SUCCESS

“To laugh often and much; to win the respect of intelligent people and the affection of children;
To earn the appreciation of honest critics and endure the betrayal of false friends;
To appreciate beauty; to find the best in others;
To leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition;
To know even one life has breathed easier because you lived. This is to have succeeded.”

~Author Unknown
In light of recent contaminated produce outbreaks, the Food & Drug Administration (FDA) is emphasizing advice to consumers on how to reduce the risk of foodborne illnesses from fresh produce.

**Buying**
- Purchase produce that is not bruised or damaged.
- When selecting fresh-cut produce - such as half a watermelon or bagged mixed salad greens - choose only those items that have been refrigerated or surrounded by ice.
- Bag fresh fruit and vegetables separately from meat, poultry, and seafood products when packing them to take home from the store.

**Storage**
- Strawberries, lettuce, herbs, mushrooms, and other perishable fruits and vegetables can best be maintained by storing in a clean refrigerator at a temperature of 40° F or below. If you're not sure whether an item should be refrigerated to maintain quality, ask your grocer.
- All produce that is purchased pre-cut or peeled should be refrigerated within two hours to maintain both quality and safety.
- Keep refrigerators set at 40° F or below. Use a refrigerator thermometer to check.

**Preparation**
- Many pre-cut, bagged produce items like lettuce are pre-washed. If so, it will be stated on the packaging. This pre-washed, bagged produce can be used without further washing.
- As an extra measure of caution, you can wash the produce again just before you use it. Pre-cut or pre-washed produce in open bags should be washed before using.
- Begin with clean hands. Wash your hands for 20 seconds with warm water and soap before and after preparing fresh produce.
- Cut away any damaged or bruised areas on fresh fruits and vegetables before preparing or eating. Produce that looks rotten should be discarded.
- All unpacked fruits and vegetables, as well as those packaged and not marked pre-washed, should be thoroughly washed before eating. This suggestion includes produce grown conventionally or organically at home, or produce that is purchased from a grocery store or farmer's market. Wash fruits and vegetables under running water just before eating, cutting, or cooking.
- Even if you plan to peel the produce before eating, it is still important to wash it first.
- Washing fruits and vegetables with soap or detergent or using commercial produce washes is not recommended.
- Scrub firm produce, such as melons and cucumbers, with a clean produce brush.
- Drying produce with a clean cloth towel or paper towel may further reduce bacteria that may be present.

**Separation**
- Keep fruits and vegetables that will be eaten raw separate from other foods, such as raw meat, poultry, or seafood, and from kitchen utensils used for those products.
- Wash cutting boards, dishes, utensils, and countertops with hot water and soap between the preparation of raw meat, poultry, and seafood products and the preparation of produce that will not be cooked.
- For added protection, kitchen sanitizers can be used on cutting boards and countertops periodically. Try a solution of one teaspoon of chlorine bleach to one quart of water.
- If you use plastic or other nonporous cutting boards, run them through the dishwasher after use.

Source: FDA Consumer, March - April 2007
FAMILY “GET TOGETHERS”

It’s that time of year for weddings, baby showers, graduation parties and family gatherings. Getting a menu together may be your first thought, but food safety is just as important.

Remember, to survive and reproduce, bacteria needs the right conditions: food, moisture, time, and temperature. If consumed, harmful bacteria can cause foodborne illness. When preparing food, follow the 4 Cs of food safety: clean, cook, chill and combat cross-contamination.

Keep buffet portions small. Prepare a number of small platters and dishes ahead of time. Store cold back-up dishes in the refrigerator and keep hot dishes in the oven (set at 200°-250° F) prior to serving. This way, your late-arriving guests can enjoy the same appetizing arrangements as the early arrivals.

Cooked, hot foods should be kept at 140° F or warmer. Use a food thermometer to check. Serve or keep food hot in chafing dishes, crock pots, and warming trays. Note: Some warmers only hold food at 110° to 120° F, so make sure your warmer has the capability to hold foods at 140° F or warmer.

