

Healthy, Happy Families

Texas Cooperative Extension— Rockwall County

Family & Consumer Sciences Newsletter—Fall, 2005

Helping Children Cope with Katrina

- Limit children's exposure to graphic details of crisis. Children often personalize information. They believe a crisis will affect their immediate family, even if it is actually happening miles away. Whenever possible, reassure children that they are safe.
- Explain disaster related terms children hear. Describe what is happening in language children can understand.
- Spend time together so questions can be asked. Children may understand some facts, but be confused by others. Listen carefully and clear up misconceptions to reduce anxiety.
- Don't belittle children for expressing fear; accept it as a rational reaction to something out of their control.
- In the wake of a tragedy, and during the continued media coverage of it, maintain regular, predictable routines as much as possible. Nutrition, sleep, and play routines, along with old fashioned TLC, like reading stories together on the couch, help children feel calm and safe.



- Children, preschooler and older, benefit from concrete ways of helping victims. It builds compassion and gives children some sense of control. Helping others, even in the smallest ways, builds children's self confidence. It's a solution to the feelings of helplessness and hopelessness all of us encounter during disaster.
- Separate your feelings from your child's. If you become overwhelmed by crisis, find others to whom you can safely express anxiety.

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Take 5 : Simplify

Taking time for yourself on a regular basis can make you a better parent, spouse, worker—and a happier person too! Try simplifying your work and/or home life with these techniques:

- Set realistic goals and simplify your many expectations.
- Rid yourself of old commitments and goals.
- Mark one day off on your calendar a month to "catch up".
- Give yourself permission to play. Schedule "joy breaks" - fun in small doses.
- Schedule a breather. If you live by a watch and a calendar, schedule one hour a day to allow some breathing room. "Take five" for yourself.
- De-clutter. Decide to keep, give away or toss.

- Delegate. Stop trying to do everything yourself.
- Take a "well" day. Enjoy doing what you enjoy the most.
- Take a one-minute speed whine. Find a friend, set a timer and take turns whining about everything you can fit into one minute. If you whine fast enough, you will end up laughing—the best stress buster of all.

Everyone needs to renew, recharge and relax. You don't need to set aside hours to reap the benefits of "taking five".



Living Well

- Raising Kids
- Eating Right
- Spending Smart
- Living Well

Information & education at your fingertips to help you live well. Families across the United States turn to the Cooperative Extension system for research based, non-biased information and education.

Portion Distortion ~ Serving Sizes Then and Now

Food or Beverage	1960's	2005
French Fries	2.4 ounces	up to 7.1 ounces
Fountain Soda	7.0 ounces	12 to 64 ounces
Hamburger patty	1.6 ounces	up to 8.0 ounces
Hamburger sandwich	3.9 ounces	4.4 to 12.6 ounces
Muffin	3.0 ounces	6.5 ounces
Pasta serving	1.5 cups	3.0 cups
Chocolate Bar	1 ounce	2.6 to 8 ounces



Serving sizes are growing. An extra 100 calories a day could add an extra 10 pounds of weight in a year.

- ☆ Share a meal.
- ☆ Eat half or less.
- ☆ Use a smaller plate.
- ☆ Skip second helpings.
- ☆ Slow down! Eat slowly until you feel full.

What can you do to manage your plate?

☆ Make sense of appropriate portion sizes. Contact our office for a chart.

☆ Learn to read food labels. Pay attention to the number of servings in the package.

☆ Repackage super-size bags.

Spendaholics: Control Your Spending Appetite

Take this quick financial quiz. Do you:

- ✓ Splurge on gifts for loved ones, even though it leaves you with a huge debt?
- ✓ Want to be the first to own the latest gizmo or gadget, even if you can't afford it?
- ✓ Buy yourself something as a reward when things go right or as a comfort when things go wrong?
- ✓ Have a hard time saving?
- ✓ Spend any extra money you have instead of saving it?
- ✓ Live on the edge, financially.
- ✓ Feel deprived if you have to put off buying something?

If four or more of these spending habits sound familiar to you, you could be a "spendaholic". Overspending is an addiction, but the challenge can be met with understanding and awareness, hard work and persistence, and a commitment to follow and put into practice spending strategies.

Bad spending habits can be overcome. We can control our spending behaviors. Want to know how? Give our office a call—see the back page for contact information.

Overcoming overspending is considered one of the greatest challenges we face today.

Restore Your Laundry Room

It's a fact—we have to do laundry. But, no one wants to spend a lot of time doing it. Here are helpful tips for making your wash day space more practical and efficient.

Reach easily. Consider installing shelves and bins to keep laundry products within easy reach.

Port-a-basket. Replace hampers with portable laundry baskets. This makes it easier to transport dirty clothes to the laundry room and clean ones to their storage spaces.

