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Family, Food & Finance

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Buying Smart

Submitted by Diane S. Orr



Protecting Yourself

Consumers are faced with a marketplace full of decisions. Ask the right questions before and after you buy and avoid consumer fraud and rip-offs.

Before You Buy

- Take advantage of sales but compare prices. Do not assume an item is a bargain just because it is advertised as one.
- Don't rush into a large purchase because the "price is only good today."
- Check to see if the company is licensed or registered at the local or state level.
- Contact your consumer protection office or Better Business Bureau (BBB) for any complaint recorded against the company. Request any consumer information they might have on the type of purchase.
- Be aware of such extra charges as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost.
- Ask about the seller's refund or exchange policy.
- Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do if there is a problem.
- Don't sign a contract without reading it. Don't sign a contract if there are any blank spaces in it or if you don't understand it. In some states, it is possible to sign away your home to someone else.
- Before buying a product or service, contact your consumer protection office to see if there are automatic cancellation periods for the purchase you are making. In some states, there are cancellation periods for dating clubs, health clubs, and timeshare and campground memberships, Federal law gives you cancellation rights for certain door-to-door sales.
- Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying something.

Building Strong and Vibrant New York Communities

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

- Don't do business over the telephone with companies you do not know.
- Be suspicious of P.O. Box addresses. They might be mail drops. If you have a complaint, you might have trouble locating the company.
- Do not respond to any prize or gift offer that requires you to pay even a small amount of money.
- Use unit pricing in supermarkets to compare what items cost. Unit pricing allows you to compare the price ounce-for ounce, pound-for pound, etc. Bigger packages are not always cheaper than smaller ones.
- Use coupons carefully. Do not assume they are the best deal until you have compared them to the prices of competitive products.
- Make sure all documents you sign are in a language you understand.
- Don't rely on a salesperson's promises. Get everything in writing.

REMEMBER:

1. First contact the seller if you have a complaint.
2. If that does not resolve your problem, contact the company headquarters.
3. If your problem is still unresolved, refer to the subject index for the organizations, or local, state and Federal offices that provide help in cases like yours.
4. Taking legal action should be the last resort. However, if you decide to exercise this right, be aware that you might have to act within a certain time period. Check with your lawyer about any statutes that apply to your case.

Source: The Consumer Action handbook, 2003 Edition

Dangerous Dehydration

Submitted by Chris Brown

Summer heat and humidity can be as dangerous as the freezing chill of winter blasts if you are not hydrated. Did you know, up to 75% of the body is water, nearly every function in the human body takes place in a watery medium and water is necessary to regulate body temperature. And



yet...75% of Americans are chronically dehydrated!!

Thirsty?

37% of us don't recognize our body's thirst signals-we mistake it for hunger and as a result snack rather than drinking. (Could this be one of the causes of obesity in America?) Thirst is like a warning light on your car dashboard, by the time it goes off you have already waited too long. By then, two or more cups of fluid may be necessary to meet your body's needs. To combat dehydration, sip fluids all day long.

How Much Is Enough?

Doctors recommend 8-10 cups of fluid a day including milk, juice and water. Alcohol and to some extent even decaffeinated beverages are diuretics, causing your body to increase urination. Don't rely on too many cups of these for hydration.

Danger

Severe dehydration is a serious condition. Some of its symptoms and their solutions are listed below:

Sweating – The body cools itself by sweating. Drink fluids to replace those lost through sweat.

Loss of energy – The amount of fluid lost through sweat begins to affect body performance, so stop your activity and drink water.

Light-headedness – Dehydration may cause the body to reduce blood flow to the skin and brain in order to save fluids. Drink fluids and rest in a cool place. If dizziness continues, lie down with legs elevated.

Headaches – When the body reduces blood flow to conserve fluids, it also limits the amount of fluids and oxygen sent to the brain. Drink fluids and lie down in a cool place.

Nausea – often precedes serious forms of heat illness. Drink fluids and rest in a cool spot until nausea passes.

Urine – When dehydrated, the body conserves water by producing a more concentrated dark yellow urine. Almost clear urine is a sign that you are drinking enough.

Super Summer Sippers

For a subtle citrus flavor in ice water, add slices of lemon, lime or orange. Or add fruited ice cubes: freeze fruit juice in your ice cube trays and serve with your glass of water.

Make a delicious, refreshing fruity slush. In a blender, purée berries, pineapple chunks and frozen limeade concentrate. Create your own shakes. In a blender, purée melon chunks or peach slices with buttermilk, crushed ice and a touch of ginger or cinnamon until smooth.

