



Cornell University
Cooperative Extension

Albany, Rensselaer and Saratoga County's
Human Ecology Programs

Living & Learning

January/February 2010

Dear Friends,

Happy New Year! We hope 2010 is a wonderful year for all of our readers. We are kicking off the new year, with an exciting edition of Living and Learning. You'll find articles on flu prevention, getting your free credit report, and preparing for potential power outages, among others.

We hope you find the following articles helpful and informative!

~The Human Ecology Staff

Nutrition News

Immunity and Flu Prevention

By Pamela Malo, guest contributor,

Master of Health Sciences Student in Human Nutrition, Johns Hopkins Bloomberg School of Public Health

Flu season is upon us and it is impossible not to hear media reports about H1N1. However, it is not impossible to avoid getting sick. People who avoid coming down with the flu are not the "lucky ones" who never came into contact with virus, but those who have an immune system strong enough to clear it before it has a chance to multiply and turn into an illness.

How immunity works

Our immune system consists of the organs and tissues in our body (specifically the spleen, thymus, and white blood cells) that attack "foreign invaders" like viruses and bacteria that are ever present in our natural environment. Every day, our immune system fights these germs off, but in the winter we are more susceptible to getting sick from them. This is because we tend to eat more, exercise less, and spend more time indoors and in close quarters with others. Whether or not you get a flu shot, there are things you can (and should!) do to keep your immune system strong and viruses at bay.

1. **Get plenty of rest!** Sleep is the time when our body repairs its tissues and refuels its organs. Research shows that not enough rest leads to more colds and flus- so pay attention to signs that you are tired or fatigued and get extra rest. This is one of the most important things you can do to avoid the flu.
2. **Wash your hands.** This is especially before you eat and anytime you touch your eyes or face like flossing, applying makeup, or rubbing your eyes. Washing your hands with soapy water for at least 20 seconds with water as warm as you can tolerate will kill germs before they enter your body. Travel size hand sanitizer is another option when you are on-the-go.

Continued on next page...

3. **Eat your fruits and veggies.** Fruits and vegetables are packed with vitamins and minerals which boost our immune system. Regardless of how many you are eating now, try to add 1 or 2 more servings a day. It's easy to do - keep sliced vegetables and hummus on hand or combine yogurt, fruit, and orange juice for an instant smoothie.
4. **Skip the sugary, processed snacks and fatty foods.** Besides not being nutritious, research indicates that sugar and excess fat may make it harder for our immune system to rid our body of viruses and bacteria.
5. **Drink water.** Drinking water is an easy way to flush viruses and toxins from our body. Hydration experts recommend drinking at least half of your body weight in ounces, or 8-8oz glasses a day.
6. **Move more.** Research has proven time and time again that exercise boosts immunity. Plus it makes you feel great mentally, as well as physically! Build on your present routine slowly, even five or 10 additional minutes a day can help. And remember, you don't have to join a gym- walking, raking leaves and skipping rope count.
7. **Eat yogurt.** Our gut includes many different kinds of bacteria, some of which are helpful and some that are harmful. "Probiotics" is another word for the helpful bacteria, and yogurt is one food they may be found. Look for the phrase "live active cultures" on the front of the label or in the ingredient list. Also, choose yogurt that is low in sugar, otherwise you will lose the medicinal effects.
8. **Don't take your chances with leftovers.** Food safety experts recommend tossing leftovers after 3-4 days to prevent food borne illness. If your immune system is weakened by one virus, it will be much easier for another to take hold.
9. **De-stress.** Chronic, long-term stress suppresses our immune system so it is important to identify stressors and take small steps to alleviate the ones that are in our control. In addition, attitude counts! Studies have shown a positive attitude to be correlated with an increased ability to fight diseases.
10. **Get plenty of vitamin C.** Research shows that vitamin C stimulates white blood cells and can decrease the duration and severity of colds. Oranges, broccoli, kale, red and green peppers and strawberries are all excellent sources of vitamin C.

Sources:

<http://www.webmd.com/cold-and-flu/features/using-your-immune-system-to-stay-well?page=4>

<http://www.health.harvard.edu/flu-resource-center/how-to-boost-your-immune-system.htm>

Seasonal Spotlight

RUTABAGA

By Pamela Malo, guest contributor,
Master of Health Sciences Student in Human
Nutrition, Johns Hopkins Bloomberg School of
Public Health

Believed to be a cross between wild cabbage and a turnip, rutabagas were first cultivated in the United States in the 1800s. Although they look like yellow turnips, rutabagas are a member of the Brassica family, which also includes cabbages, kale, broccoli, Brussels sprouts, and cauliflower. Brassica vegetables have received a great deal of attention lately due to the fact that eighty studies found an inverse association between the consumption of brassica vegetables and various kinds of cancer. The protective effect of brassicas may be due to their relatively high content of glucosinolates but further research is needed to know for sure.