Cold foods should be kept at 40° F or colder. Keep cold foods refrigerated until serving time. If food is going to stay out on the buffet table longer than 2 hours, place plates of cold food on ice to retain the chill. One idea is to use a small wading pool filled with ice to keep cold foods cold.

It can be unsafe to add new foods to a serving dish that already contained food. Many people’s hands may have touched the food, which has also been sitting at room temperature for awhile. Instead, replace empty platters with freshly filled ones.

Remember the 2-Hour Rule: Don’t leave perishable food out at room temperature on a buffet table for more than 2 hours unless you’re keeping it hot or cold. If the buffet is held in a place where the temperature is above 90° F, the safe-holding time is reduced to 1 hour.

Here are some quick tips to make family favorites:

- When making macaroni salad, bring water to a boil; add macaroni. Stir and bring to a boil. Turn off heat; cover and let stand 7 to 9 minutes; stir and check for doneness. Drain and run under cold water to cool and stop cooking action. Refrigerate to make favorite salads.

- To hard boil eggs, put eggs into water. Bring to a boil, turn off heat. Cover and let stand for 20 minutes. Drain and cover with cold running water. This will cool eggs quickly - preventing the yolks from turning dark. Drain and leave in pan. Cover, shake to break shell; peel and use as planned. Refrigerate immediately.

- Fruits salads. Buy plump berries with nice color. Store in refrigerator in an uncovered container. Don’t wash (or peel) until you are ready to use them. Melons need washing before cutting. The skin of a cantaloupe can hold many germs in its webbed exterior.
Trying new foods provides the opportunities for children and adults to experience new tastes, colors, and textures. Early childhood is an ideal time to introduce new foods. Children who have frequent chances to taste and experience different foods are more likely to accept new foods in later years.

To help trying a new food easier:

- Make a brief introduction to the food as you go grocery shopping together.
- Offer a small portion.
- Serve a new food along with well-liked or familiar foods.
- Show that you eat and enjoy the new food.
- If the child refuses a food, don’t make a fuss, just try serving it another time.
- Read a book about the new food or try a parallel opportunity. Set the stage for curiosity!

Here are some books to try:

A Tasting Party by Jane Belk Moncure
**Activity:** Plan a tasting party similar to those in the book. Introduce foods that are flowers, seeds or roots of plants.

Mrs. Pigs Bulk Buy by Mary Rayner
**Activity:** Put samples of several aromatic spices or foods in small cups. With eyes closed, try to identify them by smell. Use the smells to make word associations with holidays or other foods.

In the Night Kitchen by Maurice Sendak
**Activity:** Visit a baker or spend a little extra time exploring the bakery section of your grocery store. Bring home an unfamiliar bread or rolls to try.

Muskrat, Muskrat, Eat Your Peas! by Sarah Wilson
**Activity:** Plant and later pick peas or buy fresh from the store. Shell and compare the taste of raw and cooked.

Source: “Menu for Meal Times”, Metropolitan Life Insurance Company, New York; Middle Country Public Library, Centereach, NY.
As the number of phone numbers on the National Do Not Call (DNC) Registry surpassed 139 million, the Federal Trade Commission reiterated that despite the claims made in e-mails circulating on the Internet, consumers should not be concerned that their cell phone numbers will be released to telemarketers at any time in the near future. In addition, according to the agency, it is not necessary to register cell phone numbers on the DNC Registry to be protected from most telemarketing calls to cell phones.

