Great Ways to Deal with Life’s Challenges…

♦ Accept that some days you’re the pigeon, and some days you’re the statue.
♦ Always keep your words soft and sweet, just in case you have to eat them.
♦ You may be only one person in the world, but you may also be the world to one person.
♦ Some mistakes are too much fun to only make once.
♦ Don’t cry because it’s over. Smile because it happened.
♦ We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names, and all are different colors but they all have to live in the same box.

♦ A truly happy person is one who can enjoy the scenery on a detour.
♦ Happiness comes through doors you didn’t even know you left open.

Source: Unknown
Every autumn we revel in the beauty of the fall colors. The mixture of red, purple, orange and yellow is the result of chemical processes that take place in the tree as the seasons change from summer to winter.

During the spring and summer the leaves have served as factories where most of the foods necessary for the tree’s growth are manufactured. This food-making process takes place in the leaf in numerous cells containing chlorophyll, which gives the leaf its green color. This extraordinary chemical absorbs from sunlight the energy that is used in transforming carbon dioxide and water to carbohydrates, such as sugars and starch.

Along with the green pigment are yellow to orange pigments, carotenes and xanthophyll pigments which, for example, give the orange color to a carrot. Most of the year these colors are masked by great amounts of green coloring.

Chlorophyll Breaks Down
But in the fall, because of changes in the length of daylight and changes in temperature, the leaves stop their food-making process. The chlorophyll breaks down, the green color disappears, and the yellow to orange colors become visible and give the leaves part of their fall splendor.

At the same time other chemical changes may occur, which form additional colors through the development of red anthocyanin pigments. Some mixtures give rise to the reddish and purplish fall colors of trees such as dogwoods and sumacs, while others give the sugar maple its brilliant orange.

The autumn foliage of some trees show only yellow colors. Others, like many oaks, display mostly browns. All these colors are due to the mixing of varying amounts of the chlorophyll residue and other pigments in the leaf during the fall season.

Other Changes Take Place
As the fall colors appear, other changes are taking place. At the point where the stem of the leaf is attached to the tree, a special layer of cells develops and gradually severs the tissues that support the leaf. At the same time, the tree seals the cut, so that when the leaf is finally blown off by the wind or falls from its own weight, it leaves behind a leaf scar.

Most of the broad-leaved trees in the North shed their leaves in the fall. However, the dead brown leaves of the oaks and a few other species may stay on the tree until growth starts again in the spring. In the South, where the winters are mild, some of the broad-leaved trees are evergreen; that is, the leaves stay on the trees during winter and keep their green color.

Weather Affects Color Intensity
Temperature, light, and water supply have an influence on the degree and the duration of fall color. Low temperatures above freezing will favor anthocyanin formation producing bright reds in maples. However, early frost will weaken the brilliant red color. Rainy and/or overcast days tend to increase the intensity of fall colors. The best time to enjoy the autumn color would be on a clear, dry, and cool (not freezing) day.

Enjoy the color, it only occurs for a brief period each fall.

Source: SUNY College of Environmental Science and Forestry, “The Splendor of Autumn”

For status of color changes in New York, go to website www.ILoveNY.com for the annual “Foliage Report” available in mid-September.
September Health & Nutrition Forum
“Power Foods” for Your Health

Low Fat? High Protein? Turns out vegetables and fruits are the most important “power foods” for your health. Learn the little known secrets and important aspects of the foods that will power your lifestyle, keep you young, and help you to lose weight. Explore the latest research about nutrition and food that will help you feel and look your best.

**Speaker** ........................... Linda Quinn, MS, RD, CDN, Nutrition Services Administrator, Central NY Developmental Services Office, Syracuse and nutritional spokesperson for the New York Apple Association

**When** ............................. Wednesday, September 27, 2006
3:30 to 5:00 PM

**Where** ............................ Basloe Library, Main Street, Herkimer

**To Register** ............... Please call Cornell Cooperative Extension of Herkimer County at 866-7920

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Central New York Farm Progress Show

September 13 & 14, 2006 - 10:00 am to 4 pm
Len-Lo Farms in Mohawk, NY
Leonard and Lois Gilbert - Darrel and Jill Gilbert

*Field Demonstrations
*New Equipment
*Plowing and Secondary Tillage
*Forage Harvesting
*Food and Refreshments

Be sure to stop by the Cornell Cooperative Extension exhibit in the main building.

