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Family, Food & Finance

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Timely Tips For Tax Season

Submitted by Diane Orr

Note: While our Extension Association does not provide tax counseling, the following tips from the Federal Deposit Insurance Corporation are worth sharing, especially in light of the recent volatility with sub-prime mortgages and the stock market. Having a financial plan regarding how to pay your income tax return (and how to “spend” it) makes tax day less taxing!

Have your tax refund direct deposited into your bank account. Implementing this action will help you receive your refund faster and safeguard against lost or stolen mail. Taxpayers can have their tax refund directly deposited in up to three different accounts at three different U.S. financial institutions.

If you need cash and you can't wait for your tax refund, consider your options and costs carefully. “Refund anticipation loans” arranged by tax preparers for folks who file their returns electronically can get you your cash in a day or two but at a very high price. Remember that people who file their returns electronically usually get their money in two weeks or less. In talking to some of my office colleagues that have filed electronically, they verified receiving their federal tax refunds in two weeks or less. One of my co-workers even said they got their money in two days!

Make good use of your refund. Pay down or pay off loans and other bills, starting with the ones that charge the highest finance charges on unpaid balances. Or add to an existing savings account, fund a retirement account, or open a college savings plan.

You can pay your tax bill using your credit or debit card but beware of the costs. Look beyond the miles, points and other incentives financial institutions offer for using your credit card. Don't forget to factor in the processing fee when using your

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card (it can be substantial). Keep in mind that if you don't pay your card balance in full by the due date, you will be hit with a finance fee. Ditto if you go over your debit card limit.

You can have your payment withdrawn electronically from your bank account. This service adds speed and convenience. You can also file your tax return early and hold off paying your taxes until April 15. Check with your financial institution about any fees it may charge for this service. Make sure you have sufficient funds in your account when the payment is to be made!

If you need to borrow money to pay your taxes, you have several choices but all come with fees and costs. The cheapest way to pay your tax bill is to tap your bank account. If you must borrow, options include bank loans, IRS monthly installment plans, and your credit card. Using a home equity line of credit is risky – if you are unable to make payments, you could lose your home.

Take advantage of free tax preparation services. The Volunteer Income Tax Assistance (VITA) program provides free tax-preparation help to low and moderate – income taxpayers.

The American Association of Retired Persons (AARP) Tax-Aide Program is a volunteer program AARP runs in conjunction with the IRS. Another IRS service is “Free File,” which allows taxpayers earning \$54,000 or less (for returns to be filed in 2008) to prepare and file their federal tax return for free through the IRS website.

For more assistance, visit www.irs.gov or consult a tax advisor.

Source: Adapted from FDIC *Consumer News*, Fall 2007



Net Carbs, Impact Carbs, Zero Carbs that Count – What Does It Mean?

Submitted by Katherine Streeter, R.D., M.B.A.

Carbohydrate ("carbs") restriction is not advised for everyone. However, in the age of carbohydrate-modified diets, a new group of food items arrived to the marketplace – along with confusing nutrition claims.

Food labels and restaurant choices commonly began advertising “net carbs” or “carbs that count.” “Impact carbs” and “effective carbs” are other similar terms often found on food labels. Net carbs are defined as total carbohydrate minus dietary fiber and sugar alcohol. The Food and Drug Administration is currently working on defining low carb or net carb levels, much like the approved guidelines that define use of the terms fat free, low-fat and low-sodium foods.

For over 10 years, a technique called carbohydrate counting has been recommended by the American Diabetes Association for controlling blood sugars in people with diabetes. Since fiber in foods is not digested and absorbed like other carbohydrates, our bodies do not convert it into blood glucose. Carbohydrates in the form of sugar alcohols have less impact on blood sugar than do sugars and starches. They cannot, however, be ignored altogether, because they are partially absorbed and metabolized.

When there are 5 or more grams of fiber per serving, people with diabetes have been advised that they can subtract the grams of fiber from the total grams of carbohydrate to determine how much of the carbohydrate will affect their blood glucose. Some people with diabetes have also been told that foods with sugar alcohols (such as erythritol, sorbitol, xylitol and mannitol) should be counted as containing half the listed amount as carbohydrates. (For example, 12 grams sugar alcohol would be counted as 6 grams carbohydrate.)

This is the general concept that is now being applied – but with a twist – to the new food labels with “net carbs,” “impact carbs,” or “carbs that count.” The main concern with these new food labels is that the subtraction process has been generalized to all fiber grams and all sugar alcohols. However, eating sugar alcohols can cause blood sugar to rise. And one needs to be cautious in eating foods with 10 or more grams of sugar alcohols, since this amount may cause intestinal gas and diarrhea.