The truth about cell phones and the DNC Registry is:

- Contrary to the e-mail, cell phone numbers are NOT being released to telemarketers, and you will NOT soon be getting telemarketing calls on your cell phone.
- There is NO deadline by which you must register your cell phone number on the Registry.
- Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call cell phone numbers. Automated dialers are standard in the industry, so most telemarketers are barred from calling consumers on their cell phones without their consent.
- The national associations representing telemarketers have stated that their clients do not intend to start calling consumers’ cell phones.
- There is only ONE DNC Registry. There is no separate registry for cell phones.
- The DNC Registry accepts registrations from both cell phones and land lines. You must call from the phone number that you want to register. If you register online, you must respond to a confirmation e-mail.
- While the telecommunications industry has been discussing the possibility of creating a wireless 411 directory, according to the FCC, even if a wireless 411 directory is established, most telemarketing calls to cell phones would still be illegal, regardless of whether the number is listed on the federal government’s National Do Not Call Registry.

For More Information

To learn more about the National DNC Registry and the rules that enforce it, visit the FTC at www.ftc.gov or the FCC at www.fcc.gov. For more information about a planned "wireless 411" directory, visit http://www.qsent.com/wireless411.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint in English or Spanish (bilingual counselors are available to take complaints), or to get free information on any of 150 consumer topics, call toll-free, 1-877-FTC-HELP (1-877-382-4357), or use the complaint form at http://www.ftc.gov. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Source: Federal Trade Commission, Feb. 6, 2007
NEW CREDIT CARDS LEAK PERSONAL INFO

You may be carrying a new type of credit card that can transmit your personal information to anyone who gets close to you with a scanner.

The new cards - millions of them have been issued over the past year - use RFID, or Radio Frequency Identification technology. RFID allows scanners to use radio signals at varying distances to read information stored on a computer chip, a chip that is embedded in the card.

According to a study by researchers at the University of Massachusetts and at security companies RSA® and Innealta, many of these cards will transmit your name, the credit card’s number, and its expiration date (but not the three-digit security code) unencrypted to anyone nearby with an RFID scanner.

Swipe and Pay

RFID is widely used to track shipments and inventory. In credit cards, it allows customers to swipe the cards past readers in such establishments as McDonald’s restaurants and CVS pharmacies, making for quick and easy transactions. Visa says it has distributed over 6 million “contactless” cards worldwide, and the UMass study estimates that at least 20 million exist, with the total growing rapidly. Cards in the sample came from American Express, MasterCard, and Visa, and had been issued by several major banks.

The credit cards use an encrypted security code to verify a transaction, which can protect against certain types of fraud—but not against someone who pulls the name and number from a card and uses the information to make online purchases, for instance.

As additional protection, Visa has begun requiring that banks not issue cards that transmit the cardholder’s name. Cards issued by American Express after this February also do not send the name. According to American Express, for added security its cards transmit a card number different from that displayed on the card. Visa says that the contactless-card standard has a shorter read range and communicates differently than does the simple RFID used for such purposes as inventory management.

Do You Have RFID?

How do you tell if your card has one of these chips? You can see the actual chip in the American Express cards. Visa contactless cards have a symbol: four vertical wavelike bands on the front or the back. But to know for sure, and also to know whether your card sends your name, you must call your bank and ask. You should also be able to request a card that comes without the contactless technology if you prefer, or at least one that doesn’t transmit your name.

Also, you can block RFID signals with a “Faraday cage,” which uses a metal mesh or casing. For instance, at ThinkGeek.com, you can buy an “RFID-blocking wallet.”

Even for the first-generation cards that do send the holder’s name, some other factors mitigate the risk.

First, while the researchers used a commercially available RFID reader, they made modifications to it that take “technical skills and know-how.” Also, the reader must be close to an RFID chip: Card specifications say only a couple of inches, but some research papers have put the maximum range at about 6 inches.

And most important, phishing, keyloggers, and other means of online ID theft are far too successful at this time for criminals to expend the effort required by this type of fraud. So risk probably isn’t significant - for now.

Major risk or not, however, credit cards should have included the recent security upgrades from the beginning. Whether the threat is large or small, adding another opportunity for ID theft where there simply doesn’t need to be any clearly makes no sense.