**Hope to see you there!**

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CCE office hours returned to:
8:30 am to 4:30 pm Monday through Friday
starting Tuesday, September 5, 2006
It’s back to school time and for many that means packing school lunches. Day in, day out people are packing the same lunches - white bread sandwiches, chips, and a cookie. But who says lunches can’t be colorful, nutritious and filling?

Making Better Sandwiches

White bread can get boring and does not provide much fiber. Try these alternatives: whole wheat version of bread, wraps, pitas, or rolls.

Mustard and mayo are fine options but try to use light mayo. You can also spice things up by mixing flavored mustards with the mayonnaise.

Bologna, and ham are old standbys, but not the most exciting or healthy options. Try these instead: flavored turkey, roasted vegetables, tomato and cheese, egg, chicken or tuna salad.

Here are some healthy snack options to add to your packed lunch:

♦ Baby carrots
♦ Rice cakes (available in a variety of flavors)
♦ Dried fruits/nuts
♦ Yogurt
♦ Applesauce
♦ Sliced vegetables and dip
♦ Part-skim mozzarella sticks
♦ Pretzels

Planning makes it easy.

♦ Post a list. A good use of all those refrigerator magnets is to hold a list of your favorite lunch items like tuna salad, vegetable soup, bran muffins, etc. Add to it whenever you get an idea. It will keep your lunches from getting boring.

♦ Make a lunch at dinner. Pasta for supper? Put some in a lunch container, then add the leftover vegetables and some salad dressing for an instant pasta salad - ready to go in the morning! Tacos tonight? All the trimmings will liven up tomorrow’s sandwich.

♦ Have a fallback pattern. Know what to pack when you don’t know what to pack! Have a basic lunch plan of a piece of fruit, a zippered bag of pre-cut vegetables, a sandwich on whole-grain bread and a small nonfat yogurt. Keep these staples in your kitchen so it will be easy to grab and go!

♦ Keep it fresh. Soggy sandwiches and salads aren’t appealing, so pack wet ingredients separately. Lettuce and tomato slices can be put in a small plastic bag and added to sandwiches at the last minute. Salad dressings and other condiments can be put in small containers.

♦ Play it safe. The basic food safety rule says to keep hot foods hot and cold foods, cold. If you can’t use a refrigerator, keep your lunch cold by packing it in an insulated cooler or lunch bag with a frozen ice pack. It will stay fresh up to six hours. A frozen juice box will also keep your food chilled, and be slushy enough to drink with lunch. If foods need to stay hot, pack them piping hot into a good thermos.

Shared by: Melissa Pryputniewicz, Summer Nutrition Assistant
With school back in session, you can have fun with your children or grandchildren by decorating brown bags for school lunches. Children can design and decorate their own or create one for a friend or sibling.

♦ Mom and Dad can decorate a few bags for each month. (What an opportune time to print an encouraging and personal note to your child.)

♦ Do holiday bags just before birthdays or any other special days celebrated by your family.

♦ Design a family crest for your bags. What a way to individualize lunch by illustrating interests unique to your family.

♦ Ask your children to draw a favorite vacation experience to discuss with their friends at lunch.

Here are some simple and inexpensive ideas for decorating lunch bags.

♦ Drawing with crayons, markers or colored pencils. (Avoid chalk as it easily rubs off on books and clothing).

♦ Finger paints or watercolors

♦ Stencils

♦ Stickers and Stamps

♦ Texture rubbings

♦ Cut and paste using a variety of colored paper, wallpaper scraps, tissue or pictures, and words cut from magazines.

Add glitter to your finished drawing or painting.

Just imagine how proud your child will be when they receive compliments from other children or teachers on their finished work.

Parenting tips

♦ Suggest and encourage but don’t dwell on the decorating process

♦ Remember the bag will eventually end up in the recycling bin at school, not in the Louvre or even a display on the refrigerator.

♦ Fill some time, have some fun!

Even Start’s Book of the Month

Lynn Munsinger, an illustrator, uses color and a unique character perspective to make the author’s story come to life. Try reading these books to your child. Perhaps they’ll gain inspiration for their own masterpieces.

