



# The Extension Family and Consumer Sciences Newsletter

Spring 2006

## A Note From: Jannie Carter, Assistant Director

### How is Your Family's Financial Health?

Health seems to be today's watch word. Healthy families and healthy communities are continuous themes for many service providers. Educators, the media and countless other resources offer constant reminders of the importance of maintaining a nutritious diet and a regular fitness routine to promote good physical health. Environmentalists seek strategies to improve air quality and manage outdoor and indoor climates to deter potential hazards and health impacts. With so much attention on the physical and environmental aspects of health, it is unfortunate that so many families fail to realize the far-reaching implications of financial health to family well-being.

The truth is a family's financial practices affect long- and short-term goals, self-sufficiency and family stability. Regardless of income, all responsible consumers must ultimately ask the key questions, "What do I have, and how will I spend and invest my finances to secure the future for me and my loved ones?"

Financial educators agree that many families lack the financial literacy needed to make good financial choices. Consumers need easy-to-remember and easy-to-understand financial management information. As providers of educational outreach, it's time we heightened the quest for knowledge and skills to put families and individuals on the right track for budgeting, credit, saving and investing their finances. More importantly, families must be educated on ways to spend smarter.

This quarter's newsletter offers a range of options and solutions to help consumers be more effective in managing challenges and pressures to avoid costly financial risks. For more information on the best practices of financial management, visit our Web site at [www.aces.edu](http://www.aces.edu).

## Let's Talk Taxes

Lelia Wissert, Regional Extension Agent

Americans enjoy the convenience of drive-throughs, grocery store express lanes and quick cash. But even convenience has a catch. During the 2005 tax season, millions of Americans will flock to tax-preparing companies, file quick tax returns and agree to pay huge fees and interest charges in exchange for instant cash. Often, this is done through a loan from a tax preparation company that offers to give the refund amount to the taxpayer up front. When the refund check arrives, a large percentage goes to the tax preparation company to cover interest charges on the loan.

Two good alternatives are the Internal Revenue Service program, Volunteer Income Tax Assistance (VITA) and AARP volunteers who help people fill out their tax forms for free. These services can be found at local libraries or in malls. Electronic filing, or e-filing, is another alternative to filing a quick tax return. While the IRS does not charge a fee for electronic filing, some authorized IRS e-file providers do. However, the fee should not be based on any figure from the tax return. Fees vary depending upon the tax professional you choose and the specific service provided. Consumers need to know the difference between filing electronically versus taking a loan against the tax refund. To e-file, simply ask the tax professional to file the return through IRS e-file. If a refund is due, it will usually be deposited directly into your bank account in 7 to 14 days from the acknowledgement. This is about half the time as when filed on paper. You can also prepare your return yourself on the IRS Web site for free at [www.irs.gov](http://www.irs.gov). Whichever you choose, shop around for a tax professional who offers the services you need at a rate that is acceptable to you. Becoming an informed consumer is the best way to save money. For more information about money management, contact your county Extension office.

# Smart Money: Planning Your Personal Budget

**Lelia R. Downing, Urban Regional Extension Agent**

You can avoid financial mismanagement whether you are just starting out, a boomer, in the sandwich generation, ready to retire or already retired. Here are some guidelines to develop a spending plan to make the most of your money.

- ➔ **Set goals**
- ➔ **Develop a spending plan**
- ➔ **Save 5 to 10 percent of your net income for your goals**
- ➔ **Keep 3 to 6 months of your net income for emergencies**
- ➔ **Plan ahead for large expenses and comparison shop**
- ➔ **Spend no more than 10 to 15 percent of your net income in credit payments, including your car payment**
- ➔ **Balance your checkbook every month**
- ➔ **Check your credit report at least once a year**

**Source: AARP Foundation**

## **Instead of:**

- 2 whole eggs
- Evaporated milk
- Cheese
- Oil for frying
- Sour cream
- Sausage
- Ground beef
- Bacon
- Mayonnaise
  
- Light or heavy cream
- Cream cheese
- 1 ounce baking chocolate

## **Use:**

- 1 egg and 2 egg whites
- Evaporated skim milk
- Reduced fat cheese (use sparingly)
- Vegetable spray
- Reduced or fat free sour cream
- Reduced fat, turkey or meat free
- Low fat ground turkey or chicken
- Turkey bacon
- ½ reduced calorie mayonnaise plus ½ nonfat plain yogurt (If cooking with yogurt, add 1 table-spoon cornstarch for each cup of yogurt to keep the yogurt from breaking down.)
- Evaporated skim milk
- Low fat or nonfat cream cheese
- 3 tablespoons cocoa + 1 table-spoon liquid vegetable oil

# Food Substitutions

**Cheryl Vasse, Regional Extension Agent**

Cutting back on the fat will help to decrease the calories in your foods. Also try substituting heart healthy monounsaturated fats for the saturated and trans fats in foods. As a general rule, fats that are solid at room temperature are high in artery-clogging fats. Read the label to help you select the healthiest fats that are high in monounsaturated or polyunsaturated fats, and low or have no saturated fats or trans fat. When altering recipes, you may want to make gradual changes each time you make the recipe until you have a product that is healthier and still delicious. The next step is to watch your portion sizes. By decreasing the portion sizes of your meals, you will cut back on calories. All those extra calories you save may help you lose a few pounds or you could even splurge on dessert occasionally.