Source: PC World
While there may be many things consumers look forward to in springtime, spring cleaning isn’t necessarily one of them. Although it may be a dreaded chore, consumers look to remove old clutter, make room for the new and pull their seasonal items out of storage. While consumers are preparing to clean, the U.S. Consumer Product Safety Commission (CPSC) is encouraging consumers to spring clean for safety.

In doing so, CPSC is launching the new “Drive to 1 Million” initiative. The goal: to sign-up at least 1 million consumers to receive life-saving information electronically through CPSC’s e-mail notification project. Consumers can receive notice of recall information as it is released by signing up at www.cpsc.gov. Signing up is free, it’s fast, and it could save your life or the life of a family member.

It is vital for consumers to check their own homes for hazardous products that have been recalled, consumers can literally save lives with the click of their computer mouse.

As closets, garages and other storage areas are cleared out and cleaned, CPSC is asking consumers to keep safety in mind and be on the lookout for hazardous recalled products that could be deadly. CPSC, in a record year last year, recalled 466 products.

Yet, not everyone gets the word. Some product recalls may have been announced when products were put away for the season or consumers may not have heard about the recall when it was announced.

Additional categories of recalls on CPSC’s website include the following that consumers should check when doing their spring cleaning:

- **Outdoor products:** such as grills and outdoor furniture for porch or patio.
- **Outdoor power equipment:** air compressors and gas pool heaters.
- **Children’s products:** outerwear with drawstrings, necklaces that contain lead, battery packs for toy vehicles, and flashing pacifiers.
- **Power tools:** cut-out tools, nailers, circular saws and pressure washers.
- **Household products:** fans, candles.
- **Electronics:** computer batteries, remote controls.

For more information, go to CPSC’s website at www.cpsc.gov, or call the hotline at 1-800-638-2772 anytime.

Source: U.S. Consumer Product Safety Commission

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**SUMMER OFFICE HOURS**

Summer hours for Cornell Cooperative Extension of Herkimer County:

May 29th through September 3rd, 2007

8:00 am - 4:00 pm

Monday through Friday
IS YOUR HOME PROPERLY INSURED?

For many people, their home is their greatest asset. To protect their investment, homeowners should update their insurance regularly to include improvements, major purchases and increased rebuilding costs, according to the Insurance Information Institute (I.I.I.).

Homeowners should contact their insurance agent or company representative at least once a year to make sure that their insurance is up to date. A major home alteration or addition, even a lifestyle change such as marriage, divorce or a family member moving in (along with their belongings), should trigger a call to your insurance company.

To properly insure your home, the I.I.I. recommends that you ask your agent or company representative three key questions:

1. Do I have enough insurance to rebuild my home?

Your policy needs to cover the cost of rebuilding your home at current construction costs. Unfortunately, some homeowners simply purchase enough insurance protection to satisfy their mortgage lender. Others confuse the real estate value of their home with what it would cost to rebuild it. Quite simply, you should have enough insurance to rebuild your home in the event that it is completely destroyed. Be sure to consider the following types of coverage:

Replacement Cost
- Most policies cover replacement cost for damage to the structure. A replacement cost policy pays for the repair or replacement of damaged property with materials of similar kind and quality.

Extended Replacement Cost
- This type of policy provides additional insurance coverage of 20 percent or more over the limits in your policy, which can be critical if there is a widespread disaster that pushes up the cost of building materials and labor.

Inflation Guard
- This coverage automatically adjusts the rebuilding costs of your home to reflect changes in construction costs. Find out if your policy includes this coverage or if you have to purchase it separately.

Ordinance or Law Coverage
- If your home is badly damaged, you may be required to rebuild it to meet new (and often stricter) building codes. Ordinance or law coverage pays a specific amount toward these costs.

Water Back-Up
- This coverage insures your property for damage from sewer or drain back-up. Most insurers offer it as an add-on to a standard policy.