Rutabagas are a root vegetable with a delicate, sweet flavor. They are an excellent source of vitamin C while providing no fat or cholesterol and minimum sodium. Rutabagas are often waxed to prevent dehydration and can be stored in a plastic bag for up to three weeks. Choose rutabagas that are heavy for their size and free of blemishes.

To cook, rinse the rutabaga and peel the skin. Cut into cubes and boil in water for 10 to 15 minutes. You can mash them and serve them alone or add them to mashed potatoes. Although only a few vegetables are harvested in the winter in upstate New York, rutabaga is one of them!

Sources:

<http://www.hort.purdue.edu/newcrop/AFCM/rutabaga.html>

<http://www.vegparadise.com/highestperch4.html>

Rutabaga Casserole with Apples

Makes 6 servings

Ingredients:

- 3 cups peeled sliced rutabaga
- 2 medium apples, sliced
- 1/2 c. brown sugar, packed
- 3 tbsp. butter**
- Salt

Preparation:

1. Cook rutabaga slices in boiling salted water until just tender; drain.
2. Place half of slices (rutabaga) and half of apple slices in greased 1 quart casserole. Sprinkle with half of brown sugar and dot with half of butter.
3. Sprinkle with salt.
4. Repeat layers.
5. Bake, covered at 350 degrees for 30 minutes.

Nutrition Information

Calories: 130; Carbohydrate: 20g; Fat: 5.6g; Fiber: 1.6 g

** To make this southern recipe more "heart healthy" you may reduce the butter to 2 Tbs

Source:

<http://southernfood.about.com/od/turnipandrutabagarecipes/r/blbb171.htm>

Positive Parenting

Allowance Basics

By Kim Rutherford, MD

Submitted by Ellen Cooper, Albany County

Some parents start giving spending money or allowances to young children with no strings attached. According to pediatric psychologist Wayne Adams, PhD, it's better to set up a system for children to earn an allowance. He suggests making it clear that the child is expected to do a few simple chores, such as clearing the table, recycling, or walking the dog, in order to earn allowance money. In addition to giving your children an allowance for chores, behavior goals present additional options for reward. A possible behavior goal might be that only kind words will be used during the evening meal.

An allowance should involve a contingency system parents enter into with their children, Dr. Adams explains: if the child wants "A," then he must do "B." The parents and the child should each be clear on what must be done, when it must be done, who will do it, how well it must be done, and most importantly, why the chore is being assigned (to help build skills and foster independence).

If the child fails to do his job, and someone else must do it, don't simply withhold the allowance, says Dr. Adams. Have the child also pay that person, so he understands that there are consequences for not completing his work. The whole allowance agreement should be written down so there are no arguments, and each

participant should sign the agreement. An easy and reliable record-keeping system should also be developed. The parent should not give job reminders, Dr. Adams suggests, since a reminder "robs" the child of the opportunity to succeed on his own. For younger children, you may want to post a picture job chart that the child can mark as he accomplishes his tasks. Keep the number of assigned jobs to no more than three or four. Once your child completes one job consistently over the period of several weeks, you can combine the job with another job or eliminate it. This rotation technique eliminates boredom and allows room for your child to gain a variety of skills.

An allowance contract should be made for one week, and then renegotiated each successive week. For example, the child agrees to make his bed daily. You assumed it would be done before he left for school. He does it daily, but not until after school! Unless the contract specifies when it must be done, the parent may have to wait until the end of the week and negotiate that clause for the future. This week-by-week approach also allows some flexibility as the child gets better at chore performance and needs new challenges or as the child sets his sights on new rewards.

Keep the contract simple and realistic; make sure your child understands the terms. Also, keep the contract highly visible so that both you and your child are reminded of the expectations. In addition, just as you expect your child to do the chores as specified in the contract, you should keep up your end of the bargain - which means awarding the allowance as soon as the task is accomplished.

For children ages six to nine, an allowance of a few dollars per week might be a good start; you might consider raising the amount as the child gets older - depending, of course, on what you feel you can afford. The allowance should not be used for necessities, such as lunch money, shoes, etc. Discretionary money is provided for things the child can live without in order to teach him how to earn and save.