Pin it up. Install a bulletin board on the wall. It's great for pinning socks until their mates are found. Also, post a stain removal chart, washing and drying instructions for special care items, and the guide to fabric care symbols.

Hang out. Keep plenty of hangers in the laundry room, so clothes can go from the dryer to the hangers. This helps prevent wrinkles.

— Source: *Cleaning Matters* from *The Soap and Detergent Association*, September/October, 2004



Create a pleasant place for cleaning tasks.

Food Safety for Holiday Entertaining

Delicious food is often a special part of our holiday events. Entertaining friends and family is fun, but it's important to keep food safety in mind. When you start to cook early:

- Plan for enough refrigerator or freezer storage.
- When cooking large amounts of foods, quickly cool and refrigerate them. Divide into smaller portions and store in covered, shallow containers.
- Allow time to thaw frozen foods in the refrigerator or in the microwave—never on the kitchen counter.
- At serving time reheat foods until they are hot throughout (165 degrees F). Heat

liquid food to boiling.

When serving:

- Keep hot foods hot. Chafing dishes may or may not keep hot foods at the correct temperature (140 degrees F or above). Never leave hot foods out for more than 2 hours.
- Put small quantities of food on the table. Replace them often from the heat source in the kitchen or from the refrigerator.

If buying deli foods, such as meat or snack trays, ask that they be packaged in small portions, or do this when you get home. Refrigerate these items immediately and place small amounts out for snacks at a time.



Any pies, pastries or cakes with cream cheese, cream, custard or soft meringue fillings or icings are perishable. Dips made with sour cream, yogurt, or cottage cheese are also perishable. These foods need to be kept refrigerated until time to serve.

Avoid dishes with raw or uncooked eggs. They are especially dangerous for people with weakened immune systems—the elderly, the very young, pregnant women and those with a chronic disease.

Leftovers are another special concern. Discard foods left from the buffet line. Items still in the refrigerator, but not served, should be used within 2 to 3 days.

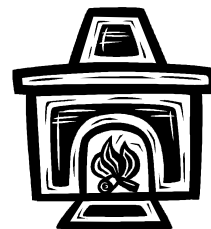
Fireplace Safety

Many families enjoy using their fireplace during fall and winter. Make sure this enjoyable experience stays that way.

Consider these fireplace safety tips:

- ◇ Keep matches out of the reach of your children.
- ◇ Use care with fire salts that produce colored flames when thrown into a wood fire. These products contain heavy metals and can cause gastrointestinal irritation and vomiting if eaten. Keep out of the reach of children.

- ◇ Open the flue in your fireplace to be sure to get adequate ventilation.
- ◇ Carbon monoxide poisoning risks increase dramatically during the winter months. Consider installing a carbon monoxide detector in your home for added protection.
- ◇ Get your fireplace inspected each year by a professional. Fireplaces need to also be cleaned by a professional on a regular basis if used frequently.



◇ During the holidays, never burn evergreen trimmings or wrapping paper in your fireplace. Evergreens can flare out of control and send

smoke and flames into the room. Wrapping paper should never be burned because it can contain metallic materials that can be toxic when burned. A flash fire can also occur as the wrapping paper ignites.

8 Tips for Removing Stains

1. **Try to find out what the stain is.** Some stains can be set by the wrong treatment.
2. **Check colorfastness of item.** Apply the stain remover to a hidden part of the garment. Rinse out and let dry. If the color is not damaged, proceed with the treatment.
3. **Act quickly.** The faster you move against a stain, the more likely it will come out.
4. **Soak the stain.** This can effectively loosen heavy soils. Soak whites separately from colors. Soak colors that bleed separately or with fabrics of a like color. Follow label directions for the presoak. Generally, they call for a 30-minute or longer period in warm or cool water.
5. **Pretreat tough stains.** This involves treating and sometimes completely removing spots and stains before laundering. Some common methods are using a pre-wash soil and stain remover or applying and gently rubbing in a liquid detergent or a paste of water and granular detergent.
6. **Consider prewashing.** This takes less time than soaking. Some washers have a prewash cycle; the washer may advance automatically to the regular wash.
7. **Never place a stained fabric in the dryer.** This will permanently bake in the stain.
8. **Be patient.** This can mean repeating a treatment over and over again.

Go Nuts for Pecans

When Americans think of pie they often think of apple pie. In Texas, however, the pie of choice is often pecan. These tasty nuts are always a favorite of many cooks. If you haven't given much thought to this valuable Texas crop, think again.

When buying fresh pecans, look for clean nuts that are plump and uniform in size and color. If buying shelled, pre-bagged pecans from a grocery store or supermarket, be sure to check the "Sell By" date stamped on the package.