The bottom line is, if a food label displays these new terms, you could choose to ignore the claim as an advertising gimmick by the manufacturer. Or, you could remember to count the sugar alcohol content as being worth about ½-gram of carbohydrate for each gram of sugar alcohol. This will give you a more accurate sense of the true impact of the carbohydrates listed on your food labels.

Modified from:

http://www.oznet.ksu.edu/humannutrition/nutritionnews/net_carbs.htm with credit to: T. Rundus, R.D; M. Higgins, Ph.D., R.D., L.D., CDE; and S. Procter, M.S., R.D., of Kansas State Research and Extension.

Exercise At Home MORE

Submitted by Chris Brown

The number one excuse given why people don't exercise is that they can't find the time. If you can find time for your TV or talk show, then you can use this time to exercise. Don't let your addiction to the couch prevent you from getting fit. The health problems created from inactivity can be reversed through a moderate exercise program.

- Put a piece of home exercise equipment in front of your TV. Having the distraction of your favorite TV show will make it easier to exercise.
- Walk around the block. Try to go farther each time before you go back to the TV. Lousy weather? Walk around your house and hit every room. Go outside and circle your house. When you become more fit, run up and down the stairs for three minutes. Walk or run in place.

Here are great ideas for commercial time:

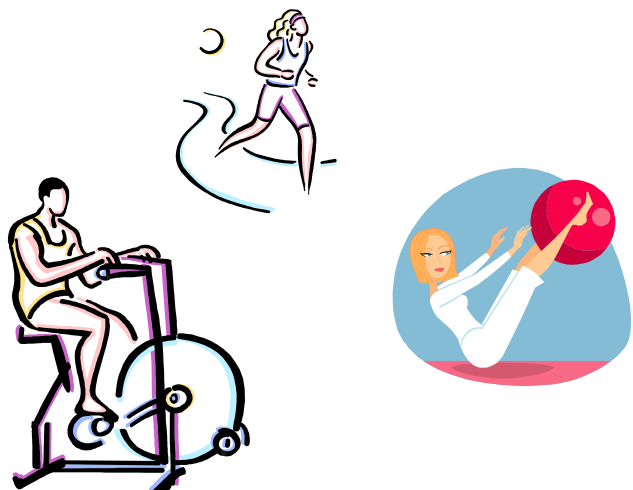
- Do warm up exercises to include jumping jacks, leg circles, arm circles or others. Do abdominal crunches and back strengthening exercises. Bring your knees to your chest. Do pushups against the wall. Start with 10 and add more as you get stronger.
- Use hand weights. If you don't want to spend any money, use water bottles, soup cans or any object you can lift comfortably. Try these exercises:



- Bicep curls
- Overhead shoulder presses
- Front arm raises
- Side arm raises
- Triceps extensions

Remember to do the exercise slowly and with proper form.

- Purchase a set of leg weights. Buy a set that allows you to add a half pound to the set as you progress. Strap the weights around your ankles. Do straight or side leg raises on the carpet. Get on your knees to do leg extensions. Stand against the wall and lift your legs or march in place.
- Put a straight back chair in your living room. Stand up, sit down, and then stand right back up. Do this for the length of the commercial. For a better workout, don't sit down all the way.
- Use your fitball. Fitballs can help you tone your body and make you stronger. Try using weights while on your fitball or modify your regular exercise. It is a fun way to get fit.
- Buy a set of therabands. Purchase tubing from light-weight (yellow) to heavy-weight (purple). Many come with handles that make them easy to use. They generally come with a set of instructions that detail a variety of exercise ideas.



Home Exercise Equipment like treadmills, elliptical trainers and stationary bikes can work well in front of your TV. Here are their benefits:

- Makes it harder to say “no” to exercise. Takes away your excuses!
- Allow you to exercise in the privacy of your home.
- Is a financial investment you will benefit from for years.
- Is great for everyone in your house. There is nothing like having a team effort!

Source by Jan Treft – Allen, RD. Communicating Food for Health.



Living With Your Teen: Adolescents and Sleep

Submitted by Kathy Bowers

Teens need sleep, as much as 9 ½ hours each night. However, they are getting less than 7 ½ hours per night on average. The additional sleep teens need, can help them perform well in school and help them stay safe.

Sleep patterns change in adolescence, making it harder for teens to fall asleep early and to wake up easily in time for school. They’re also faced with a non-negotiable school start time, meaning they have to arise early, but their biological sleep rhythm and other activities may keep them up late and decrease the amount of available sleep time. What can families do?

