

TEXAS A&M AGRI LIFE EXTENSION

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COOKING WITH KIDS

Cooking with children can be great fun! Not only does it teach them valuable life skills, but it gives them the opportunity to increase their vocabulary, work on fine motor skills and opens up the lines of communication to build family bonds.

Plan to have a block of time when cooking with children. For younger cooks starting out have some patience, focus on simple tasks and remember they will make a mess. Work together as a family to clean up spills.

Let your children plan meals and go grocery shopping with you, make the ingredient list together and allow them to choose the fruits and vegetables to cook that night.

Here are several tips to get you started:

- Start with breakfast; make eggs, muffins or pancakes.
- Create a family theme night; go to your local dollar store for decorations. You may want to try Fiesta night, Football Friday or Veggie Tale Saturday.
- Create a cooking tool drawer for your children.
- Help them make an apron or chef hat to wear when cooking.

IMPORTANT POINTS TO REMEMBER

- Good cooks of all ages always wash their hands before cooking.
- Tell children to wait until the dish is done before sampling it. This will help prevent the spread of illness.
- Expect spills and messes.
- Children have short attention spans. Give them quick and simple jobs. Keep instructions simple and give instructions one-step at a time.
- Children get excited and forget. Repeat directions as often as needed.
- Young cooks need constant supervision.
- Give children jobs to help with cleanup.

- Provide children with positive feedback on their cooking effort to encourage continued participation.

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PRACTICAL WAYS TO TRIM HIGH GROCERY PRICES

After nearly two decades of low food inflation, prices for staples such as bread, milk, eggs and flour are rising sharply, surging in the past year at double-digit rates, according to the Labor Department. Milk prices for example, increased 26 percent over the year while egg prices jumped 40 percent. The U. S. Department of Agriculture forecasts overall food prices will rise about 4 percent this year.

During these times of high food prices, you might be asking yourself “What can I do to save money?” A smart spending plan at the grocery store is one way to make ends meet. Families need to begin by creating a food budget. It just takes a little time and know-how to put into practice. Below are some specific money-saving ideas to consider:

Know How Much You’re Spending- When you spend \$60 at the supermarket one week and \$100 the next, you may not realize that your monthly grocery bill is one of your biggest expenses. Save your receipts and analyze them – you will be amazed at how much you spend on groceries and how much you can save by shopping more carefully. Take the time to create a food budget and follow it.

Plan for More Family Meals- Plan ahead instead of stopping at fast food restaurants on the way home from work. Make meal planning a family affair. Write up a menu of the meals and snacks you plan to prepare for the week, while making sure they are affordable and fit your food budget. Start planning with your main meal and go from there.

Plan Every Shopping Outing- Experts say that planning meals in advance and making detailed shopping lists can cut your grocery spending by 20 percent or more. Check your pantry before you go shopping to be sure of what you need. Review store flyers and build your list around what’s on sale and the best coupon deals. Buying in bulk, when possible, can often help save money in the long run.

Stick to Your List- Grocery stores are designed to entice you to buy more with irresistible marketing. By sticking to a list, you will only purchase what you need and “get in and get out” of the store quickly.

Do Not Shop on an Empty Stomach- If you go to a supermarket hungry, you will most likely purchase more food than you need, including expensive items as well.

Leave Young kids at Home, if Possible- Young children want all of the products that are marketed to them and conveniently placed at their “eye” level. Avoid potential in-store battles and try to shop alone.

Break Yourself of “Brand Habits”- Generic or store brands are generally better buys. Basic commodities such as sugar, flour, tomato sauce, and paper towels are often indistinguishable when the label is removed. Some store brands are different from their national-brand equivalents, however, so buy small amounts first to test quality and flavor.

Go Easy on Highly Processed Foods in Expensive Packaging- Buy the basics and add your own sugar, spices, condiments, and sauces. You’ll save 50 percent or more, and feel much more creative. The closer a food is to its natural state, the less it tends to cost.

Don’t be Deceived by Packaging- Check the per-unit cost of food products; sometimes small sizes are more economical than jumbo packs.