Here is your chance to get fresh picked pecans through a fundraising

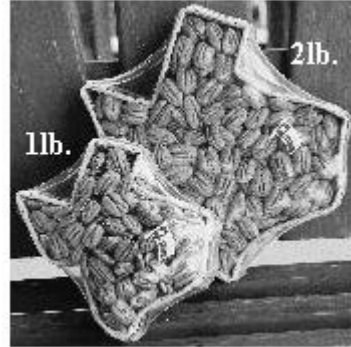
project of the Rockwall County Master Gardeners. Fresh Texas pecans from the Durham-Ellis Pecan Company are available to order now at the Rockwall County Extension Office. There are many choices available to you—from 3 and 5 pound bags of shelled pecans—to delicious chocolate covered pecans with all kinds of mixed nuts in between.

Stock up in time for the holidays and support the Rockwall County Master Gardeners Association!

The last day to order is **October 13th**. Delivery date is set for the week of Thanksgiving.

Stop by or call the office today for a selection list and price sheet. You will need to prepay with the orders placed at the office.

We are located in the Courthouse Annex at 101 S. Fannin and our phone number is 972-882-0375.



Make the Most of Your Doctor Visit

A visit to the doctor's office can be a very stressful experience. A long drive may be involved, almost certainly a long wait. By the time you actually see your doctor, you may forget to tell him or her something important. To guarantee the best quality care, take an active role in preparing for your health visits so that you can take full advantage of your time with the doctor.

Most people don't leave their house for the supermarket without a list of things to buy, right? A visit to your doctor should be no different. Make a list of questions, comments and concerns before going to the doctor's office, leaving space to write down any instructions you might be given. Your list should address:

- Your main reason for visiting the doctor
- Your list of health concerns and/or complaints in order of importance. Include details such as—When did it start? What makes it better? What makes it worse?
- Your list of medications. Include dosages, why you take the medication and any side effects you may be experiencing

During your visit, you will be able to work your way down this list, making sure that each item is addressed.

When you get home, you will be able to go over the instructions that your doctor gave you during the office visit.

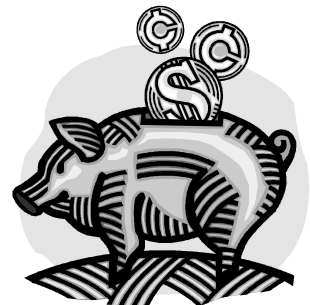
The Administration on Aging has a publication—"Personal Health Care Journal" which may help you "get organized" for your doctor visits. You may download this journal or order a free copy from <http://www.aoa.gov/press/publications/publications.asp#1>

Why Save?

Having fun keeps family life from getting dull and boring, but saving for the future is part of a wise life plan. Now that the economy is uncertain, saving for tomorrow is more important than ever.

There are four general reasons for saving money:

- 1 An emergency fund to prevent personal financial crises;
- 2 Revolving savings to cover the cost of "now and then" expenses such as insurance premiums, property taxes, gifts and other infrequent and/or unexpected payments;
- 3 Short term goals to cover the cost of items purchased or events planned during the next 12 to 24 months; and,
- 4 Retirement and long term goals. It is never too late to start saving for retirement, education of children, major purchases like a new house or vehicle.



Saving for the future is more important than ever.

Higher Credit Card Rates ~ Not a Figment of Your Imagination

You open your credit card bill and notice your interest rate has increased from last month. "Why?" you ask. "I made my payment on time. I made at least the minimum payment. I received no notice from my credit card company of a rate hike. What's going on?"

For many people asking this question, it may be due to a little known provision in credit card contracts called "universal default." Universal default provisions state that a credit card company can increase the credit card rate it charges you based on how you handle OTHER credit accounts. So, if you make ANY credit payment late, not just the payment to that credit card company, your interest rate on the credit card may increase—perhaps by two or three times your old rate.

A recent national credit card survey conducted by Consumer Action, a consumer advocacy organization in San Francisco, found that about 45 percent of banks now include universal default policies in their credit card agreements. Advance notice of such

increases is not required by law, and often consumers don't know until they receive an account statement reflecting a higher rate. Asking the credit card company why their rate increased introduces the consumer to "universal default."

You might wonder how your credit card company knows about a late payment to another creditor. Credit card companies monitor the credit reports of their customers. When a late payment shows up or your credit score decreases, a higher universal default interest rate can kick in.

And if you think only late payments to other creditors can increase your rate, think again! Many credit card companies impose

"penalty rates" for making a late payment, going over your credit limit, or bouncing a payment check on their credit card. And the rate increase is in addition to other fees for a late payment, going over your limit, or bouncing a check. According to the Consumer Action survey, the average penalty rate was 24.23 percent in 2005, up from 21.91 percent in 2004.

