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It's Never Too Late To Simplify and Organize Your Finances

Submitted by Diane S. Orr

Family, Food & Finance

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**With tax time upon us, here are some ways
to get your financial affairs in order.**

Simplify your life: Have your Social Security benefits, pension payments and other income automatically deposited into your bank account each month. Direct deposits are safe, reliable and convenient. Also arrange with your bank to automatically pay your mortgage, utility bills, insurance premiums and other recurring charges. And if you own a home computer, consider banking and bill paying quickly and easily over the Internet, 24 hours a day, seven days a week. Internet banking and bill paying is usually free of charge or it costs less than what you would spend on postage.

Update your will and other legal documents: Who will inherit your savings accounts and other property when you die? Who should have access to checking accounts to pay bills if you are hospitalized? What kind of medical treatments do you want to receive – or avoid – if you become critically ill? These are the kinds of questions you should be asking yourself, preferably in consultation with family members and your lawyer or other experts.

Your answers to these questions may require actions involving important legal documents and how you set up various bank accounts. Some matters may be handled as part of your will. Others may involve having or updating a “durable power of attorney” (authorizing someone to handle your finances, property or other personal matters if you become mentally or physically incapacitated), a “living will” (instructions about future medical care if you become ill and are unable to communicate your wishes) or a “health care power of attorney” (designating a family member to make decisions about medical treatment).

You may want to hire an attorney specializing in elder law or estate planning to prepare these documents.

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Cornell Cooperative Extension in Niagara County provides equal program and employment opportunities.

Organize and protect your important documents: Make sure your bank and brokerage statements, insurance policies, Social Security and company pension records, and other personal and financial papers are in a safe, accessible place.

As the victims of recent hurricanes, floods and other disasters have learned, it is wise to take extra precautions with essential records. For the most important original documents, such as wills, passports and birth certificates, seal them in airtight and water proof containers to prevent water damage. Make backup copies and consider giving duplicates to loved ones – or at least let them know where to find your records in an emergency. Ask your attorney for guidance.

Toss old documents: Are you afraid to throw away old bank statements, bills, receipts and cancelled checks because you think you may need them some day? Consult with your accountant or attorney, but as a rule, cancelled checks with no long-term significance for tax or other purposes probably can be destroyed after about a year. Cancelled checks that support your tax returns (such as charitable contributions, investments, home improvement costs or tax payments) should be held for at least seven years, and in some cases indefinitely.

To thwart identity theft, shred any document that contains a Social Security number, bank account number or other personal or financial information. A crosscut shredder that turns paper into confetti is highly recommended by experts.

Take precautions with old accounts: For the benefit of your heirs, either dispose of proof of old bank and brokerage accounts, life insurance policies and other assets you no longer own (again, assuming you don't need the documents for tax or other purposes) or clearly mark them as being sold or cashed in. Otherwise, loved ones who discover the information after your death could waste a lot of time and effort researching these mystery accounts when

there is no money or property to be claimed. In most cases, after a certain number of years of being “unclaimed,” assets are transferred to the state government, where they still can be claimed by the rightful owners. One final warning: Beware of frauds involving companies offering to “find” your unclaimed property. There are reputable companies that, for a fee based on actual recoveries, will help people who don't want to take the time to research unclaimed property or whose cases may be unusually complex. But some companies may charge fees up-front based on misleading claims or for services you could easily perform on your own. Source: FDIC Consumer NEWS, Fall 2005

Sorting Out Whole Grain Information



Submitted by: Chris Brown,
Community Educator

Whole grains are in the news. Research shows that eating at least 3 servings of whole grain foods such as oatmeal, whole wheat bread and brown rice each day as part of a healthy diet can help reduce the risk for heart disease and diabetes and may contribute to a stable long-term weight.

What makes a grain whole?

A whole grain is “whole” if it contains all three parts of the grain kernel: the bran, the endosperm and the germ. When whole grains are processed, the bran and germ are often removed, along with all of their nutrients and much of the fiber. Scientists believe that the fiber, vitamins, minerals and other substances are contained in whole grains work together to provide maximum nutrition and health benefits.

- **Bran** – coarse outer layer of the kernel that contains most of the fiber.
- **Endosperm** – largest part of the kernel that contains most of the carbohydrates and protein.
- **Germ** – the “heart” of the grain that is rich in B vitamins, minerals, heart healthy oils and antioxidants.
- **Refined grains** – are stripped of the nutritious bran and germ during

milling, leaving behind the carbohydrate rich endosperm. White flour and white rice are examples.

- **Enriched grains** – are refined grains that the food manufacturer has added back some of the vitamins and iron lost during refinement.