By the age of 18 most children should be able to handle their own finances. To help prepare for that, in addition to a weekly allowance, some parents also choose to give their teens (starting at about age 13) a quarterly clothing allowance. Set a budget and place no restrictions on how it's spent for clothing. If the child chooses to buy an \$80 pair of sneakers, so be it. But the clear consequence is that if he wants more spending money, beyond what you gave him for the quarter, he'll have it.

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The goal here is to help children learn how to spend wisely, says Dr. Adams. Using an allowance system teaches responsible budgeting and money management and allows children to make their "mistakes" with relatively small amounts. And it works wonders on defusing arguments arising from the childhood cry, "But I want it!"

Source: Kim Rutherford, MD

FINANCIAL FITNESS

Do You Check Your Credit Report Annually?

Easy Steps to Getting it Done!

By Maria DeLucia-Evans, Albany County

Why get your credit report?

Obtaining your free credit report every year allows you to protect yourself against identity theft and correct errors that may impact your ability to secure needed credit. Also if you are looking to improve your credit score, reviewing your report is a first step in understanding your credit history in order to make the necessary positive changes.

Credit reports are important to check before applying for a car loan, mortgage or student loan so if errors are found, they can be corrected before the application is completed. When you pull your credit report, you will have a record of how you have paid your credit card debt, along with any other loans. It will also show the total amount of your debt, if you have not made payments on time, and if there are any judgments against you.

Reviewing your credit report is also the best way to monitor activity on your accounts. By ensuring all the information on your report is, in fact, yours and accurate, you will quickly be alerted to any fraudulent use of your personal information. And since credit reports are free, you are able to monitor your record without enrolling into pricey credit protection programs.



How do you obtain your credit report?

Checking your credit report is easy and free. This free report can be obtained annually from each of the three credit reporting bureaus: Trans Union, Equifax, and Experian. You may also stagger these requests—obtaining a different report from each reporting agency every four months. By staggering the reports you can easily monitor your credit report throughout the year at no cost, and be alerted to any unauthorized activity.

It is important that you collect credit reports from each of the three credit reporting bureaus as they do not all have the same information, and are regionally focused. Trans Union covers north and northeast part of the country, Equifax the south and southwest, and Experian the west. You will only be able to have a complete view of your credit history by pulling reports from all three.

You may obtain the credit reports via the Web, phone or U.S. mail. The only free and safe Web site to use is www.annualcreditreport.com. Other advertised Web sites often require you to enroll in a credit protection plan to obtain a "free" credit report. Remember, you should never be required to pay anything to receive a free credit report.

You may also call 1-877-322-8228 or write Annual Credit Report Request Service PO Box 105281, Atlanta, GA 30348-5281.

Once you receive your credit report, you want to ensure that all the information is accurate, yours, and up-to-date.

What to do if you find errors?

In 2004, 79% of credit reports had at least one error. 25% contained a serious error that would affect a credit score, and 30% listed an old account incorrectly as open. With this in mind, it is so important to carefully review all reported information and correct any erroneous data.

If you find an error, make a copy of your credit report and highlight the error. Write a letter of dispute that includes an explanation of this error and attach any available supporting documents that may provide proof (e.g. a cancelled check). Send all of these to the credit bureau via certified mail, which provides proof of receipt for your records. You can expect to receive a corrected report within 30 days.

Remember, if there is negative information on your report that is accurate the only way it will be removed is over time. You can, however, attach a letter explaining the situation and documenting steps you've taken to begin the process of rebuilding your credit. Taking responsibility for any negative information can be helpful if a credit report is pulled by a potential employer or landlord.

Is my credit score part of my credit report?

Although you are able to obtain free credit reports, there is a fee to access your credit score. The most common rating system is done by the Fair Issac Corporation, which creates your FICO score. It costs approximately \$15 per report to receive your credit score. The FICO score runs on a scale from 300 to 850, with a score of 760 or higher yielding the most favorable interest rates.

You can access a free credit score estimator on the Web site www.bankrate.com. By answering a series of non-identifying personal questions, you will receive an estimated number of your FICO score. This is an excellent tool, but keep in mind the generated score is only an estimate based on the answers you provide to the program.

What factors are used to calculate my credit score?

A credit score is calculated using the following percentages:

- How bills are paid—35%
- Amount of money owed compared to the amount of available credit—30%
- Length of credit history—15%
- Mix of credit—10%
- New credit applications—10%

And remember, your credit score can also affect employability, insurance premiums, rental options, the amount of money you can borrow and your eligibility for student loans.

To protect yourself against identity theft, and be informed on the status of your credit history make sure you review your credit reports every year. Accessing this free service can help prevent major problems down the road.