Tacky the Penguin: by Helen Lester

Howliday Inn: by James Howe

Three Cheers for Tacky: by Helen Lester

A Porcupine Named Fluffy: by Helen Lester

Remember your local library as a source for help while searching for children’s books. Have them direct you to the Caldecott Medal Winners. These award winning books were honored for outstanding picture book illustrations. A great place to start.

Shared by: Becky Benson, Even Start Program Educator
Many of us have fond memories of visits with our grandparents, such as an afternoon spent baking cookies or a special weekend together. However, for many families throughout the country, the time grandchildren and grandparents spend together is changing. Grandparents are frequently being called upon to raise their grandchildren. According to the 2000 U.S. Census, New York State ranks sixteenth in the country with 6.1 percent of grandparents responsible for their grandchildren. In New York State, more than 143,000 grandparents are raising their grandchildren, and over 400,000 children live in households headed by a grandparent.

Situations vary. Some grandchildren reside with their parents in their grandparents' home. An increasing number of children are residing without their parents at grandma and grandpa's. This trend transcends all socioeconomic, geographic and ethnic lines.

Usually when grandparents take on the parenting role, it is a result of a problem related to the child's parent. Causes include: child abuse and/or neglect, substance abuse, divorce, abandonment, unemployment, incarceration, teenage pregnancy, HIV / AIDS, mental health issues, or death. Often grandparents are asked to assume responsibility for their grandchildren with little or no notice.

This arrangement is fraught with difficulties and complications but it has its rewards as well. Both grandchildren and grandparents may grieve for the parents and children that are not present. Emotional and behavioral difficulties are common in grandchildren as they deal with new arrangements or relationships. Sometimes it is the confusion of a recurring arrangement as parents enter and leave rehab facilities or are incarcerated and released from prison. Often grandchildren also have special needs such as fetal-alcohol syndrome or developmental delays as a result of their parent's addictions. In addition, grandparents may feel guilt about their children's problems.

Caring for grandchildren also poses legal and financial problems. Grandparents often do not have legal custody of their grandchildren. This can impact enrolling children in school and the grandchildren's eligibility for medical benefits. Grandparents are often retired and living on a fixed income in smaller quarters. A study by the Illinois Department of Aging reported that 27% of children living in grandparent-headed households were impoverished, and grandparent caregivers were 60% more likely to live in poverty than grandparents not raising grandchildren.

However, the situation is not all bleak. Solomon and Marx, in a study using national data, conclude that grandchildren who are raised by their grandparents are healthier, have fewer behavioral problems and are better socially adapted than children living in single-parent or remarried homes. According to research by M.P. Jendrik, a majority of care giving grandparents reported "experiencing a greater purpose for living" and some felt that "providing care to their grandchildren helped them feel young and active."

(continued on page 7)
Lenora M. Poe in her article "Connecting the Bridges: Grandparenting Grandchildren" recommends the following tips for grandparents raising grandchildren:

😊 Keep up your own health. Get regular checkups and follow your doctor's advice. Try to get an adequate amount of sleep and do not skip meals.

😊 Walk or exercise three times a week for about 20 minutes. This reduces physical tension.

😊 Insist on a regular quiet hour. Children can take naps or have a quiet time in their rooms. Teens can listen to their music through earphones. Learn to relax during this time.

😊 Do something you enjoy. Participate regularly in at least one hobby or activity.

😊 Talk out your problems with understanding friends or other grandparents.

😊 Consider your religious community and personal faith for strength and assistance.

😊 Concentrate on the task at hand. Don't dwell on the past.

😊 Take time for yourself. Look for events where grandchildren can enjoy time apart from you. There might be story hours at the library or activities at the YMCA, YWCA or Boys and Girls Clubs. Some programs in your community may be free or low cost.

😊 Looking too far ahead can also be overwhelming. If you can't take it a day at a time, try to accomplish one thing at a time.

😊 Try to unclutter your life. Prioritize. Eliminate all the non-essentials. Learn to say "no."

😊 Practice patience. Let those you are caring for do as much for themselves as possible.

😊 Set limits with grandchildren and stick to them.

😊 Focus on the positive and keep your sense of humor.

😊 Let yourself off the hook. Your adult child's circumstances are not your fault.