How do you know if your credit card company has a universal default policy or penalty rates? You need to read the credit card policy statement that periodically comes in your billing statement. All changes to the terms and conditions of your agreement are included in that little booklet, including interest rates, fees, and the conditions under which they can change.

So, the next time you get one of those booklets, get out your magnifying glass, locate a comfortable chair, and READ!



Get out the magnifying glass and read the small print in the credit card policy statement!

Helping Your Children Handle Teasing and Bullying

Teasing and bullying is an ongoing problem for many of our children. Those who are the victims of teasing and bullying can experience long-term consequences. Victims of bullying may suffer from anxiety, fear, and low self-esteem. Here are some strategies to empower children and help them cope with their feelings:

- **Self-talk.** Give children things they can say to themselves when they are being teased or bullied, which can counteract the negative remarks or behaviors. A child can say to herself, "Even though I don't like being teased, I can handle it." The child should remind himself that his opinion of himself is more important than the teaser's opinion.
- **Ignore the teasing.** Children should practice ignoring the teaser since reacting with anger or tears may invite more teasing. Parents should monitor the teasing, particularly if it turns into bullying and/or harassment, and be willing to intervene.
- **"I messages"** are a way for children to express their feelings and ask to be treated differently. For example, a child could say, "I feel upset when you make fun of my clothes. I would like you to stop." This strategy may work best in a classroom or daycare setting, where adult supervision is present.
- **Using humor** is another way to cope with teasing. By the child laughing at the hurtful comments or put-downs, it shows that the teasing has little effect on them. Another way to show indifference is for the child to respond to the teasing with, "So." By responding with "so" indicates that the teasing doesn't matter. Children find this simple reply to be an effective response to teasing.
- **Asking for help** at times is necessary if the child is having trouble with the above strategies or if the teasing turns to bullying. Children can handle most types of teasing. However, if the teasing is repeated or occurs for a prolonged period of time, it becomes bullying and may call for an intervention by parents, teachers, and caregivers.

Program Plans for 2006

The Extension Plan of Work for 2006 is being developed with input from citizens, agencies and FCS volunteers. Here is what is planned in order to strengthen families in Rockwall County next year.

The focus of the year will be a series of classes in budgeting, nutrition and meal planning for clients through the Helping Hands Center. Some of these families will be Katrina evacuees who have relocated in this area.

A fun and informative home study course series will be designed and posted on the Rockwall County Extension website. These topics will be similar to the Programs of the Month that were conducted this year. Topics will include:

- The Skinny on Fad Diets
- Living a Heart Healthy Life
- Good Fats, Bad Fats
- Bone Appetit—Eating with Your Bones in Mind
- Cooking with Kids
- Fit It In

Don't have access to the web? Don't worry, you will still be able to participate by signing up for a mail out series. Each packet will include researched based information on health and nutrition, plus plenty of recipes to help you plan and prepare quick, nutritious and tasty meals for your family.

The weekly news column and this quarterly newsletter will also be continued as a great outreach method to keep you informed of what's coming up. A new email monthly newsletter is also being developed to reach even more residents.



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Healthy Snacks for School Age Kids

- ☆ To **avoid weight gain**, keep portions small.
- ☆ Plan ahead and **buy healthy snacks at the supermarket**. You will save money and make better choices.
- ☆ **Provide kids with snack choices** and make the choices you offer reasonable nutritious.
- ☆ **Pre-portion children's snacks** into small plastic bags to grab on the go.
- ☆ **Set up an area in the refrigerator or pantry for healthy snacks** that you have selected and your kids like—let them help themselves without having to ask permission.
- ☆ **Combine snacks from at least two food groups**, like a protein and a carbohydrate, to pack more nutrients into your child's diet.
- ☆ **Children need snacks**, or "mini meals", to help them get enough calories throughout the day.

Next time your kids need to refuel, try any of the following quick, healthy snacks:

Dairy

- String cheese and fruit
- Nonfat cottage cheese or yogurt with fruit
- Smoothies with milk and banana slices or strawberries
- Whole wheat crackers with cheese
- Yogurt with granola
- Lowfat chocolate milk and graham crackers
- Scoop of ice cream or frozen yogurt with fresh fruit

Fresh fruits and vegetables

- Raw veggies with low fat ranch dressing
- Apples and cheese—pears and other fruit work too!
- Baby carrots
- Fruit salad

Applesauce cups (unsweetened)

Frozen fruit bars

Dried fruit such as raisins or plums and nuts

Low fat grains

Cereal—dry or with milk

Baked potato chips or tortilla chips with salsa

Pretzels and a glass of milk

Bagels with tomato sauce and melted cheese

Flavored rice cakes with peanut butter

Popcorn—air popped or low fat microwave

Whole grain crackers with peanut butter

Vanilla wafers, gingersnaps, fig bars, graham crackers, or animal crackers and a glass of milk