Source: Exploring Credit/Debt Management Workshop, HeatSmart NY

Healthy Homes

Preparing for and Surviving Power Outages During the Winter

By Tom Dolan, Albany County



Power outages can occur any time of the year, but when they occur in the winter there a greater threat to safety than during other seasons. Safety concerns include keeping warm, food safety, and fire safety. Proper preparation and the strict adherence to the following safety precautions can reduce the danger during outages. Precautions should also be extended to when the power is restored.

To prepare for winter power outages, the following items should be stocked: a flashlight with fresh batteries, portable radio for weather and emergency broadcasts, blankets, a safe heating source, and a supply of drinking water and non-perishable food. Cars should be filled with gas before a storm arrives and there is a possibility of an interruption in electrical service. A car may be necessary for evacuation and can be a source of heat in an emergency. Caution should be taken not to sit in an idling car for a long period of time and should never be left running in an enclosed garage. If there is snow on the ground, be sure to check that the tailpipe is not blocked with snow and that the exhaust system is working properly.

Electricity is necessary for most types of heating systems. Oil and gas systems often require electricity to circulate the heat and to operate the thermostat. Some wood stoves use electricity to circulate air around the house. The lack of electricity under extreme weather conditions can lead to some unsafe methods of trying to stay warm.

If a fireplace is used, be sure that the flue has been opened and that the chimney is in a safe operable condition. Using paper in a fireplace should be avoided due to the risk of the fire sparking and spreading outside of the fireplace. Kerosene heaters should only be used if proper ventilation can be provided. Never burn any fuel other than kerosene in a kerosene heater. Never operate a generator inside the house or in a confined garage or basement. Do not refill a generator while it is running. Always operate a generator on level ground.

If the power is out for an extended period of time, dress in layers, wear mittens or gloves and a hat, and use blankets if necessary. Consider going to a shelter if temperatures drop in the house and seek immediate medical attention if hypothermia or frostbite is suspected.

Good nutrition is important for maintaining a normal body temperature during the conditions of a winter power outage. Perishable items not in the refrigerator should be eaten first, along with canned goods, or other foods not in the refrigerator. The refrigerator and freezer doors should be kept closed as much as possible. Perishable food in the refrigerator can stay safe for 4 hours and in the freezer for 48 hours if the door is not opened. After that time, perishable foods should be discarded. According to the USDA, food that needs to be refrigerated should not be used if its temperature is warmer than 40 degrees. Food in the freezer that still has ice crystals are safe to use or refreeze. If food needs to be cooked, use only safe methods. Do not use a gas or charcoal grill indoors to prepare food. Remember to drink enough water from a safe source. Water pipes should be kept dripping to prevent pipes from freezing. Any pipes that are prone to freezing should be wrapped, if feasible.

All electrical appliances should be unplugged before electrical service is restored to prevent power surges which can damage appliances or cause a fire. Check major appliances and heating systems to see that they are in proper working condition when electric service is restored. When you venture outside of your home be careful of downed electrical lines.

Source:
http://www.fsis.usda.gov/News_&_Events/NR_110909_01/index.asp

Recipe Corner

Potato Shell Quiche

Yield: 6 servings
Serving size: 1/6 of recipe

Ingredients:

- 3 large potatoes
- 1 lb fresh spinach (or 10 oz. frozen)
- 8 oz. shredded or grated cheddar cheese, or other type of cheese if preferred
- ½ cup cottage cheese

- 1 teaspoon oil
- 1 medium onion chopped
- 1 clove garlic (minced or chopped)
- 1 tsp basil
- 1 tsp parsley
- ½ tsp black pepper
- 4 eggs
- ¾ cup milk

Directions:

Boil potatoes with or without skins. Mash potatoes with ¼ cup milk. Smooth into a 9 inch quiche or deep dish pie pan. Preheat oven to 375 degrees. Cook spinach and drain as much liquid as possible. Heat oil slightly and sauté onion and garlic. In a large bowl or food processor mix all remaining ingredients. Add onion, garlic and spinach. Blend until smooth and pour into pie shell. Bake for 40 minutes or until center is cooked. A butter knife inserted into the center should come out clean without egg sticking to the knife. Knife may be moist. Garnish the top with fresh sprigs of basil, parsley or cilantro. (The mashed potato pie shell will be soft after cooking.)

Possible variations:

Using the Electric Skillet: prepare as above, except line the electric frying pan or stove top with the mashed potato and pour the spinach and blended ingredients into the pan on top of the mashed potatoes. Cover and cook over low heat for 30 minutes until a butter knife stuck into the center comes out clean. The bottom of the mashed potatoes may be crispy but will taste great. Other vegetables such as peppers, asparagus, Swiss chard, beet greens, broccoli, zucchini, tomato or mushrooms may be substituted, or tofu, beef, ham or chicken that has been precooked. Use a pastry pie shell instead of mashed potatoes, or use leftover mashed potatoes.