😊 Accept reality. See things as they are and not how you wish them to be.

😊 Eliminate hurtful thoughts and self pity. These negative emotions only drag you down.

😊 Reward yourself. Even small rewards will help your emotional well being.

😊 Avoid isolation. Make an effort to maintain friendships, even if it is only by telephone for now.

😊 Join a support group. This is an excellent place to get information, ideas and emotional support.

😊 Since you probably have not had to "parent" for a while, you may find it useful to look into parenting classes to learn new methods for helping children develop self-esteem, confidence, accountability and responsibility.

To find out about local support groups, you can contact the AARP Grandparent Information Center at 1-800-424-3410 or website www.aarp.org/grandparents.

Source: CCE Update Schenectady County, 7/06-8/06
WHEN INCOME DECREASES BUT THE BILLS KEEP COMING...

Don't ignore the situation..... contact creditors NOW.

Explain your circumstances before you become delinquent. Creditors are much more willing to work with you if they are forewarned that there are problems. If you're already 90 days late, they'll probably turn the account over to their collections department.

Contacting creditors early can help minimize the damage:

$ The creditor may eliminate late charges.

$ They may not report your delinquency to credit reporting agencies.

$ You may have to pay only interest charges for a short period of time.

$ You may be able to prevent utilities being cut off.

$ They may not turn your account over to a collection agency.

$ They may forego current payments if you agree to add payments to the end of your loan (e.g. auto loans).

While the initial contact can be by telephone, it may be best to contact your creditors in writing. A letter is recommended because:

☑ You have a chance to think things through without the creditor interrupting or redirecting you.

☑ Both you and your creditor will have a written record of your proposal.

☑ You may avoid being intimidated by the creditor.

When writing your letter, determine: (see sample letter on page 9)

$ How much take-home income can you count on?

$ Your current fixed expenses? (housing, car payment, etc)

$ Your current variable expenses? (food, clothing, recreation, contributions, etc.)

$ How long will your income be reduced?

$ Suggest to the creditor what you think is a reasonable amount. DON'T promise more than you can pay!

All debts are important, but some impact your family more than others. Make sure you contact higher priority creditors first. Utility bills are more critical than department store charge accounts, for example.

Priority List:

1. Mortgage/rent
2. Auto loan
3. Insurance (auto, medical)
4. Utilities
5. Loans (banks, finance companies, student loans)
6. Credit cards (bank cards, retail cards)
7. Miscellaneous bills

(continued on page 9)
### Sample letter to creditors:

<table>
<thead>
<tr>
<th>Your Name</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Your address</td>
<td></td>
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<tr>
<td>Date letter written</td>
<td></td>
</tr>
<tr>
<td>Creditor name &amp; address</td>
<td></td>
</tr>
<tr>
<td>Re: Account Number</td>
<td></td>
</tr>
</tbody>
</table>

I am writing to request a temporary change in the repayment terms of my account. I have become unemployed and have had to make some financial adjustments.

However, when I carefully examined my financial situation and made a strict budget for my basic expenses, it also became necessary to ask each of my creditors to accept a reduced payment for ____ months.

I would appreciate your cooperation in making this payment plan work. In place of my regular monthly payment of $ ____ due on the ____ , I am requesting that you accept payments of $ ____ due on the ____ . I assure you that I will add no further debt until my financial situation improves.

I will begin making normal payments again as soon as possible. I regret that I have to ask for this consideration and hope that you will understand. I will notify you immediately when there is a change in my situation, and in any event, I will re-contact you in 60 days.

Your understanding during this difficult time is most appreciated.

Sincerely,

(signature)

Name printed

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After you’ve written, make sure you have a file copy of each letter and indicate the date you mailed it.

Keep a copy of your overall plan near the phone. If creditors call, refer to your other obligations and stick to your proposal if at all possible. Be honest and courteous but don't promise to increase any payments if it means reducing what you promised to another creditor.

Source: Consumer Credit Counseling Service of Central New York
EAT SMART: HOW TO FILL UP, NOT OUT!

We’ve all heard “What you don’t know can’t hurt you” but the truth is, lack of knowledge CAN be harmful. When it comes to eating, we might say “What we don’t know CAN make us gain weight.”