There are many reduced fat food products on the market today that you can substitute for the full fat products in your recipes. If you don't like one low fat product, try different brands until you find a product that works well in your recipe. Here are some recommended substitutions:

# Safe-to-Eat Easter Eggs

**Janet Johnson, Regional Extension Agent**

Easter is approaching and with it comes egg hunts and hard-cooked eggs. Food poisoning can occur if the eggs aren't cooked long enough. Storing, handling and preparing eggs properly reduce the chance for food poisoning. Store eggs in the original carton in a colder section of the refrigerator (40 degrees F), not in the door. Never crack eggs and leave them out at room temperature for any length of time before using. Bacteria spreads easily at room temperature. Leave eggs in the refrigerator until ready to use. Wash your hands thoroughly before you handle eggs at every step including cooking, cooling and dyeing. Traditional recipes call for eggs to be boiled for 20 minutes. By reducing heat to simmering, you lessen the chance of cracking and prevent overcooking. Cool eggs in cold running water instead of a pan of cold water. This practice will prevent the spread of bacteria and a green coating from forming around the yolk of an egg. Serve cooked egg dishes immediately after cooking or refrigerate at once for serving later. Refrigerate hard-cooked eggs in their cartons if you won't be coloring them right after cooking and cooling. Refrigerate them again right after you dye them and after you display them. Easter eggs should not be used in recipes if they have been at room temperature for 2 hours or more. You should

also protect Easter eggs from dirt or pets if you intend to eat them later. If this isn't possible, use dyed Easter eggs for decoration, not for eating. Discard any hard-boiled eggs after they have been stored in the refrigerator for 1 week. For more information on this and other food safety issues, contact your county Extension office.

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## A Child's Ten Commandments to Parents

**Lisa C. Murphy, Regional Extension Agent**

**My hands are small;** please don't expect perfection whenever I make a bed, draw a picture or throw a ball. My legs are short; please slow down so that I can keep up with you.

**My eyes have not seen** the world as yours have; please let me explore safely. Don't restrict me unnecessarily.

**Housework and work** will always be there. I'm only little for a short time; please take time to explain things to me about this wonderful world, and do so willingly.

**My feelings are tender;** please be sensitive to my needs. Don't nag me all day long. Treat me as you would like to be treated.

**I am a special gift;** please treasure me, hold me accountable for my actions, give me guidelines to live by and discipline me in a loving manner.

**I need your encouragement.** Please go easy on the criticism; you can criticize the things I do without criticizing me.

**Please give me the freedom** to make decisions concerning myself. Permit me to fail, so that I can learn from my mistakes. Someday I'll be prepared to make the kind of decisions life requires of me.

**Please don't do things** over for me. Somehow that makes me feel that my efforts didn't quite measure up to your expectations. I know it's hard, but don't try to compare me with my brother or my sister.

**Please don't be afraid** to leave for a weekend together. Kids need vacations from parents, just as parents need vacations from kids. Besides, it's a great way to show us kids that your marriage is special.

**Please set a good example** for me to follow. Your actions speak louder than words.

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## Get Help Choosing a Career

**Carol Centrallo, Extension Specialist**

Choosing a satisfying career is never easy. Understanding yourself is key to making a good career decision. A career assessment is a series of questions used to match your preferences, skills and abilities to careers that suit you. It can open your mind to new career possibilities, confirm a career choice that you are considering or provide a better understanding of why a previous career was not a good fit. A career assessment is not a test, nor will it tell you which career to choose. Instead, it is a tool to help narrow your focus to a few careers that might work well for you. Ultimately, it is up to the individual to use the results of the career assessment to make a career choice. The Alabama Career Center office in your area offers career assessments and other job search services. The location of the office nearest you can be found on the Internet at <http://www.servicelocator.org/>. To learn more about career assessments or to take one online, go to the federal government's Career One Stop Web site at <http://www.careeronestop.org/> and look under the "Testing and Assessment" section.

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## The Extension Family and Consumer Sciences Newsletter

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Publisher: **Evelyn F. Crayton**, *Extension Assistant Director for Family and Community Programs*, Professor, Nutrition and Food Science, Auburn University

Editor: Carol Centrallo, Extension Specialist

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# Dog Ownership Offers Advantages

**Lisa C. Murphy, Regional Extension Agent**

Dogs have long been considered man's best friend. This relationship continues to evolve into new kinds of human-dog interactions that increasingly benefits society. Traditionally, dogs have aided humans in tasks, such as hunting, livestock herding and guarding. Throughout the years, dogs have helped to locate missing persons and have assisted in rescue operations and law enforcement activities. More than 30 million Americans live with one or more dogs. According to a national survey, the majority of dog owners selected companionship as the major reason for having a dog. Dogs can enhance lives of thousands, especially those with disabilities and those who live in continuing care facilities.

## Benefits of Dog Companionship

A dog may be the solution for victims of abusive spouses or stalkers, especially if a gun is not an option. A dog can be trained to react to threats against the owner and immediate family. A companion dog, according to medical research, can lower a person's blood pressure and mitigate the effects of loneliness and provide assistance in emergencies for those with disabilities and to those associated with seizure disorders.

Dogs can improve self-esteem and feelings of competence in older children, as well as improve motivation, when given the responsibility for its exercise, training and feeding. It has also been suggested that exposure to pets should facilitate the establishment and maintenance of relationships with peers. Families can spend quality time and share memorable moments by having their youths participate in many dog-related activities that offer safe fun and recreation.

## Remember

Companion dogs do not remedy all the difficulties posed by a disability. They can provide the physical and psychological support needed to move people toward independence and somewhat improve their daily lives. This includes guiding and alerting people with impaired vision or hearing, retrieving dropped items for the physically challenged and just providing joy and comfort. Moreover, dog-related activities enable families to spend quality time together, while setting defined goals for their four-legged buddies.



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