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January, 2007

Family, Food & Finance

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Communicating With Kids

Submitted by: Kathy Bowers

Good communication helps children learn and promotes good behavior. It is important for parents and child care providers to take time to listen to children. Some ways to communicate well with children:

- Greet each child with a smile every day. Ask how he/she is doing.
- Be at eye level and look at a child when talking with him/her.
- Be a good listener.
- Ask what he/she thinks. Find out what he/she likes to do.
- Take time to explain things.
- To prepare a child for changes in routines or activities, talk about what is going to happen next.
- Encourage a child to talk about what he/she is doing. Ask questions, such as "Tell me about your picture." or "What did you make with the blocks?"
- Praise children when they do something right.
- Always answer a child's questions.
- Share humor and laugh with children. This can help them feel good, be more willing to talk, and do things in a positive way.
- While reading a story, ask the children what they think is going to happen next.
- Have children tell you a story. Write it down and read it back to them.
- Allow a child to finish talking before you talk.

Source: Better Kid Care, Penn State University



Building Strong and Vibrant New York Communities

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

How colds Are Spread

Submitted by: Kathy Bowers

Children between the ages of two and six get colds twice as often as nine-year-olds and nine-year-olds get colds twice as often as twelve-year-olds.

Although we do not know why, the majority of colds occur during the winter. One possible reason may be that since we spend more time indoors during the cold-weather months, there is more opportunity for close contact between people and easy transmission of a virus.



Most cold viruses are spread either by direct contact or by droplet spray from coughing or sneezing. A person can contract a cold if he has physical contact with a cold sufferer. A person can also contract the cold virus by touching a contaminated surface and then rubbing his eyes or touching his nose. For example, if you wipe your sniffling child's nose and then rub your eyes, you may transmit the virus to yourself.

Although there is no surefire way to prevent colds, there is something you can do to minimize the chances of catching one: **All family members should wash their hands frequently.** Source: The American Academy of Pediatrics

Warm Up Your Winter with Heart-Healthy Oatmeal

By: Katherine Streeter, R.D.

February is American Heart Month, a great opportunity to find out about ways to protect our cardiovascular system. There are many ways you can work to improve your heart health (check out <http://www.americanheart.org/> for ideas). Besides resolving to increase your activity level, moderating alcohol consumption, and

eliminating the use of tobacco, it is only natural to look at your diet.

Oats are an inexpensive and versatile whole grain. It can be found in various forms, all of which provide the fiber and vitamins that offer good nutrition. The most common varieties are: Irish or Scotch oats, which have been cut but not rolled; Old fashioned or rolled oats, which have been steamed and rolled to flatten; Quick oats which are cut and rolled thinner; and Instant oatmeal which is precooked, dried and rolled very fine. The cutting and rolling determines cooking time but has little impact on the "heart health" claim you will find on oats packages.

What's perhaps more important is what is added to your oatmeal. Instant oatmeal packets often include added sugars, and some favorite toppings such as cream, butter, or brown sugar can be a source of empty calories. If you crave something more than "boring old oatmeal," consider some of the following tips to add flavor in a new way:

Ways to Jazz Up Your Oatmeal

Try adding dried fruit – and not just raisins – experiment with dried cranberries, cherries, apricots, apples, dates, or tropical mixes.

Give your oatmeal a boost of iron by drizzling with blackstrap molasses; it adds natural sweetness too!

Enjoy the benefits of soy protein by splashing soy milk over your oatmeal. Other sources of protein that add a rich creaminess include peanut butter and cheese.

Boost the health-health factor by adding omega-3 rich walnuts, hazelnuts, or pecans.

Experiment! Find a combination that works best for you, or try different things to suit your mood.

Worth Watching: Screen Time

Submitted by: Katherine Streeter, R.D.

Concerned that your child may be spending too much time in front of the television, computer, or playing with video games? Your instincts are right on! On average, children spend about 4.5 hours in front of a television, computer, or video games – or any combination of the three – per day. Research shows that this level of “screen time” is associated with greater levels of inactivity, overweight, and increased demands for advertised food and toys.