Following are tips to “Eat Smart” to help a person fill up, not out!

- Don’t Let Tastes Go to Waist - It takes an excess of about 3,500 calories to gain a pound. One hundred extra calories a day can put on 10 pounds a year. A bite here, a bite there and we’ve run up 100 (OR MORE!) calories in just a few tiny tastes. See example on page 12. If you’ve been adding “mystery” pounds, consider counting the calories in those “tiny” bites!

- Avoid Portion Distortion - Here are some commonly cited images to help visualize approximate portion sizes, whether at home or eating out.
  - 3 ounces of meat = a deck of cards or the palm of your hand
  - 1/2 cup of cereal, rice, pasta or ice cream = 1/2 baseball
  - 1-1/2 ounces of natural cheese = a 9-volt battery or 3 dominoes
  - 1 teaspoon butter, margarine, mayonnaise or oil = a thumb tip (the top joint)
  - 1 tablespoon of salad dressing or peanut butter = 1/2 ping-pong ball

If restaurant main dish portions are larger than you want, share them with a friend or order an appetizer or side dish instead. If you’ll be able to refrigerate leftovers within TWO hours of being served, take extra food home for a later meal. Eat within TWO days for best safety and quality.

Be size-wise and order smaller burgers, fries and drinks. If we super-size our food, we may super-size ourselves, as well too!

- Slow Down to Slim Down - It takes about 20 minutes after food enters our mouths before the brain starts perceiving we’re filling up.

Choose Foods That Help You Feel Full - Choosing nutrient-dense foods higher in fiber and water and lower in fat and sugar helps you feel full, obtain essential nutrients and aid in weight loss/maintenance. Some tips for food choices from the various food groups include:

- Bread, Cereal, Rice and Pasta - Choose those with higher fiber and water contents. For example, choose whole grain bread and cereals. Avoid eating lots of dry, low fiber foods that are easy to, overeat, such as dry crackers, pretzels, etc.

- Fruits and Vegetables - Most fruits and vegetables can be eaten in unlimited quantities as they’re high in water and fiber. Just go easy on adding fat and sugar. Include a variety of forms of fruit, since juices by themselves offer very little fiber and dried fruits have a much smaller volume than regular fruit.

- Milk, Yogurt and Cheese - Choose lower fat forms. We can have about two glasses of skim milk for the same calories as 1 glass of whole milk.


(continued on page 11)
Step It Up - Health experts recommend walking around 10,000 steps/day (about 5 miles) on most days for cardiovascular health. It’s possible more steps may be needed for weight loss.

The average person gets less than 6,000 steps per day. Many people need to include some type of daily walking program for about a half hour to one hour to get to 10,000 steps. If you can’t get to 10,000 steps, becoming more active than you were before is still better than not being active at all.

As a general guideline, a person will burn about 100 calories walking a mile. Fitness, weight and age will affect how many calories each person burns.

Investing in an inexpensive pedometer is a good way to begin and stay motivated with walking. Determine your current number of steps for a couple of days and gradually build up.

Shoes are the most important equipment. They should be flexible with good support and allow the foot to expand while walking. The more often a person walks, the more frequently shoes need to be replaced. If you walk daily, you may need new shoes every six months. If you only plan to walk, buy walking shoes. If you might progress to a little jogging, buy running shoes. Comfortable, well-fitting socks are important to prevent blisters.

To help stay on track, track your steps. Keeping a record of how you’re doing can help you stay on target.

Sleep On It - Too little sleep may lead to weight gain. Studies suggest chronic sleep loss can make it harder to maintain or lose weight by affecting various components of metabolism that influence hunger and weight gain. Though most healthy adults generally need an average of eight hours of sleep nightly, some people can function on less while other may need more, according to the National Sleep Foundation (NSF). Here are general tips from NSF that may help you sleep better:

- Drink less fluids before bedtime
- Avoid heavy meals shortly before bedtime.
- Don’t smoke.
- Go to bed and get up at the same time daily, including weekends.
- Exercise regularly, but at least three hours before going to bed.
- Avoid napping during the day if you have trouble sleeping at night
- Avoid caffeine and alcohol in the late afternoon and evening. While caffeine may keep you awake, alcohol may cause you to awake later in the night.