Flood Insurance
- Standard home insurance policies provide coverage for disasters such as fire, lightning and hurricanes. They do not include coverage for flood (including flooding from a hurricane). Flood insurance is available through the federal government’s National Flood Insurance Program (NFIP) (http://www.floodsmart.gov), but can be purchased from the same agent or company representative who provides you with your home or renters insurance. Make sure to purchase flood insurance for the structure of your house, as well as for the contents. Excess Flood Protection, which provides coverage over and above the NFIP coverage in the event of catastrophic loss by flooding, is available from some insurers. Keep in mind that after signing up for an NFIP flood policy there is a 30-day waiting period before it takes effect.

(continued on page 9)
2. Do I have enough insurance to replace all of my possessions?

Most homeowners insurance policies provide coverage for your personal possessions for approximately 50 percent to 70 percent of the amount of insurance you have on the structure of your home. So if you have $100,000 worth of coverage on the structure of your home, you would be covered for $50,000 to $70,000 worth of the contents of your home, depending on the specific policy.

The best way to determine if this is enough coverage is to conduct a home inventory. A home inventory will detail everything you own and the estimated cost to replace these items if they were to be stolen or destroyed by a disaster. To make the task easier, you can download the I.I.I.’s free home inventory software at http://www.knowyourstuff.org.

You can insure your possessions in two ways: by their actual cash value or their replacement cost. Make sure you review with your agent or company representative which type of coverage is best for your particular situation.

- **Cash Value Policy**
  This coverage pays the cost to replace your belongings minus depreciation.

- **Replacement Cost Policy**
  This coverage reimburses you for the full current cost of replacing your belongings.

To illustrate the difference between the two types of policies, suppose, for example, a fire destroys a 10-year-old television set in your living room. If you have a replacement cost policy for the contents of your home, the insurance company will pay to replace the TV with a comparable new one. If you have an actual cash value policy, it will pay only a small percentage of the cost of a new TV set because the old TV has been used for 10 years and is worth a lot less than its original cost. Some replacement cost policies specify that the new item be purchased by the insurance company as it may be able to purchase at a bulk or special rate. The price of replacement cost coverage is generally about 10 percent more than that of actual cash value.

3. Do I have enough insurance to protect my assets?

Homeowners insurance doesn’t just protect the structure or contents of your home, it also provides liability protection. This covers you against lawsuits for bodily injury or property damage that you or your family members may cause to other people. It also pays for damage caused by pets. Liability insurance pays for both the cost of defending you in court and for any damages a court rules you must pay - up to the limits of your policy. Most homeowners insurance policies provide a minimum of $100,000 worth of liability insurance, but higher amounts are available.

It is important to purchase enough liability insurance to protect your assets. If the standard liability coverage in your homeowners policy is not sufficient, you may need an excess liability, or umbrella, policy, which provides additional coverage over and above what is covered in your home (and auto) insurance policy.

For more information on how to properly insure your home, go to the I.I.I. Web site: http://www.iii.org.

The I.I.I. is a nonprofit, communications organization supported by the insurance industry.

Source: Insurance Information Institute
The Department of Commerce’s National Telecommunications and Information Administration (NTIA) announced the final rule for the Digital-to-Analog Converter Box Coupon Program (coupon program) designed to help consumers continue receiving free, over-the-air television when full-power television stations cease analog broadcasting after February 17, 2009, as authorized in the Digital Television Transition and Public Safety Act of 2005 (the Act). Digital television will provide consumers with a clearer picture, more programming and will free up much needed spectrum for advanced wireless broadband services and interoperable communications among emergency first responders.

The transition from analog to digital television is a historic change and brings with it considerable benefits for the American consumer. The coupon program is designed to help ease the transition to digital TV. Not only will the transition help expand consumer choices, but more importantly, the digital transition will enable more efficient use of the nation’s airwaves providing new advanced wireless services and increased public safety services for all Americans.

Starting Jan. 1, 2008, all U.S. households will be eligible to request up to two $40 coupons to be used toward the purchase of up to two, digital-to-analog converter boxes, while the initial $990 million allocated for the program is available.