Whole Grain Doesn't Mean High Fiber.

A good source of whole grain is not always a good source of fiber. Depending on the amounts of bran, endosperm and germ as well as the amount of moisture in the grain, the fiber content will vary. Look at the fiber grams on the nutrition label. An excellent source of fiber has at least 5 grams per serving; a good source of fiber has at least 2.5 grams per serving.

High Fiber Doesn't Mean Whole Grain.

Grain foods that provide a good source of fiber may not contain whole grain. Many high fiber foods, such as bran cereal, do not provide whole grain. It is rare to find a whole grain food with more than 4 grams of fiber. Fiber is not a good indicator of whole grain because the fiber content of different whole grains varies and food products contain different amounts of whole grains along with other ingredients.

Whole Grain Labeling.

Scan the front of the package – healthy sounding words like “multi-grain”, “seven grain” and “unbleached wheat flour” are marketing terms and do not mean the product is a whole grain. A product labeled with “made from whole grains” may still contain a large amount of refined grains.

Look for the Whole Grain Symbols On the Front of the Package – a “good source” symbol equals ½ of a whole grain serving while an “excellent” or 100% whole grain” symbol equals 1 whole grain serving.

Check the Ingredient List – Foods that are mostly or completely whole grain list the word “whole” with the first ingredient. Because ingredients are listed in descending order by weight, seeing “whole” first means that the grain in the product is mostly whole grain.

Don't Be Fooled by Color and Texture –

Brown colored bread is often refined white bread with added coloring to make it look like whole wheat. If the first ingredient is “wheat flour” that means it is refined. Also, there is now white whole wheat bread. Make sure you read the ingredient label.

- 1 cup of ready to eat cereal made with whole grain
- 1 slice bread made with whole grain
- ½ cup cooked brown rice, pasta or oatmeal (not instant)
- 5 crackers made with whole grain
- 1 – 2 ½ muffin made with whole grain

Sneak Whole Grains in Every Day.

- Choose a quick and easy ready to eat or ready to cook whole grain cereal for breakfast.
- Choose whole grain breads, tortillas, pitas, rolls and bagels.
- Popcorn
- Add whole grains to mixed dishes. Try some pearl barley or brown rice in soups, stews and casseroles.
- Add oats to baked goods.

Look for these Whole Grains at your local supermarket.

- Barley
- Brown rice
- Buckwheat (kasha)
- Bulgur
- Oats
- Popcorn
- Whole wheat

Information in this article excerpted from The Bell Institute “Go With The Whole Grain” and American Institute for Cancer. Research Fall 2005 newsletter



Welcome To Spring . . . A Great Time For Eggs!



Submitted by Katherine Streeter, R.D.

It's spring — the season to enjoy the great outdoors and celebrate special occasions, like Easter, Passover, and graduation! While eggs are used all year 'round, they are especially important for many spring-and-summertime activities. They are used for cooking festive delights and for decorating and hiding just before the big Easter egg hunt.

Like all perishable foods, such as meat, poultry, seafood, and produce, eggs need to be handled properly to prevent food-borne illness. Occasionally, eggs with clean, uncracked shells can be contaminated with bacteria.

If foods containing harmful bacteria are consumed, they can cause food-borne illness. That's why it's important to cook eggs thoroughly and use a food thermometer to make sure egg-containing foods reach a safe internal temperature.

Clean Up, Clean Up . . .

- Before you begin preparing holiday dishes, remember that clean hands are the key! Always wash hands with hot, soapy water *before* and *after* food preparation, as well as when you're handling raw animal products, such as raw eggs.
- Beware of cross-contamination. Food-borne illness can occur when kitchen equipment is not thoroughly washed between uses. Always wash surfaces and cooking equipment, including blenders, in hot, soapy water *before* and *after* food preparation.

Cook and Keep Cool . . .

- Bacteria can multiply in moist foods, including desserts and salads containing high-protein foods. Refrigeration *slows* bacterial growth, so it's important to refrigerate eggs and egg-containing foods.

- Remember the 2-Hour Rule: Don't leave perishables out at room temperature for more than 2 hours. Bacteria love to grow in protein-rich foods.
- Tasting is tempting, but licking a spoon or tasting raw cookie dough from a mixing bowl can be risky. Bacteria could be lurking in the raw eggs.
- Whether you like your breakfast eggs scrambled or fried, always cook eggs until the yolks and whites are firm.
- When cooking hard-boiled eggs, place a single layer of eggs in a saucepan. Add water to at least one inch above the eggs. Cover the pan, bring the water to a boil, and carefully remove the pan from the heat. Let the eggs stand (18 minutes for extra large eggs, 15 minutes for large, 12 minutes for medium). Immediately run cold water over the eggs. When the eggs are cool enough to handle, place them in an uncovered container in the refrigerator where they can air-dry.
- Cook cheesecakes, lasagna, baked ziti, and egg dishes to an internal temperature of at least 160° F. Use a food thermometer to check.