If you continue to have sleep problems, check with your physician. For more ideas, check their web site at www.sleepfoundation.org

Source: University of Nebraska Lincoln Cooperative Extension in Lancaster County
TINY BITES TOTAL BIG CALORIES!

✅ BITE 1: One-fourth cup of orange juice remains in the carton. You might as well finish it, right? **Calories: 26**

✅ BITE 2: Two tablespoons of granola are left in the box. It’s hardly worth returning to the cupboard. You add it to your serving of cereal. **Calories: 64**

✅ BITE 3: You add two teaspoons powdered cream substitute in the coffee at work. Someone made really strong coffee today. Adding creamer is the only way you can stand the taste. **Calories: 20**

✅ BITE 4: Your take just a small “sample” of the cake in the break room. Well, maybe a second “sliver” would be O.K. too! **Calories: 73**

✅ BITE 5: Oops! You forgot to ask them to leave the mayo off the hamburger this noon. **Calories: 100**

✅ BITE 6: Add two mints. You also forgot to have them leave off the onion! Better have a mint or two for your breath, just in case. **Calories: 20**

✅ BITE 7: You take a small chocolate from your coworker’s candy jar. You have to crank out a big report this afternoon. This is for medicinal purposes only! **Calories: 25**

✅ BITE 8: A second chocolate from your coworker’s candy jar. You finished the report - what better way to celebrate? And besides, it’s just a tiny piece of candy. **Calories: 25**

✅ BITE 9: There you are with a handful of snack mix. The gang has gotten together after work to celebrate completing the report. You just order mineral water; but surely just a handful of mix can’t have many calories. **Calories: 55**

✅ BITE 10: Cheese on cracker at grocery store. After all, it’s a small sample. **Calories: 55**

✅ BITE 11: Two tablespoons macaroni and cheese. You’re trying out a new recipe. You taste as you cook to get the seasonings just right. **Calories: 54**

✅ BITE 12: One-fourth cup macaroni and cheese. Your new recipe tasted great; however, there’s a small amount left over. It hardly seems worth the effort to refrigerate only a fourth cup. You don’t want to toss it, so you eat it. **Calories: 108**

The Grand Total “Extra” Calories For The Day: **675**

**Source:** University of Nebraska Lincoln, Cooperative Extension in Lancaster County

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KNOW BEFORE YOU GO

Before you head out on your next road trip, find out how much you’ll be spending on gas to see if it’s worth the trip. The AAA Fuel Cost Calculator estimates the amount and cost of gas needed by using current gasoline prices from AAA’s daily, online Fuel Gauge Report, as well as the latest highway fuel economy ratings from the U.S. Environmental Protection Agency.

At [http://www.fuelcostcalculator.com/](http://www.fuelcostcalculator.com/), you can find out the average cost of gas by region and enter in your trip information to see how much your estimated gas cost would be for both one-way and roundtrip. The site allows you to select your starting location and destination from a list of cities, as well as the make, model, and year of your vehicle.

For tips on saving gas, check out:


STAY INVOLVED IN YOUR CHILD’S SCHOOL

It's a downward trend. As children start kindergarten, parents are quite involved with their education. They attend parent-teacher conferences, cheer on other children at school concerts and events, and hang-up schoolwork in the family art gallery on the refrigerator.

But sometimes parents distance themselves from school as their children grow older. Kids seem to be doing well without as much involvement. They're supposed to be independent. Right?

Kids need their parents to stay actively involved in their education throughout middle and high school.

Parents can easily stay involved in small ways that will make a big difference. For example:

☐ Maintain ongoing communication with your child's teacher(s). Call to check before trouble appears. See if teachers have email.

☐ Join a parent-teacher organization. If you can't volunteer all the time, say so.

☐ Volunteer to help out in small ways. Check with the teacher or the school's volunteer coordinator.

☐ Help seniors fill out college applications.

☐ Volunteer to speak on career day.

☐ Attend all conferences. If you can't make it on the designated date, arrange to meet at another time.

Source: Delaware County September 2004

ENERGY SAVING FACTS

Did you know…?

☐ Screen savers don’t save energy. Power-save mode does. (Set your computer to power-save, or sleep mode.)

☐ A laptop uses half the electricity of a desktop computer.