If the initial funds are used up, the Act permits funding to increase by $510 million, upon certification to Congress that the initial allocated amount is insufficient to fulfill coupon requests. If the additional funds are needed, eligibility for those coupons will be limited exclusively to over-the-air-only television households. Consumers requesting coupons from these contingent funds must self-certify to NTIA that they do not subscribe to cable, satellite or other pay television services. This program is structured to monitor demand to help ensure that over-the-air reliant households will not lose total access to television broadcasts after the Feb. 17, 2009, transition date.

With the Coupon Program and a successful analog-to-digital transition involving the public, industry and government, the switch from analog to digital television will be completed as planned.

Households using analog televisions will not be able to receive digital broadcasts after February 17, 2009, unless the analog television is connected to a box that converts the digital signal to an analog format, or the analog television is connected to cable or satellite service. While converters may be important to connect some TVs, other viewers may not need or want converters, such as those who have digital televisions or pay TV service.

The final rule is based on the Act and public comments to establish the national coupon program for digital converter boxes. The final rule sets forth the framework for the coupon program and provides guidance for consumers, television converter box manufacturers, and retailers regarding eligibility, responsibilities, and certifications. For more information please visit the website www.ntia.doc.gov

Source: National Telecommunications and Information Administration
ENERGY DRINKS LACK USEFUL LABELING

Last year’s launch of more than 500 new energy drinks created a $2.3 million business. Although energy drinks are frequently touted to provide a ‘burst of energy’ consumers need to be careful label readers to know where exactly that burst is coming from.

Almost one-third of U.S. teenagers (7.6 million) consume energy drinks. They choose advertised drinks when cramming for exams, participating in athletics or looking for a “buzz.”

That buzz comes from stimulants, such as caffeine and guarana. Label ingredient lists may include the names, but consumers have no way to know how much of each is in a product unless the manufacturer chooses to list amounts. Current nutrition labeling laws do not require manufacturers to disclose how much caffeine is in a product. The amount of guarana and other stimulants is also often unlisted.

As recent news reports have shown, individuals may not even discover their sensitivity to the effects of stimulants until drinking one or more of the popular products. The resulting headaches, heart arrhythmias or elevated blood pressure can be frightening and/or life-threatening in some circumstances.

Tests of popular high energy drinks show some having 15 to 93 milligrams per serving more caffeine than carbonated sodas. Others contain more caffeine than a Starbucks Doubleshot (106 mg per serving) or twice as much caffeine as a can of Coke or Pepsi.

Caffeine is classified as a drug because it stimulates the central nervous system by increasing heart rate and causing an individual to be feel more alert. Too much caffeine can cause anxiety, dizziness, headaches and can interfere with normal sleep.

Add in a shot of guarana and you have a drink with a significant amount of stimulant. Energy drinks also have high levels of sugar. When accompanied by inactivity, those extra calories produce stored energy in the form of weight gain.

Energy drinks provide few if any of the needed vitamins and minerals provided by healthier beverage choices, such as low fat milk and 100 percent fruit juice. Even plain water is a better choice for most individuals.

Instead of reaching for a bottle or can when you need an energy boost, lace up a good pair of shoes.

The neurotransmitters, such as endorphins and serotonin, released in response to exercise provide what is commonly referred to as a “runner’s high.” Take the initiative to create your own natural stimulants.

Source: Iowa State University, University Extension, Extension News, 2/2007
Passwords are a common form of authentication and are often the only barrier between a user and your personal information. There are several programs attackers can use to help guess or "crack" passwords, but by choosing good passwords and keeping them confidential, you can make it more difficult for an unauthorized person to access your information.

Why do you need a password?