Meet Us At The Market!

Submitted by: Katherine Streeter, R.D.

It's Farmers' Market time, and this season is looking like it's going to be a great one. You can easily stretch your food dollar by buying your produce at a local farm or market. Your dollar also stays local, which is great for the Niagara County economy and directly benefits the farmers and promotes their business in the most direct way possible. However, perhaps more important to you personally – you get really fresh, in-season, and tasty food! The nutritional bonus you get from buying farm-fresh food cannot be measured.

Try this recipe to use delicious early-crop veggies:

Spring Vegetable Sauté

Makes 4 servings

1 teaspoon olive oil
½ cup sliced sweet onion
1 finely chopped garlic clove
3-4 tiny quartered new potatoes
¾ cup asparagus pieces
¾ cup sugar snap peas, or green beans
½ cup quartered or sliced radishes



¼ teaspoon salt
¼ teaspoon pepper
½ teaspoon dried dill

Heat the oil in a skillet. Cook the onion 2 minutes, add the garlic and cook another minute.

Stir in the potatoes and carrots. Cover, turn the heat to low, and cook until almost tender, about 4 minutes. If the vegetables start to brown, add a tablespoon or two of water.

Now add the asparagus, peas, radishes, salt, pepper, and dill. Cook, stirring often, until just tender – about 4 minutes more. Serve immediately.

Per serving: 80 calories, 10 calories from fat (13% calories from fat), 2g fat, 0 mg cholesterol, 190 mg sodium, 14g carbohydrate, 3g protein, 4g fiber.

For more information about Niagara County Farm Markets, or more healthy recipes like the one above, contact our office or check out:

http://www.niagarafarmmarkets.org/niagara_farms.php

News Flash! Americans Eating More Than Ever

Submitted by: Katherine Streeter, R.D.

America's growing girth has focused attention on what—and how much—we as a nation have been eating. The total amount of food available for each person to eat increased 16 percent from 1,675 pounds in 1970 to 1,950 pounds in 2003. This increase was not isolated to a few food groups – every food group showed an increase.

The increase in food available for consumption resulted in a corresponding jump in calories, over 500 calories per person per day. That means, an individual could gain approximately 2-pounds per year; a 20-pound gain in a decade!

Consumption of fats and oils, grains, vegetables, and sugars/sweeteners led the way. Annual corn sweetener consumption increased to 79 pounds in 2003, up 400 percent! This steep rise in corn sweetener consumption is largely due to high-fructose corn syrup, a low-cost ingredient in sweetened beverages including soda. Even with the mid-1990s push to cut dietary fat, added fats and oils accounted for an extra 216 calories per person per day—or 42 percent of the 523-calorie increase between 1970 and 2003.

So what can you do to help reverse this trend – if not for America, for yourself personally? Think about your serving sizes. What is a serving? A serving is a standard amount used to identify how many calories and nutrients are in a food. A portion is the amount of food you choose to eat. Becoming familiar with the standardized portions and how many per day are right for you can help you manage your food consumption better, which helps you control calories better. You can find more out about this by talking with a Registered Dietitian, your Doctor, or by visiting MyPyramid.gov.

Excerpts taken from:
<http://www.ers.usda.gov/AmberWaves/November05/Findings/USFoodConsumption.htm>



Steps You Can Take To Conserve and Protect Drinking Water

Submitted by Diane S. Orr

Did you know that while the earth is covered with water only one percent of it is available for drinking water purposes? Did you know that the average adult only needs three gallons of water a day for health purposes, but that most Americans use anywhere from 100 to 125 gallons per day? Yet, in many impoverished countries around the world, individuals are lucky to have one gallon of water a day to use for drinking, cooking, bathing, and personal hygiene.

Here are some steps you and your family can take to conserve and protect drinking water. Just as we should make every day Earth day, the same can be said about National Drinking Water Week by striving to use water wisely all year long.

1. Take short (three to five minute) showers. Quick showers use only 15-25 gallons while tub baths use 30 to 50!
2. Turn off the faucet while brushing your teeth, shaving or washing your hands.
3. Install low-flow showerheads (to cut water flow to just three gallons a minute) and aerators on faucets (to reduce water use by 60 percent)
4. Replace standard toilets (5 to 7 gallons/flush) with low-flush models (less than 2 gallons/flush). This change alone can save over 7,000 gallons of water per person per year.
5. Chill water in the refrigerator to avoid having the faucet run for tap water to get cold.
6. Only run your dishwasher when it is full.
7. Ditto for the clothes washers. If you are not doing a full load, adjust the water level.
8. Collect rainwater from gutter down spouts for use on flower and vegetable gardens.
9. Don't let the garden hose run while washing your car.
10. If you use lawn sprinklers, make sure they are not watering your driveway or sidewalks.
11. Turn off automatic lawn sprinklers when it is raining.
12. Only water plants in early morning before the heat of mid-day to reduce evaporation loss.
13. Sweep decks, patios and driveways instead of hosing them clean.
14. Repair leaky faucets and toilets. One slow drip can waste up to 15 gallons a day while a dribbling toilet can waste 400 gallons a day!
15. Have your drinking water tested annually for coliform bacteria and nitrates.