Beware of End Caps- Food items on aisle “end caps” are often attractively displayed to entice shoppers to make additional purchases; these displays are not always a shopper’s bargain.

Look Up, Look Down- Items on the upper and lower shelves are often cheaper. Big brands often pay big bucks to have their products at eye level.

Cook Once, Eat Twice- Plan meals with recipes that can be doubled easily. Serve one and label and freeze the other for a later date. Often it doesn’t cost much more to make a double recipe. Use this same food for lunch to reduce spending excess dollars on lunch.

Buy Fruits and Vegetables in Season- Eating in season is one key way to cut your food bill. Farmer’s markets can offer savings on produce because you’re buying locally and directly from the farmer.

Consider Eating Less Meat- Make at least one or two meatless meals each week.

Cruise Through Your Fridge Daily- Check foods on hand to plan to use them before they go bad.

Invest in a Good Inexpensive Cookbook- With some new recipes, you can be more creative with the groceries you bring home. Look for healthy recipes that you can prepare in a short amount of time.

Watch the Cash Register- Checkout errors can be costly. Use supermarket discount cards to save.

Stock Up on “Real” Bargains and Non-Perishable Foods- For example, buy canned goods on sale.

Avoid Non-Nutritious Foods- This includes “junk” food snacks, sugary foods, soft drinks, etc.

Don’t Pay Interest on Food Bought on Credit Cards- This only increases the cost of food even more.

If you follow these tips and strategies regularly, you’ll start to see a difference in your food expenditures. While you can’t control the cost of fuel or food, if you manage your food dollars wisely, you will have more money in your wallet at the end of the month.

Source: extension.org

ALZHEIMER’S DISEASE: A CURRENT AND LOOMING CHALLENGE

The scope of the challenge

A new report estimates that the incidence of Alzheimer’s disease will triple in coming decades, both globally and in the U.S., driven in large part by an aging global population.

Although some research softens those predictions and suggests the rate may fall as populations become healthier and better-educated, Alzheimer’s is already the 6th leading cause of death in the U.S.

Currently, the disease can’t be prevented, cured, or slowed. Half of the people who need home-based or institutional long-term care have Alzheimer’s.

In 2013, researchers estimate the direct costs of caring for Americans with Alzheimer’s at \$203 billion; by 2050 they say that number could rise to \$1.2 trillion.

In 2012, 15.4 million unpaid caregivers provided 17.5 billion hours of care, with an estimated value of around \$216 billion. About 30 percent of today’s family caregivers fall into the “sandwich” category, simultaneously caring for an adult parent with dementia and dependent children.

These caregivers perform demanding, undervalued work. Family caregivers must sacrifice time, opportunity, and salary to care for their loved ones with Alzheimer’s, often at the expense of other relationships and the continuing education needed for career advancement.

This complex disease with its numerous inextricable social, economic, and political aspects, is bearing down on the global community, and experts say families, governments, and economies are ill-prepared to confront it.

Cooperative Extension promotes awareness, health literacy, preparation, collaboration

Throughout the U.S., Cooperative Extension professionals address eldercare challenges with information, workshops, and conferences, and by partnering with a variety of organizations to provide the awareness, advocacy, information, and support families and their elders need.

Jatunn Gibson, assistant director of family and consumer sciences and formerly a gerontology specialist with Alabama Cooperative Extension System at Auburn University, says she sought master's and Ph.D. degrees in public health, following a passion for caregiving that harkens back to her days as an 8-year-old growing up a rural community, helping care for her great-grandmother who'd been paralyzed by a stroke.

"We didn't call it caregiving back then," she says. "We didn't have programs and institutional care for old and disabled people. It was just commitment to family. Everybody had to pitch in."

Experts agree that both professional and unpaid family caregivers need information, training, and support to manage the complex dimensions of Alzheimer's and other dementias. To that end, "Here in Alabama, we've developed a 12-hour training for informal caregivers," says Gibson.

"Also, Extension is one of few organizations that has a presence in every county in Alabama. By partnering with them, we can help promote the work of agencies that don't have the funds to advertise their services.

