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FAMILY AND CONSUMER SCIENCE NEWSLETTER

Bringing Knowledge to Life

Winter - 2011

Changes at MSU Extension

You may have heard that MSU Extension is in the process of restructuring its program delivery model. This means that many educators (including me) are experiencing changes in our educational roles, program focus areas and geographical coverage area. I am narrowing my program focus to the program areas of food safety (which includes food preservation) and family financial literacy (which includes consumerism, housing and home energy efficiency) while widening the geographical area I serve to include the counties of Lake, Mason, Mecosta, Muskegon, Newaygo, Oceana and Osceola, as well as Montcalm. If you are receiving this newsletter for the first time it may be because you live in one of my "new" counties.

Because of this change in program focus you may notice a few changes in this newsletter. Articles that contained information for parents and child caregivers about human development that you use to see in this newsletter will no longer be included. I will still bring you information that you may find helpful on the topics of food safety, home food preservation, consumer issues, housing and financial literacy.

I am looking forward to face-to-face programs in all of the counties in the coming months. Watch for the announcement of a food safety program aimed at church and non-profit groups that hold meals and other food related events. This program will be called "Cooking for Crowds" and will be coming this winter or early spring and food preservation classes will be coming next summer. Also, look for classes about how to create a family spending plan, improve your credit report, avoid identity theft and how to set family financial goals in the future.

In the meantime, feel free to call me with any questions you might have related to my areas of expertise. If you have questions about other subject areas that may now be covered by another educator in this or another county, we will try our best to connect you with the right person to help you find the answer. Feel free to contact me at the MSU Montcalm Extension Office at 989.831.7500 or you can call the MSU Extension toll free number at 1-888-MSUE-4MI (1-888-678-3464) and when prompted to select a County enter Montcalm.





FAMILY RESOURCE MANAGEMENT



Financial Management

A Half-Dozen Saving Tips for the New Year

- Rent a video instead of going to the movies. If you really want to go to the movies, go to the less expensive afternoon matinee. Or better yet, go to your local library and borrow books, CD's and videos.
- Consider taking your lunch to work rather than buying it. Depending on where you live and what you eat for lunch, you could save \$5 a day that can add up to \$1300 a year!
- Cancel your cable (or at least the premium channels), as well as subscriptions to magazines and newspapers.
- 4. Make your own coffee at home rather than buying from a store.
- 5. Take advantage of free entertainment in your community, such as parks, museums, concerts and other community activities.
- 6. Track your spending and cash and know where every dollar goes? You cannot change bad spending habits unless you know what they are!

Source: www.choosetosave.org/tips

You...the Shopper

What does money mean to you? One way to describe some of our feelings is to look at how we use money. Spending or not spending money gives clues to how we feel about it. We may already be aware of some feelings, but not others.

Our ideas or feelings about money help shape our relationships with family, friends and others. Read on to see if some of these characters are like you. If we can see ourselves in some of these scenes, we can better understand our feelings about money and why we buy.

Bargain buyers. These shoppers are often less interested in what is bought than in getting a bargain. Why are bargains and sales so exciting?

Many people feel they are beating the system when they get items on sale.

Look at how you buy. Are you buying bargains that are worth the cost? Or is getting a bargain more important than getting something useful that you need? If you cannot use the item, it is no bargain.

Depressed buyers. Down in the dumps? Buying is often a way to feel better.

We all have days that are trying and leave us gloomy. We may find buying something is a way to boost our spirits. For some people, however, this buying can be costly - if it happens often or if the items bought are expensive, such as a new car, curtains or a new outfit of clothing.

Do you ever buy something new to make you feel better? This practice may be okay once in a while for emotional health however, if it is often the reason for buying silly items or costly ones, maybe you need to look into the cause of depression and work on other ways to solve it.

Spiteful buyers. Sometimes, we feel like martyrs. We feel neglected when we work hard and no one notices. So we go out and buy something. Maybe not because we need it or even like it, but because we know buying it will bother someone in our family.

This action is sometimes used as a way to get over a feeling of neglect. People who do this, though, tend to buy something they really do not like. Then they complain about it later. They make themselves and their families even more unhappy about what they bought. You can test yourself: How many times in the last 3 or 4 months have you bought something that made you feel unhappy later?

Attention buyers. Many people want to be recognized as special. As a result, marketers prepare products and advertising appeals for certain kinds of people.

Marketers know many people are willing to pay more for a product that makes them stand out from the crowd. The extra costs for individuality in products can be great. For instance, you pay extra for car options that do not really do anything to make it safer or more economical to drive.

How often have you paid extra to get something suited to your tastes?