Adapted from http://www.fightbac.org/spring_fact.cfm

Bone Up On Calcium

Submitted by Katherine Streeter, R.D.

May is National Osteoporosis Awareness and Prevention Month. You can learn more about osteoporosis prevention at <http://www.nof.org/prevention/index.htm> -- however many people know that calcium is essential to build up and maintain bone structure. According to the US Department of Agriculture, 75 percent of Americans are not getting enough calcium every day. However, in addition to bone health, recent studies also suggest that increasing calcium-rich foods to at least three servings a day may help control weight and reduce blood pressure. That is why several

professional organizations** have teamed up to educate consumers about the bone-building and health benefits of dairy foods such as milk, cheese and yogurt, and other calcium-containing foods.

It is hoped that the 3-A-Day campaign can help people like you establish positive eating habits. The best way to meet daily calcium needs is by eating and drinking foods that naturally contain calcium. Milk and other dairy products are good sources of calcium, naturally offering the most calcium per serving. Other sources of calcium include tofu, legumes (beans and peas), some green leafy vegetables and calcium-fortified orange juice.

**The National Dairy Council, the American Dietetic Association, the American Academy of Family Physicians, the American Academy of Pediatrics, and the National Medical Association.

Adapted from
http://www.eatright.org/cps/rde/xchg/ada/hs.xsl/home_5265_ENU_HTML.htm

Little Hands Can Help in the Kitchen!

Submitted By Katherine Streeter, R.D.

Children are natural kitchen helpers. They like to share simple tasks of food shopping and picking foods for meals. They enjoy preparing and serving food to the family.

Cooking helps build self-esteem. Helping in the kitchen builds confidence and early skills of independence. Most kids feel proud and important when they help prepare food. Sharing in family tasks helps them feel that they belong in the family.

Cooking teaches. Kitchen tasks give your child a chance to measure, count, and see food change. That's early math and science learning. Your child can learn new words and symbols by cooking with you. Talk about the food and what you are doing. Read words together on food containers. Small muscle skills develop, too, when your

child uses his or her hands to help with kitchen tasks. Cleanup teaches responsibility. It's part of many creative, messy things we do.

Cooking together is fun, family time. Kitchen time offers a special parenting chance. Cooking together creates closer bonds and lifelong memories. It's also a chance to talk and hear what your child has to share. Even if meals take longer to prepare, it's worth letting your child help. Kitchen time is learning time that you share together.

Adapted from:
http://www.fns.usda.gov/tn/Resources/Nibbles/lets_cook.pdf

Eggshell or Egg Carton Tulips

Submitted by Kathy Bowers,
Extension Educator



Make a bouquet of delicate eggshell tulips for Easter, using eggshells (or foam egg carton sections) and pipe cleaners. Younger children will find it easier to use the egg carton sections.

Supplies Needed:

- Eggshells (or foam egg carton sections)
- Green Pipe cleaners
- Tempera paint and markers
- Hot glue or white glue

Directions:

1. Clean eggshell halves and dry them gently. Or, for an easier craft with more durable flowers, use foam egg carton sections. Cut the carton sections to look like a tulip.
2. Using tempera paint, decorate the shells to look like tulips. Let the paint dry overnight. When the paint is completely dry, add details to the tulips using markers.
3. Twirl one end of a green pipe cleaner into a spiral shape (this will be glued onto the base of the tulip).
4. Glue the spiral to the tulip (if using white glue, let it set for a few hours).

Source: More Kinder Crafts

Black Bean and Rice Medley

Ingredients:

3 cups cooked brown rice
1 16-ounce can black beans, drained and rinsed
1 large tomato, seeded and chopped
½ cup (2 ounces) shredded Cheddar cheese (optional)
4 green onions, chopped
1/3 cup prepared light Italian dressing
1-tablespoon lime juice (optional)

Directions:

Combine rice, beans, tomato, cheese and onions in large bowl. Pour dressing and lime juice over rice mixture and toss. Serve at room temperature or chilled.

**Nutrition Facts (per serving): Calories: 197; Total Fat: 1g; Sodium: 195mg; Total Carbohydrates: 39g; Fiber: 4g; Protein 9g

**Nutrition Facts calculated by the Food Processor ® Nutrition Analysis Software from ESHA Research, Salem, Oregon