a hit! Don’t worry about reading the words and getting them right, the baby is more interested in the pitch and intonation of your voice. You can tell your own story about each one of the pictures in the book as you make your voice low and high.

What types of books should I read to toddlers?

Toddlers are learning to understand and say new words and phrases, listen to and understand simple stories, ask and respond to simple questions about the book, turn the pages, and choose which book to read. Because it can be difficult for toddlers to sit still for very long, be sure to choose books that are interactive.

Toddlers enjoy repetitive and rhyming text that they can repeat and chant after you, in addition to books that allow for movement such as clapping or acting out the story. Toddlers love to point to the pictures and ask “What's that?”. Lift-the-flap books, pop up books, I Spy books and feel and learn sensory books are great for keeping hands busy.

Remember to …

❖ Start now! It’s never too early or too late to read with a baby or toddler.
❖ Read with enthusiasm. If you are interested in the book, the child will be too.
❖ Visit your local library. There are many great children’s sections with librarians that can help you choose wonderful books for babies and toddlers on almost any topic.
❖ Store books within the reach of children. This means having the cover face out so the child can make a choice by the pictures and the colors on the cover.

Source: Region 3 Infant and Toddler Resource Network, a project of the New York State Office of Children and Family Services (December 2007), www.littlescholastic.com
SECURING YOUR LAPTOP

Laptops are increasing in popularity for both business and personal use. The portability of laptops makes them extremely convenient. However, we must also be aware of the security risks from the loss or theft of laptops, and take proper precautions. The potential loss is twofold; the loss of the laptop itself and any personal, private or sensitive information that it may contain.

While you can take steps to secure the data on your laptop by installing a firewall, updating your antivirus software, using strong passwords and encrypting your information, it is also very important to physically protect your laptop. Laptops can easily be stolen from the locked trunk of a car, at an airport security checkpoint, at an Internet cafe or even from a hotel room. Keep these tips in mind when you travel with your laptop:

Secure your laptop when unattended. Attach the laptop with a security cable to something immovable or to a heavy piece of furniture when it is unattended. There are devices that sound an alarm when there is unexpected motion or when the computer is moved outside a specified range around you.

Don't store your password with your laptop. You should secure your laptop with a strong password, but don't keep the password in the laptop case or on a piece of paper stuck to the laptop.

Don't leave your laptop in your car. Don't leave your laptop on the seat or even locked in the trunk. Locked cars are often the target of thieves.

Don't store your laptop in checked luggage. Never store your laptop in checked luggage. Always carry it with you.

Keep track of your laptop when you go through airport screening. Hold onto your laptop until the person in front of you has gone through the metal detector. Watch for your laptop to emerge from the screening equipment. Record identifying information and mark your equipment. Record the make, model and serial number of the equipment and keep it in a separate location. Consider having the outside of the laptop case labeled with your organization's contact information and logo.

Use tracking software. Consider use of commercial software that reports the location of a stolen laptop once it's connected to the Internet.

Backup your files. Make a backup of your files before every trip. In the event that your laptop is lost or stolen, you will still have a copy of your data.

If your laptop is stolen, there are a number of steps you can take:

Report it immediately to the local authorities.
If it is your business laptop, immediately notify your employer.
If your laptop contained personal or private information that might be used by an identity thief, visit ftc.gov/idtheft for more information on what steps you should take.
Contact the laptop manufacturer so if the thief sends it in for repair, you may be notified.

For more information on securing your laptop:
http://onguardonline.gov/laptop.html
www.us-cert.gov/cas/tips/ST04-017.html
www.scambusters.org/laptop.html

Source: New York State Office of Cyber Security & Critical Infrastructure Coordination
Cyber Security Tips Newsletter, January 2008
Herkimer County CCE Staff

Executive Director/Agriculture
Bernard Armata

Assistant Director/Nutrition Education
Linda Robbins

Nutrition Staff
Joan Clanton
Mary Ann Walrath
Melissa Graepel
Lorrie Serow

Even Start Program
Rebecca Benson

4-H Program
Jennifer Collins
JoAnn Richards

Administrative Assistants
Veronique Stormes
Barbara Johnson
Rachel Shaver

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

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 / April 2008

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.

Cornell Cooperative Extension of Herkimer County provides equal program and employment opportunities.