☐ Shutting a computer down daily does not shorten its life. (Turn off your computer overnight and on weekends.)

☐ Liquid crystal display (LCD) screens use less than half the energy of the traditional cathode ray tube (CRT).

☐ Each 1,000 watts used costs $900 per year. (Always buy energy-efficient equipment.)

☐ Computer peripherals account for 10 percent or more of a work station’s energy use. (Shut off peripherals, like printers, with your computer.)

☐ A typical computer left on permanently consumes more than $100 per year in electricity. (Power-save, or sleep mode and overnight shutdown can reduce annual use by 85 percent.)

Source: http://www.utilities.cornell.edu/utl_energyfactoid.html
HELP CHILDREN DEVELOP THINKING SKILLS

Children can solve many problems if they learn and practice problem-solving skills. What are these basic thinking skills that children need to learn?

When children notice details with their eyes, they can name things and describe them.

◊ "Tell me about what you see."
◊ "Tell about this after you touch, (taste, listen, smell) it."

When children make comparisons, they are looking at two or more things and seeing how they are the same or different. Children need to notice details in order to compare.

◊ "Do these things look the same or are they different?"
◊ "What makes these objects look alike?"

When children classify, they are able to sort objects, people, events, and ideas into groups to which they can belong. As children sort, they are noticing details and making comparisons.

◊ “Pick out all the objects that are (red).”
◊ “What is the name of the group to which will these objects belong?”

Children need to learn to sequence: to describe the order in which a series of events happened. They need to be familiar with the words used to describe each type of order.

◊ "What happened first, next, and last?"
◊ "Tell what color object comes next in this pattern?"

When children are able to figure out either the cause or the effect of an action or an event, they are able to understand "why" it happened or "what" will happen next. They will begin to realize that there are reactions or results for everything that happens.

◊ "Tell why you think this happened?"
◊ "Tell what will happen if you do this."

When children make inference about an event, person, or situation, they are making a guess about implied details or they are filling in the gaps or information that is not stated. In order for children to "guess" correctly, they need to have had some experiences with the concepts being discussed.

◊ "If you want to open a door, what are all the things that you have to do?"
◊ "Tell why you think the little bear is unhappy when Goldilocks eats his porridge."

When children predict what will happen, they use the skills of sequencing, understand cause and effect, and making inferences about what happened in order to figure out or "guess" the possible outcome.

◊ "Tell what you think will happen next,"
◊ "What will happen at the end if the following events happen?"

Everyday we are helping children learn and practice thinking and problem-solving skills. These are skills they will need to be successful in school. These are skills they will use all of their lives.

Source: “Extension Connection”
CCE Delaware County, September 2004
NEW SCAM TO WATCH FOR: “VISHING”

If you receive an e-mail telling you to verify your bank account immediately by calling a number, watch out. You may be dialing a scammer.

It’s a new twist on the phishing scam that began in 2003. In its most common form, a phishing con begins with a bogus e-mail designed to look like it came from a financial institution. It’s sent our en masse, and includes a link to a fraudulent Web site designed to steal financial information. Victims click on the link, fill in their account numbers, and away go the thieves.

Law enforcement calls the new con “vishing” - voice phishing.

PayPal spokeswoman Sara Bettencourt contended that PayPal would never send e-mails out to customers if accounts were compromised, nor ask them to follow a link or call a number in response to an e-mail. They would call customers if an account was compromised - not have customers dial into an automated message that asked for credit card numbers.

Typically scammers push these e-mails out shotgun-style, hoping to hit at least some people who would find the message relevant. Bettencourt says that the names of well-known banks and companies often get targeted for this reason, as many of the people contacted likely hold accounts.

**Cold-call vishing**

Another form of “vishing” skips right to the phone call. Again, masses of people are contacted randomly via an automated dialing program, also known as a war dialer. Victims who answer the phone will hear a prerecorded message claiming their account has been compromised or needs updating or verification. They are then prompted to enter in account information or credit card numbers.

In either case, anything typed into the phone gets digitally translated onto the hard drive of the scammer’s computer the same way banking voice systems translate vocal or typed information.

Source: www.bankrate.com
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“LIVING”
September 2006

**Editor:**
Linda Robbins

**Production:**
Barbara Johnson
Rachel Shaver

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