Wishful buyers. Many people want to be young, beautiful and sexy. For them, a host of products are "guaranteed" to keep teenage figures, smooth out wrinkles, darken hair and boost energy. Maybe we should accept the facts of life and enjoy ourselves as we are.

Look on your bathroom or closet shelf. How many items promise to make you look or feel younger? Do they work or are they costly and in vain?

What is your attitude about money? By understanding your feelings about spending money, you will be better prepared to plan and control future spending.

Source: University of Illinois at Urbana-Champaign Cooperative Extension Service - "All My Money"

Beware Cardsharps

Thieves look for gift cards with preloaded values displayed on racks in grocery and department stores. Using a handheld scanner, they will read the code behind the magnetic or scratch-off strip. That, with a number on the card's front, gives them what they need to go online and buy stuff. When a shopper later buys the card and tries to use it, it has been drained of its value.

Solution: Buy a card kept behind a customerservice desk or ask the clerk to scan it to make sure it has the full value; check that the strip on the back looks new; and keep the receipt.

Source: www.consumerreports.org - December 2010



Follow the Seasons: When to Buy What

You might think that because you faithfully compare prices on the Internet before buying, clip coupons galore and watch for deep discounts on yesterday's inventory as new models appear in stores, you are getting the best deals you possibly can.

Still, deep discounts for some products go by the calendar. Use the following information as a guide to those deals, but keep your eye on sales circulars and e-mail alerts because there will always be exceptions. Bear in mind, too, that the best time to save money is not generally when you will find the best selection.

<u>January</u> - bedding, carpeting, CDs & DVDs, computers, cookware, houses and condos, linens, swimwear, toys, treadmills and ellipticals, TVs, winter clothing

<u>February</u> - houses and condos, humidifiers, indoor furniture, treadmills and ellipticals

March - digital cameras, humidifiers, small consumer electronics (MP3 players, DVD and Blu-ray players, etc.), TVs, winter coats, winter sports gear

<u>April</u> - computers, digital cameras, lawn mowers, Spring clothing

<u>May</u> - athletic apparel and shoes, camping and outdoor gear, carpeting, cordless phones, lawn mowers, small consumer electronics

<u>June</u> - camcorders, carpeting, computers, indoor furniture, small consumer electronics, Summer sports gear, swimwear

<u>July</u> - camcorders, indoor furniture, outdoor furniture. swimwear

<u>August</u> - air conditioners, backpacks, dehumidifiers, lawn mowers, outdoor furniture, snow blowers

<u>September</u> - bikes, digital cameras, gas grills, lawn mowers, shrubs, trees, and perennials, small consumer electronics, snow blowers

October - bikes, computers, digital cameras, gas grills, lawn mowers, winter coats

<u>November</u> - baby products, bikes, camcorders, gas grills, GPS navigators, toys, TVs

<u>December</u> - bikes, camcorders, gas grills, GPS navigators, home appliances (large and small), small consumer electronics, toys, TVs

Source: www.consumerreports.org - January 2011

FTC Has Gift Card Tips

The Federal Trade Commission (FTC), the nation's consumer protection agency, has tips and information for consumers who have received gift cards from holiday gift-giving. New federal rules that took effect in August are designed to protect consumers and will restrict fees and affect gift card expiration dates. These new rules apply to two types of cards: retail gift cards, which can only be redeemed at the retailers and restaurants that sell them; and bank gift cards, which carry the logo of a payment card network like American Express or Visa and can be used wherever the brand is accepted. Here are the highlights:

Money on a gift card cannot expire for at least five years from the date the card was purchased, or from the last date any additional money was loaded onto the card. If the expiration date listed on the card is earlier than these dates, the money can be transferred to a replacement card at no cost.

Inactivity fees can be charged only after a card has not been used for at least one year and then only once per month. But fees may be charged to buy the card or to replace a lost or stolen card.

The card must clearly disclose its expiration date and the card or packaging must clearly disclose any fees. There is one exception: Some cards produced before April 1, 2010 that list a short expiration time or inactivity fees in the first year may be sold through January 31, 2011. However, no matter what a card says, consumers still are protected by the new rules.

Tips for using gift cards:

Note any terms and conditions, and check for an expiration date or fees.

If it appears that a card has expired or fees have been deducted, contact the company that issued the card. Ask whether the card can be honored or the fees can be reversed.

Ask anyone who gives you a card for its terms and conditions, the original purchase receipt or the card's identification number. Keep this information in a safe place.

Use gift cards as soon as possible, because it is not unusual to lose or forget about them.

Treat a card like cash and if it is lost or stolen, report this immediately to the issuer. Some issuers will not replace cards that are lost or stolen, while other issuers will, for a fee.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints in to the Consumer Sentinel Network, a secure online database and investigative tool used by more than 1,800 civil and criminal law enforcement agencies in the U.S. and abroad.