Think about the number of PIN numbers, passwords, or passphrases you use every day: getting money from the ATM or using your debit card in a store, logging on to your computer or email, signing in to an online bank account or shopping cart...the list seems to just keep getting longer. Keeping track of all of the number, letter, and word combinations may be frustrating at times, and maybe you've wondered if all of the fuss is worth it. After all, what attacker cares about your personal email account, right? Or why would someone bother with your practically empty bank account when there are others with much more money? Often, an attack is not specifically about your account but about using the access to your information to launch a larger attack. And while having someone gain access to your personal email might not seem like much more than an inconvenience and threat to your privacy, think of the implications of an attacker gaining access to your social security number or your medical records.

One of the best ways to protect information or physical property is to ensure that only authorized people have access to it. Verifying that someone is the person they claim to be is the next step, and this authentication process is even more important, and more difficult, in the cyber world. Passwords are the most common means of authentication, but if you don't choose good passwords or keep them confidential, they're almost as ineffective as not having any password at all. Many systems and services have been successfully broken into due to the use of insecure and inadequate passwords, and some viruses and worms have exploited systems by guessing weak passwords.

How do you choose a good password?

Most people use passwords that are based on personal information and are easy to remember. However, that also makes it easier for an attacker to guess or "crack" them. Consider a four-digit PIN number. Is yours a combination of the month, day, or year of your birthday? Or the last four digits of your social security number? Or your address or phone number? Think about how easily it is to find this information out about somebody. What about your email password—is it a word that can be found in the dictionary? If so, it may be susceptible to "dictionary" attacks, which attempt to guess passwords based on words in the dictionary.

Although intentionally misspelling a word ("daytt" instead of "date") may offer some protection against dictionary attacks, an even better method is to rely on a series of words and use memory techniques, or mnemonics, to help you remember how to decode it. For example, instead of the password "hoops," use "[I][l]ike [T]o [p]lay [b]asket[b]all." Using both lowercase and capital letters adds another layer of obscurity. Your best defense, though, is to use a combination of numbers, special characters, and both lowercase and capital letters. Change the same example we used above to "[l][l]2pBb," and see how much more complicated it has become just by adding numbers and special characters.

Don't assume that now that you've developed a strong password you should use it for every system or program you log into. If an attacker does guess it, he would have access to all of your accounts. You should use these techniques to develop unique passwords for each of your accounts.

(continued on page 13)
DEALING WITH TRAVEL DELAYS

Airline delays caused by bad weather, traffic control problems, and mechanical repairs are hard to predict. If your flight is canceled, most airlines will rebook you on the earliest flight possible to your destination, at no additional charge. If you're able to find a flight on another airline, ask the first airline to endorse your ticket to the new carrier. This could save you a fare increase, but there is no Federal rule requiring them to do so.

Each airline has its own policies about what it will do for delayed passengers; there are no federal requirements. If your flight is delayed or canceled, ask the airline if it will pay for meals or a phone call. Contrary to what many people believe, airlines are not required to do so. However, there are Federal regulations that protect consumers when flights are overbooked.

Find more tips about dealing with delayed, canceled or overbooked flights at the Consumer Action website: http://www.consumeraction.gov/caw_travel_problems_flights.shtml

To check and see if there are currently delays at your arrival or departure airport, check out the FAA's Flight Delay Information website: http://www.fly.faa.gov/flyfaa/usmap.jsp

Source: U.S. Dept. of State
DECIDING WHEN TO RETIRE

Thoughts of retirement may be on the distant horizon or as near as the front doorstep. How far off may depend on your feelings about your job or career and how prepared you think you are to leave the 9-to-5 grind behind. You are ultimately the only one who can decide if and when the time is right to retire. The best step is to do your homework so you’re prepared for this important step in life.

Revisit Your Goals

Imagine what you would like your retirement to look like. Money, work, health, housing, and lifestyle will all factor into your retirement. So ask yourself these questions:

- How much money do I have for retirement?
- How much money will I need to pay bills in retirement?
- Do I want to travel?
- What’s the cost of living where I plan to live?
- Will I have my mortgage paid off?
- How much should I budget for medical expenses and/or insurance?
- What debts can I pay off before retiring?