Understand sleep phase delay.

In mid-puberty, significant changes in the brain and biological clock affect the ways adolescents sleep. *Sleep phase delay* occurs when the sleep-promoting hormone *melatonin* is secreted in the teen brain later in the evening than for young children or adults. That makes it harder for teens to go to sleep at the times they did when they were younger. Melatonin secretion also turns off later in the morning, so it is harder for them to wake up. Adolescents are often exposed to much late-night stimulation, with bright room lights, hard-driving rock music, computer games and other video displays, TV and phone conversations. This additional activity can lead to hyper-arousal that makes sleep more difficult.

Be aware of the risks of not enough sleep.

Many teens can’t function in school because their bodies are so sleep-deprived that their mental and learning capacities shut down. They may fall asleep in class, preventing them from learning. Lack of sleep negatively affects development in some areas of the brain, leading to difficulty processing information and integrating the skills that guide behavior and regulate emotions. This hinders development of social competence, one of the most important tasks in adolescence. With less ability to make sound judgments on social situations, teens are at risk for using alcohol and drugs and getting involved in sexual activities.

Driving poses another serious danger for sleep-deprived teens. Chronically sleepy adolescents may experience “micro-sleeps” that delay reaction times and decrease their ability to pay attention. Teens who have fallen asleep driving may be unable to maintain control of the car, causing crashes that result in death or disabling injury. Nationwide, drivers aged 15 to 24 cause more than 1,500 drowsiness-related fatal accidents each year.

Other effects of insufficient sleep include:

- Academic difficulty
- Depressed mood
- Irritability



- Increased anger
- Lower tolerance for frustration
- Decreased thinking and emotional control
- Difficulty reading others' emotions and Cues
- Difficulty learning new tasks

Develop strategies for helping sleep come more easily.

Parents and adolescents can work together to develop better sleep habits. Here are some suggestions:

Teens can:

- Get into bright light as soon as possible in the morning to signal the brain to wake up.
- Avoid bright light in the evening.
- Understand their own bodies' sleep rhythms.
- Avoid strenuous or attention-needing tasks (such as driving) during sleepy times.
- Learn which foods and drinks contain caffeine and stay away from them after noon; avoid other types of stimulants.
- Relax before going to bed – avoid heavy reading or computer games within an hour of bedtime.
- Avoid falling asleep with the TV on – flickering light can disturb sleep.

Parents can:

- Talk with teens about their sleep/wake schedules and the level of their activities.
- Help them develop a workable schedule that allows for enough sleep (9 – 9 ½ hours).
- Provide a home environment that's conducive to sleep – no loud late-night activities, TV or music.
- Limit phone use close to bedtime.
- Provide good role models and practice good sleep habits: pay attention to their own bodies' sleep needs. Go to bed earlier.
- Maintain age-appropriate sleep schedules for all their children.

Sources:

American Sleep Disorders Association
National Academy of Sciences;
National Academy Press
National Sleep Foundation
Sleep Needs, Patterns and Difficulties of Adolescents:
Summary of a Workshop (2000)

20 Minute Chicken Creole

Submitted by Chris Brown

Ingredients:

4 medium skinless chicken breast halves
(about 1 pound if boneless)

14 ounce low sodium can diced tomatoes

1 cup low sodium chili sauce

1 cup chopped broccoli

1 cup chopped green pepper

½ cup chopped onion

2 cloves minced garlic

1 tablespoon chopped basil

1 tablespoon chopped parsley

¼ teaspoon crushed red pepper

¼ teaspoon salt

Nonstick spray

Instructions

1. Cut chicken into bite size pieces.
2. Cover deep skillet with nonstick spray.
3. Preheat pan over medium heat.
4. Cook chicken in hot skillet.
5. Stir for 3-5 minutes or until no longer pink.
6. Reduce heat.
7. Add diced tomatoes, low sodium chili sauce, green pepper, broccoli, onion, garlic, basil, parsley, crushed pepper and salt.
8. Bring to a boil.
9. Reduce heat and simmer covered for 10 minutes
10. Serve over hot cooked rice or whole-wheat pasta.

Nutrition Facts:

Servings per container.....4
Calories.....370
Calories from Fat.....35
Total Fat.....3g
Cholesterol.....130mg
Sodium.....220mg
Carbohydrate.....30g
Protein.....56g

Fiber.....3g

7% of calories from fat

This recipe contains nutrition facts calculated by The Food Processor Nutrition® Analysis Software from ESHA Research, Salem, Oregon.