"For example, we've become part of the Alabama Lifespan Respite Coalition. We also partnered with the Alabama 211 information system, after realizing that if it's the place people are supposed to go for information, and people don't even know about it, it doesn't exist."

"Alzheimer's is a huge economic challenge," says Gibson. "Businesses and policy makers are going to have to wake up to the financial impacts as more and more workers, especially women, have to leave the workforce or limit their hours to make time for providing eldercare.

"There's a huge need for health literacy for everyone involved. If you don't know enough to understand what's happening, you can't make informed decisions."

Gibson recommends that people with concerns about aging relatives obtain legal powers of attorney that will make it possible to make decisions about healthcare and financial matters if dementia progresses.

Andy Crocker, Texas A&M Agrilife Extension's sole gerontology specialist, says Texas offers numerous fact sheets, face-to-face workshops and conferences on eldercare issues.

Like Alabama, Texas Extension partners with community colleges, area agencies on aging, continuing education programs, and eldercare advocacy organizations.

Because of his academic background in the biological aspects of aging, Crocker holds out hope for medical breakthroughs that can slow the onset or the progress of the disease.

"Alzheimer's involves actual atrophy of the brain," he says. "The number one risk factor is advancing age. At age 65, there's a 10 percent chance of developing Alzheimer's. By age 80, it's around 50 percent. Slowing the onset or progress by 10 years would make a huge difference," reducing both the direct costs and caregiving burdens, he says.

Like Gibson, Crocker stresses the importance of acting sooner rather than later to address concerns about aging relatives. "It's important to talk to health professionals about your concerns, if only to rule out any of the many things that can masquerade as dementia. We have a program that teaches you how to have that conversation with your doctor.

"And Baby Boomers need to come to terms with their own aging. They've been socialized to look to technology for solving all their problems," says Crocker. Making plans, talking to family members and health providers, designating powers of attorney, filing advance directives, "that's for old people. Boomers are reluctant to think of themselves as ever growing old."

Source: extension.org

IF A DISASTER STRIKES, COULD YOUR FINANCES WEATHER THE STORM?

Managing Finances in Times of Disaster

As the process of healing and rebuilding continues ever so slowly in areas ravaged by Hurricane Katrina and Hurricane Rita, many of us are taking a closer look at our own lives. While most of us don't live in hurricane-prone areas, we are all reminded of the possibility of disaster knocking at our door. Mother Nature may provide the most striking examples with hurricanes, earthquakes and tsunamis, but a house fire, car accident, serious illness, flooding or a lost job could prove just as devastating.

We all hope it never does, but if disaster should strike, finances are the last thing you'll want to worry about. You can make it easier on yourself, and your loved ones, if your finances are in order. Disaster-proof your finances with a budget. Here are a few suggestions to help in the same

Create a Monthly Spending Plan

The US Bureau of Economic Analysis estimates that

personal savings as a percentage of disposable personal income was negative 0.7 percent in August. That means the average person spent more money than he or she made in August. If you're on par for average here, you probably won't need to wait for Mother Nature to create a disaster, you're creating your own.

Create a Budget, and Stick to It

Since budgets are in that same category as diets – most of us begin one every January and are done by February – you need to find one that works for you in order to stick with it. For most of us, that means finding a software program that is automatic and able to easily track transactions from multiple checking accounts, debit cards and credit cards. But even if you use cash and the paper envelope method of budgeting, create a spending plan, and stick to it. Make sure you set aside some money for personal spending for those impulse buys. This will give you some freedom without negatively affecting your overall plan.

Back up your Financial Records, or use a Web-based System

If you are not taking advantage of the Internet to track and control your finances, you may be taking an unnecessary gamble. PC-based systems, as well as paper, can be destroyed in a disaster. In his September 8th column for the Baltimore Sun, titled "Flood might destroy your PC, but not off-site backup files," Mike Himowitz described how even a broken water pipe or a small house fire could destroy your computer, and the records held on it.

"More importantly, with online banking, you can access your account and pay bills from any PC that has an Internet connection," stated Himowitz. "One of the main concerns voiced by those who fled their homes to escape Hurricane Katrina is that they have no access to their money and no physical way to pay their bills. With online transactions, your physical location - and the location of the PC you're using - no longer matter."