Source: www.FTC.gov



Food Safety

When to Let the Outdoors Be Your Refrigerator

In cold weather, many of us might like to store some foods outdoors. This can be a convenient way to keep certain foods safely if there is not enough room in the refrigerator, but before you do this, you need to ask yourself a couple of questions:

- Will the temperature outside be 40 degrees Fahrenheit or below?
- Will you consume this food within two days?

If you answered "no" to either of these questions, then it is not safe to store the food outside. If you answered "yes" to both of these questions and you follow some simple guidelines, then you can safely store foods outdoors.

- 1. The outdoor temperature must remain below 40 degrees Fahrenheit!
- Food must be safe from animals. Cover food with a securely weighted lid (plastic wrap and foil are not considered secure lids).
- Be aware of the temperature change the sun may cause. In some garages, the temperature may increase to above 40 degrees Fahrenheit on sunny days.
- Shallow pots (not more than 2 inches deep) of hot soup, stew, chili, etc., can be placed directly in snow. Stir the food frequently to ensure even cooling.
- 5. Canned items should not be kept in the cold. Freezing, thawing and re-freezing may damage the can.
- 6. Eat food stored outdoors within one or two days.

Outdoor food storage may be a convenient alternative to refrigerators in the winter or during the holidays when you have a large amount of food. Following these guidelines will ensure that the food you eat remains safe.

Source: Roseanna Chew - Michigan State University Extension - Macomb County - November 2002

Dates on Food Labels

There are four types of dates on food labels.

- "Pull" date of "sell by" date. This is the last date the company wants the food to be sold. This date allows for more storage and use time at home. Even if the food is sold on the "sell by" date, it can still be eaten later. Many people unknowingly pour fresh milk down the drain. The date on the label is a "sell by" date for the grocery store. It is not a "use by" date for the consumer. Generally milk is safe and wholesome 7 to 10 days after the date on the label.
- "Freshness" date or "quality assurance" date. This date suggests how long the manufacturer thinks the food will remain at peak quality. The label might read "Best if used by November, 2010". However, the product still may be used after this date, although it may no longer meet the company's standard for freshness.
- "Pack" date of "package" date. This is the
 date the food was packaged or processed.
 With this information, consumers can decide
 which package is fresher. Fresh meat is
 labeled with a pack date. Do not buy ground
 beef packaged three days ago when a
 package is available that was packed today.
- "Expiration" date. This is the last date the product should be eaten. It might read, "Do not use after October, 2010". The Food and Drug Administration regulates the expiration date on all baby food and infant formula. After the expiration date, food is no longer safe to eat. Always discard food that has passed the expiration date.

Let the date on the label be your guide to freshness. Always look for signs of spoilage when using packaged foods. If food has mold, an off color or smells bad - throw it away. Never taste food that may be spoiled.

Source: Drusilla Banks - Nutrition and Wellness Education, University of Illinois Extension

Do's and Don'ts of Microwaving

Microwave ovens can play an important role at mealtime, but special care must be taken when cooking or reheating foods that contain meat, poultry, fish and eggs to make sure they are prepared safely. Microwave ovens can cook unevenly and leave "cold spots" where harmful bacteria can survive. For this reason, the USDA Food Safety & Inspection Service offers important safe microwaving tips to prevent foodborne illness.

- Arrange food items evenly in a covered dish and add some liquid, if needed. Cover the dish with a lid, wax paper or microwave safe plastic wrap; loosen or vent the lid or other covering to let steam escape. The moist heat that is created with help destroy harmful bacteria and ensure uniform cooking. Cooking bags also provide safe, even cooking.
- Do not cook large cuts of meat on high power (100%). Large cuts of meat should be cooked on medium power (50%) for longer periods. This allows heat to reach the center without overcooking outer areas.
- Stir or rotate food midway through the microwaving time to eliminate cold spots where harmful bacteria can survive and for more even cooking.
- When partially cooking food in the microwave oven to finish cooking on the grill or in a conventional oven, it is important to transfer the microwaved food to the other heat source immediately. Never partially cook food and store it for later use.
- Use a food thermometer or the oven's temperature probe to verify the food has reached a safe temperature. Place the thermometer in the thickest area of the meat or poultry - not near fat or bone - and in the innermost part of the thigh of whole poultry. Cooking times may vary because ovens vary in power and efficiency. Check in several places to be sure red meat is 160 degrees Fahrenheit. whole poultry is 180 degrees Fahrenheit and egg casseroles are 160 degrees Fahrenheit. Fish should flake with a fork and reach an internal temperature of 160 degrees Fahrenheit. Always allow standing time, which completes the cooking, before checking the internal temperature with a food thermometer.
- Standing time allows for "carry-over cooking," that is, when some cooking continues within the food after the energy source is turned off and food is removed from the oven.