It is important for a child’s health to limit screen time – it’s good for their bodies as well as their minds. Turning off the electronics also provides more time for you to spend together as a family. It is recommended by the American Association of Pediatrics that screen time be limited to no more than 2 hours a day, and that TVs (or computers) not be in children’s bedrooms. Here are some other helpful ways you can reduce screen time in your household:

- **Talk to your family.** Explain to your children that it’s important to sit less and move more. Explain to them why: they will also be more energized, have a chance to practice certain skills (such as riding a bike or shooting hoops), and have fun with friends.
- **Minimize the influence of TV in the home.** Do not put a TV or computer in your child’s bedroom. This tends to physically isolate family members and decrease interaction. Also, children who have TVs in their room tend to spend almost 1 ½ hours more in a typical day watching TV than their peers without a set in their room.
- **Set a good example.** You need to be a good role model and also limit your screen time to no more than two hours per day. If your kids see you following your own rules, then they will be more likely to follow.
- **Don’t use TV to reward or punish a child.** Practices like this make TV seem even more important to children.
- **Be a savvy media consumer.** Don’t expect your child to ignore the influences of

television advertising of snack foods, candy, soda, and fast food. Help your child develop healthy eating habits and become media savvy by teaching them to recognize a sales pitch.

- **Provide other options and alternatives.** Watching TV can become a habit for your child. Provide other alternatives for them to spend their time, such as playing outside, learning a hobby or sport, or spending time with family and friends.
- **Make meal time, family time.** Turn off the TV during family meal time. Family meals are a good time to talk to each other. Research has shown that families who eat together tend to eat more nutritious meals than families who eat separately.

(Tips courtesy of the National Heart, Lung, and Blood Institute’s WE CAN! Program)

Stock your Kitchen For Fast Meals

Submitted by: Chris Brown

The secret to preparing fast and delicious meals at home is to have the ingredients on hand. Here is a quick shopping list of staples for your kitchen. Having these items on hand will enable you to cook quick and healthful meals for breakfast, lunch and dinner.

To really save time, use the trick of over 80% of food and nutrition professionals surveyed: make planned leftovers! When you cook, make it worth your while and make extra. You can freeze it or serve it the next day.

Dry Goods to Keep on Hand

Lentils	Canned or dry beans
Pasta	Healthful canned soups
Pasta Sauce	Oil & Vinegar
Rice	Tuna Fish
Favorite spices, herbs, seasonings	
Whole-grain breads and cereal	



What to Put in the Refrigerator

Fruits	Vegetables
Salad Vegetables	Potatoes
Sweet Potatoes	Margarine (light)
Orange Juice	Parmesan Cheese
Skim Milk	Yogurt (light)
Fat-Free Sour Cream	

What to Buy for the Freezer

Chicken
Ground turkey breast (skinless)
Fish and Seafood
Lean cuts of beef or pork (loin or round)
Fruits – great for smoothies and desserts
Nuts
Veggie burgers
Vegetables for soups, stir-fry dishes, side dishes and additions to pasta

10 Fast Meal Ideas (or what to make with all of this stuff):

1. Baked potato stuffed with fat-free sour cream, steamed broccoli and parmesan cheese; tossed salad.
2. Baked chicken or fish; steamed rice; salad or fresh vegetable.
3. Spaghetti with lentils; salad
4. Macaroni with turkey tomato sauce; salad
5. Shrimp Vegetable Stir Fry with Rice
6. Chili (vegetarian or with ground turkey breast) and rice; salad
7. Veggie burger with baked sweet potato; fresh-steamed veggies
8. Tuna macaroni casserole
9. Vegetable soup
10. Chicken stew

Additional Recipes available at:

www.foodandhealth.com

Source: Communicating food for Health, July 2006

Debit Cards Lack Protections of Credit Cards

Submitted by Diane Orr

Debit cards have become one of the most popular ways to make everyday purchases, but when buying big ticket items, most experts suggest using your credit card instead.

Why? Well, your credit card purchase is protected under a law called the Fair Credit

Billing Act, which basically means you have zero liability for fraudulent purchases, poor-quality or damaged merchandise or for merchandise that was never delivered. It's the law.

With debit cards, both Visa and MasterCard also offer zero liability for unauthorized transactions made over their networks. Visa says U.S. issuers must comply with its policy, unless they can prove negligence on the part of the cardholder, such as throwing the card, intact, into a dumpster. MasterCard's policy also has a negligence exception and covers cardholders who don't have a delinquent account and haven't reported two or more "unauthorized events" within the last 12 months. However, that zero liability is a policy – **not a law** — on debit cards and therefore subject to review by the card issuer.