Your answers to these questions are important. They will help you decide how much money you’ll need for the type of retirement lifestyle you want. By knowing how much money you can count on and how much you expect to spend, you can decide if you can afford to retire.

Retirement Reality Check

Find out how much money you’ll need to live the retirement lifestyle you want. Financial experts say you’ll need at least 70 percent of your pre-retirement income to live comfortably in retirement. However, if you expect to replace work-related expenses with travel, entertainment, or other activities, you may need more. With good health, your retirement could last 30 years or more.

Use the American Association for Retired Persons (AARP’s) retirement calculator to estimate what you’ll need for retirement. You can find this at http://sites.stockpoint.com/aarp Rc/wm/Retirement/Retirement.asp?act=LOGIN

Plan for How Long You Expect to Live

While no one can plan how long they’ll live, there are several ways to make an educated guess. Factors such as family history, personal health, and lifestyle will affect your estimated longevity. Some of your later years may not be as active as your early ones, but they might be just as expensive thanks to medical costs. These are important factors in planning for how long your retirement nest egg needs to last.

Social Security Decisions

Many people don’t realize that the earliest you can start receiving Social Security is age 62. If you choose to draw benefits at 62, you will only receive 80 percent of what you would if you waited until your “normal” retirement age.

And many people don’t realize that the “normal retirement age for Social Security is no longer 65. It is gradually moving up to age 67. If you wait until age 70, your monthly benefits will be even higher.

Some choose to defer their Social Security benefits for as long as possible to increase the monthly benefits. Others start at age 62 even though the benefits are less. Why? Because they get almost three years of extra payments that they then invest.

(continued on page 15)
PORTION SIZE IMPACTS MEALTIME CALORIES

The eating environment is an important factor influencing the amount of food and calories a child consumes. Research suggests that an eating environment that provides convenient access to large portions of palatable, energy-dense food may lead to overeating and perhaps obesity in children.

Scientists have debated the age at which children become susceptible to overeating large portions. Dr. Jennifer Fisher, a scientist at the USDA/ARS Children’s Nutrition Research Center (CNRC), has conducted research showing effects of large food portions on children’s mealtime energy intake. Her study, published in the journal Obesity in February 2007 provides insight.

Children ranging in age between 2 and 9 years were either given an age-appropriate entrée at the dinner meal, a portion or the opportunity to serve themselves. Dr. Fisher shared the following key findings from her research.

- The larger portion entrée led to increased calorie intake for all children including as young as two years.
- The larger portion entrée led to an average 13% higher energy intake at the meal.
- Children took similar numbers of bites regardless of the portion size, but ate bigger bites when served the larger portion.
- Children who were most affected by the larger portions ate less when allowed to serve themselves than when the large portion was served to them.

Dr. Fisher concludes, “The results of this study demonstrate that serving large portion entrees at meals promotes children’s energy intake at meals, even among toddlers. The potential protective effect of allowing children to self-determine portion size needs further study.”

Additional information can be found on the CNRC website at www.kidsnutrition.org/faculty/fisher.htm.

Source:Nutrition and Your Child, No. 1, 2007

The Inflation Factor

Like predicting how long you’ll live, trying to anticipate inflation over the next 20, 30, or even 40 years isn’t an exact science. But what may look like a hefty retirement account now may shrink substantially down the road because of inflation.

For example, let’s assume that inflation increases at 3 percent a year. If you retire at age 60 on a yearly income of $40,000, you’ll need $72,000 by the time you’re 80 to maintain your standard of living. At age 85, or 25 years after you retire, you’ll need $83,800.

Making the Leap

Deciding if you can afford to retire is personal and the answer is different for everyone. The best strategy is to do your homework and determine how much money you need to set aside to pay for the retirement lifestyle you want.

Take Action

$ Use the Social Security Administration's retirement planner to help make decisions about when to start getting benefits. <http://www.ssa.gov/retire2/>
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