Not sure if your toilet is leaking? Carefully remove the tank top and put 12 drops of red food coloring in the tank. Replace the

top and wait 15 minutes. If any red dye appears in the bowl, you have a leak.

Source: EPA Office of Water, Cornell Cooperative Extension of Nassau County

Be An “Active” Role Model For Your Children

Submitted by Kathy Bowers

Summer is almost here and the children will be home from school and looking for “stuff” to do. Health experts agree that children need at least 60 minutes of physical activity a day. Adults need at least 30 to 60 minutes a day. So, why not be active together? Being active with your children will teach them that being healthy is important to you and it is fun!

- Go for a walk around the neighborhood and look at interesting sites in your community.
- Go for a hike-look for wildflowers, animal tracks, birds and other wildlife. State parks have miles of marked hiking trails and there are also many miles of marked trails outside of parks in Western NY. Bring water and snacks in a backpack and enjoy. Be sure to wear proper clothing and footwear.
- Put on old sneakers and go wading in a local creek.
- Go for a bike ride. Don't forget your helmets!
- If you are really brave, try inline skating with your kids. Remember to wear protective gear.
- Play catch or Frisbee.
- Play water tag on hot sunny days with the garden hose or water balloons.
- Fly a kite.
- Build an obstacle course in your backyard.
- Walk the dog.
- Plant, maintain and harvest a family garden. Great exercise and great food!
- Enjoy water sports if possible-swimming, canoeing, kayaking etc.
- Play backyard soccer, baseball, volleyball, basketball and tennis.
- When it is raining put some music on and dance!

- Brainstorm with family members for more ideas that the whole family will enjoy!

Being active for 10 minutes gives you more energy than a candy bar and is much healthier for the whole family. Plus the memories that you make when a family plays together will last a lifetime. So get up, get out, move and enjoy!!

*Submitted by Nancy Maguire-Family Life program
Community Educator, Cornell Cooperative Extension of
Wyoming County*

Family Reading

Submitted by Kathy Bowers

Reading can open worlds of enjoyment and learning for both adults and children. A love of learning is one of the greatest gifts any parent can give their children. There are simple things parents can do to help their children develop a love of learning and a love of reading.

Talking sensitively with infants and small children prepares them to be readers. Long before a child has any idea about the alphabet, parents can prepare children to read. The most important way to prepare them is to talk with them. This draws children into active interaction.

Talking is not the same as blabbering. A parent who talks at a child will make the child frustrated. The most effective approach is to follow the child's lead. When a baby coos, we coo back. When a child experiments with words, we repeat them back. We play peek-a-boo and laugh with the child. When a child is tired we let them rest. When a child wants to play, we find a way to play with them that they enjoy. Our sensitive response to them teaches them to interact with us.

Fill your life with learning. Keep the books that you most love in places where you can use them. Check good books out of the library for you and your children. Use books, magazines, and educational web sites to always be learning. Talk about the things you are learning.

Make reading fun for your children. We can let our children select books from the library. We can read to them regularly. We can read in fun places – maybe the attic or a closet or a favorite rocker. When we read, we can bring excitement and fun to the story. When a child wants to linger on a page, we can take time to talk about it. We can name the characters on the page of an illustrated story and invite the children to point to them. If we turn reading into a forced march, children will resist. If we make reading fun, they will seek it.

Give children choices. Children like to be involved in making decisions for their lives. We can help them find the right section at the library and then let them pick out books. We can let them pick the books that

we will read to them at bedtime. We can let them turn pages. We can let them guide us to what they are interested in.

Make times and places for learning. Maybe once a week you can make an outing with your children to an interesting place such as a museum, historic site, a business, or any place new and interesting.

We also show our value for learning when we make a place in our homes for books, bookshelves, and other learning materials. We can keep an encyclopedia (electronic or hard copy) handy. The child who grows up seeing and experiencing the adventure of learning is likely to become a lifelong learner. *Source: University of Arkansas, Cooperative Extension Service*