"The industry is doing that out of a sense of fair play, out of the goodness of their hearts". "They could change that policy tomorrow."

Times have certainly improved for consumer debit card use. In the past, many merchants treated a PIN-based debit card purchase as they would a personal check or cash. If the product was unsatisfactory, you might get stuck with several hundred dollars in store credit instead of a refund. Now, policies have changed in favor of debit card transactions, offering more protection and, in many cases, zero liability.

Debit cards, such as the Visa Check Card and MasterCard money, are linked to a cardholder's checking account and can be used to make purchases just about anywhere credit cards are accepted.

But don't let the word "Visa" on the front of the card fool you. You don't have the same consumer protections with a PIN-based debit card as you do with a credit card. According to Visa, PIN-based transactions may process through non-Visa networks, which may or may not match Visa's zero liability policy. The financial institution that issued your card will decide your liability in cases of fraud. Signing for

purchases ensures that the transaction processes over the Visa network and falls under the protection of the zero liability umbrella.

Credit-Card Cushion

With a credit card you have the option of withholding payment should you be unsatisfied with the quality of an item. Ditto for an item purchased with a personal check. You simply call your bank and ask them to stop payment before the check clears.

But, there are a few catches. The sale must be for more than \$50 and have taken place in your home state or within 100 miles of your home address. But few issuers enforce the \$50 or 100-mile rule on purchases made in the United States. Visa officials say their debit cards are protected in much the same manner.

“Visa check cardholders are protected by Visa’s zero liability policies, which far surpasses protections made by federal law.” But, it is important to contact their bank to find out what liability they have under both signature and PIN-based transactions. “Many times, depending on that network it goes though, a PIN-based purchase may not be totally covered like a signature-based purchase.”

A Different Money Matter

Also, with a debit card, which yanks money from your bank account almost immediately, there’s a good chance the merchant already has your money by the time you realize something is wrong with a purchase. So you have a lot less leverage.

As long as you have your receipt, you may have a case under your state’s unfair trade practices law. But pursuing that course could prove costly and time-consuming.

Visa considers all online debit card purchases signature based purchases and customers are protected under zero liability if the purchase was fraudulent or the customer was dissatisfied with the product.

Consumers must try to resolve the dispute with a merchant on their own before they

contact their debit card issuer. “The merchant may want to make some other arrangement like a store credit or a gift certificate or some other thing.” “That isn’t exactly putting money back in your account.”

What kind of federal protections do you have with a debit card? Under the Electronic Fund Transfer Act, you have the right to dispute an error on your bank statement, and you have some protections if your debit card is lost or stolen.

It is not so bad if you act fast. Your liability is capped at \$50 if you notify your bank within two days of finding out your debit card is missing. Wait more than two days and you could lose as much as \$500.

“Consumers should monitor their bank account on-line and immediately report any suspicious activity.” If you discover an unauthorized charge on a bank statement, you may be on the hook for as much as \$500, provided you contact your bank within 60 days.

If you wait longer than 60 days, you’re stuck paying every cent of a thief’s spending spree. You could lose everything in your checking and overdraft accounts.

However, if your debit card sports a Visa or MasterCard logo, you don’t have to report fraudulent activity within two business days and you won’t be held responsible for fraudulent transactions made over their networks. Of course, you should report missing or stolen cards immediately so you don’t get stuck paying an imposter’s charges.

Spend Smart and Simple

Because of more limited consumer protections, a debit card may be the best choice for smaller, routine purchases such as gas or groceries. Paying by debit card is quick and convenient, and you won’t pay a penny of interest.

You also won’t enjoy the float you have when you write a check or pay by credit card. With a debit card purchase, the money gets yanked out of your account

almost immediately. So it is important to keep good records.

Forget to write a debit card purchase or two in your checkbook and you could end up paying some hefty account fees. If you decide to make a larger purchase on a debit card, it's best to do it at a store that lets you inspect the merchandise thoroughly before buying.

Credit cards are the best choice for purchases made on the Internet or by phone. Yet both Visa and MasterCard's zero liability policy cover in-store purchases, as well as purchases over the Internet. If you have a different card company, find out if they offer a zero

liability policy. Make sure you understand it before using your debit card.

If you are ordering merchandise, almost always encourage people to use the credit card because if something goes wrong you have more recourse.



Source: By Lucy Lazarony Bankrate.com; Bankrate Editorial Assistant Leslie Hunt contributed to this story.