Misusing Materials in the Microwave

Microwave your food in safe ways using safe containers.

The United States Department of Agriculture (USDA) advises: Microwave food in packaging materials only if the package directs and then use only one time. Materials suitable for microwaving include oven bags, wax paper and plastic wrap. Do not let the plastic wrap touch the food and do not reuse the wrap.

Foam insulated trays and plastic wraps on fresh meats in grocery stores are not intended by the manufacturer to be heated and may melt when in contact with hot foods, allowing chemical migration into the food. In addition, chemical migration from packaging material to a food does not necessarily require direct contact. Excessive heat applied to a closed container may drive off chemical gases from the container that can contaminate the enclosed food.

Carryout containers from restaurants and margarine tubs should not be used in the microwave, according to the American Plastics Council. Inappropriate containers may melt or warp, which can increase the likelihood of spills and burns. Also, discard containers that hold prepared microwavable meals after you use them because they are meant for one-time use.

Always read directions, advises the Food and Drug Administration.

Source: Alice Henneman, MS, RD - University of Nebraska Cooperative Extension in Lancaster County

Canning in Winter Can Be a Blast

The Spring and Summer months allow a wealth of fresh canning possibilities.

Tomatoes, corn and green beans from gardens can keep you canning or freezing until you wear out. But by Winter, you may be ready to try some different types of preserves. You do not always have to can with fresh fruits and vegetables.

Orange Jelly from Frozen Juice (Yields five or six half-pint jars)

This recipe calls for frozen concentrated juice and powdered pectin and creates a delightful, flavorful orange jelly for toast or biscuits on dreary winter mornings or late afternoons.

You will need:

- 12 ounces concentrated orange juice, thawed
- 2 1/2 cups water
- 4 1/2 cups sugar
- 1 box powdered regular pectin

Begin by sterilizing your canning jars. To sterilize jars, boil empty, wash and rinse jars for 10 minutes in water. The easiest way to do this is to stand empty jars upright on a rack in a boiling water canner filled with clean water. Keep jars hot until they are filled.

Measure sugar and set aside. Mix juice and water in a saucepan and stir in powdered pectin. Bring to a full boil over high heat, stirring constantly. Once boiling, stir in all sugar. Stir and bring to a full boil that cannot be stirred down. Boil hard for one minute, stirring constantly.

Remove from heat; skim off foam quickly. Pour hot jelly immediately into hot, sterile jars, leaving 1/4 inch headspace. Wipe rims of jars with a dampened clean paper towel; adjust two-piece metal canning lids. Process in a boiling water canner for 5 minutes. Allow jelly to cool, undisturbed, for 12 to 24 hours and check seals. You can remove screw bands after the food has cooled if the lids are sealed.

Easy Hot Sauce (Yields four half-pint jars)

If jelly is not your canned food of choice, try an easy hot sauce recipe to spice things up. Easy Hot Sauce is great for stirring into vegetables or cheese dips and spicing up soups and chili.

You will need:

- 8 cups (64 ounces) canned, diced tomatoes, undrained
- 1 1/2 cups seeded, chopped Serrano peppers
- 4 cups distilled white vinegar (5 percent)
- 2 teaspoons canning salt
- 2 tablespoons whole mixed pickling spices

Wear gloves when handling, cutting and seeding hot peppers or wash hands thoroughly with soap and water before touching your face or eyes.

Start by washing half-pint canning jars; keep hot until they are filled. Prepare lids according to the manufacturer's directions.

Next place mixed pickling spices in a spice bag and tie ends firmly. Mix all ingredients in a Dutch oven or large saucepan. Bring to a boil, stirring occasionally. Simmer for 20 minutes or until tomatoes are soft.

Press mixture through a food mill. Return the liquid to the pot, heat to boiling and boil for 15 minutes.

Fill hot sauce into clean, hot half-pint jars, leaving 1/4 inch headspace. Remove air bubbles and adjust headspace, if needed. Wipe rims of jars with a dampened clean paper towel; apply two-piece metal canning lids.

Process in a boiling water canner for 10 minutes. Allow hot sauce to cool, undisturbed, for 12 to 24 hours and check seals. You can remove screw bands after the food has cooled if the lids are sealed.

Canning can be fun and a delicious activity to add flavor and spice to the Winter months. For more winter recipes or tips on year-round preservation, visit the Center for Home Food Preservation web site at: http://www.homefoodpreservation.com.

Source: April Reese Sorrow and Elizabeth L. Andress, Ph.D. - National Center for Home Food Preservation - March 2004



Family and Consumer Science Newsletter

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