Himowitz suggests that using a storage company to provide online backup, although pricey, can be a wise investment. However, for far less money, you can also use a secure online spending management program, like Mvelopes Personal (www.mvelopes.com). It will help track and control your finances, and pay your bills from any computer with an Internet connection – and you don't have to worry about expensive backup storage.

Create an Emergency Fund

Set aside the equivalent of three to six months' living

expenses in an emergency fund.

An easily accessible emergency fund is one of the single most important things you can do for your financial wellbeing. In the event that disaster strikes, if you don't have enough set aside to cover basic living expenses, including mortgage, food, and car payments, things could quickly go from bad to worse.

If setting aside this much money seems unattainable, start small. Cut out those daily trips to the vending machine. You'll be amazed how quickly the money adds up. Use cash gifts, tax refunds and annual bonuses to build your fund. When you set up your monthly spending plan, include a contribution to your emergency fund, and make it automatic.

Your emergency fund needs to be easily accessible. That means in a savings or money market account, not real estate investments or stocks. Select an account with no service fees, which can be as high as \$100 a year. Also, make sure you are getting a good interest rate – many online banks, like NetBank, EverBank or EmigrantDirect, currently have savings accounts paying three to four percent – that uses an average daily balance instead of minimum daily balance.

This account should only be used for real emergencies, not holiday spending sprees or other indulgences. If you do draw from the account, make repaying it a top priority.

Give to Those Less Fortunate

Don't overlook the importance of this one. Overspending all too often comes from our desire – not our need – for more stuff. Giving to charity helps keep those needs and wants in perspective, and in the right category. And if disaster strikes your door, won't you be hoping others are doing the same? If you are unable to give any money, donate some of your time. Call your local government, or check www.unitedway.org for opportunities in your area.

Create a Trust and/or a Will

This is one that most people avoid, but by doing it now, you will be taking care of your loved ones. Most people should have both a trust and a will, but you should talk with an estate planner to see which is right for your situation.

Most people believe that a will is all they need. For some that may be true, but it can also force your loved ones to go through a costly and difficult court proceeding, called probate, to get your wishes carried out. A trust usually avoids much of the expensive

legal mess, and makes the transfer of assets relatively simple.

To save money, you can purchase software to help walk you through creating a valid trust document, and then simply have a lawyer review it. It will still cost around \$200 in lawyers fees, but that's merely one tenth of what it could cost for a lawyer to draft the document.

Review the documents often, and update them whenever any major changes take place. Make sure your loved ones are aware of the documents, and where they can be found. Always keep copies of all important documents in a separate, secure location such as a safe deposit box.

Preparing Now will Allow you to Take Care of what Matters Most

As we look at the pictures of the damage wrought by Hurricane Katrina and Hurricane Rita, and hear the tragic stories of the individuals whose lives have been affected, we are all reminded that what is truly important in our lives doesn't have dollar signs attached. But by getting our finances in order now, if disaster does come our way, we can focus our attention on taking care of the things that matter most.

Source: extension.org

FOODBORNE ILLNESSES

What is a foodborne illness? The next time you experience symptoms like nausea, vomiting, diarrhea, or fever, you may want to consider a foodborne illness as the culprit. While these relatively mild symptoms may seem like the 24 hour stomach flu, some foodborne illnesses can be very serious, even causing death.

Most foodborne illness is caused when food is contaminated with bacteria or viruses. When conditions are right, bacteria can grow and multiply.

While it's easy to blame food service establishments for foodborne illness, millions of people become ill each year as a result of handling food at home improperly. Most foodborne illness is caused by time-temperature abuse, cross contamination, and poor personal hygiene.

You can prevent illness at home by

- keeping hot foods hot – 140 degree or more
- keeping cold foods cold – 40 degrees or below
- reheating leftovers to 165 degrees

- cleaning and sanitizing food contact surfaces, and
- washing your hands frequently.

This information is based on the audio program by Susie Craig and WSU Extension, "Food Safety in a Minute." For more podcasts visit the Food Safety in a Minute site.

Source: extension.org

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