Nutritional Information

Each serving provides 410 calories, 160 calories from fat, 18 grams fat, 10 grams saturated fat, 185 mg cholesterol, 440 mg sodium, 40 grams carbohydrate, 6 grams fiber, 5 grams sugars, 23 grams protein

Source: David Hawley, Rensselaer County Cooperative Extension

Pear-Cranberry Crisp

Yield: 8 servings
Serving size: about 3/4 cup

Ingredients:

Filling

- 6 cups sliced peeled pear (about 3 pounds)
- 1 teaspoon cornstarch
- 1/2 cup fresh cranberries
- 1/2 cup apple juice
- 1/4 cup maple syrup
- 1 teaspoon vanilla extract
- 3/4 teaspoon ground ginger
- 1/8 teaspoon sea salt
- Cooking spray

Topping

- 3/4 cup regular oats
- 3/4 cup whole wheat pastry flour
- 1/4 cup sugar
- 1/4 cup chopped pecans
- 1/4 cup butter, melted
- 1 teaspoon vanilla extract
- 1/4 teaspoon sea salt

Preparation:

Preheat oven to 375°.

To prepare filling, place the pears in a large bowl. Sprinkle with cornstarch; toss well to coat. Stir in cranberries and next 5 ingredients (cranberries through 1/8 teaspoon salt). Spoon pear mixture into a 2-quart baking dish coated with cooking spray.

To prepare topping, combine oats and remaining ingredients, tossing until moist. Sprinkle topping in an even layer over pear mixture. Cover with foil; bake at 375° for 40 minutes. Uncover and bake an additional 20 minutes or until topping is golden and fruit mixture is bubbly.

Nutritional Information

Calories: 310 (30% from fat), Fat: 10.2g (sat 3.9g, mono 3.4g, poly 1.3g), Protein: 4.2g, Carbohydrate: 55.4g, Fiber: 4.8g, Cholesterol: 15mg, Iron: 1.1mg, Sodium: 168mg, Calcium: 40mg

Source: Peter Berley, Cooking Light, November 2003

CONSUMER QUESTIONS

Do you have a food, cooking, or cleaning related question? Cornell Cooperative Extension can help! Contact your local Extension office:

Albany County: 518.765.3500
Rensselaer County: 518.272.4210
Saratoga County: 518.885.8995

Featured Question:

How do you remove the smell of mothballs from wool?

Answer:

Provided by Sandra Varno, Albany County

Place the garment in the dryer on air dry with dryer sheets until the smell is gone. If the smell persists, hang the garment outside during the day for several days.

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LIVING & LEARNING JAN/FEB 2010

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|---------------|---------------------|---|---|
| 1/12/10 | 9:00 am - 4:30 pm | Parenting after Separation or Divorce—Helping Children Adjust — a workshop for parents who are undergoing the stress of a breakup, custody or visitation issues. This program helps to reduce the conflict with their child's other parent, and is certified by the Supreme Court and New York State Parenting Education and Awareness Program. A certificate is awarded upon completion. Call 765-3552 or go to www.ccealbany.com for a flyer and confidential enrollment form and for all 2010 dates. | Class location confidential until registered. Located in downtown Albany and Downtown Troy |
| 1/12/10 | 6:45 pm - 8:00 pm | Radon Workshop —No charge for workshop, pre-registration required—The purpose of this workshop is to encourage residents to test for radon. Topics to be covered include an overview of radon, how it enters your home, health risks, testing, and mitigation. Free radon test kits and educational materials will be available. To sign up and for more information email LKC29@cornell.edu or NKL1@cornell.edu or call 765-3521 or 765-3512. | Voorheesville Library |
| 1/16/10 | 9:00 am – 12:00 pm | Sewing for Beginners —The first of our Back to Basics Craft Days. If you would like to be able to sew but can't thread the machine or sew a seam, this class is for you. As a beginner project we will be making unisex flannel sleep pants. Participants are also welcome to bring in another project and have sewing questions answered. Kids 10 and up are welcome with an adult. There is no fee, but materials will not be provided. Please call Janet ahead of time at 765-3500 to find out what to bring. | CCE Albany County 24 Martin Road Voorheesville |
| 1/23/10 | 10:00 am – 12:00 pm | Fun Family Cooking – Learn easy and family friendly recipes, and work together to create fun foods for breakfast, lunch, dinner and snacks. Kids age 10 and up are invited with an adult. Class fee is \$5, and pre-registration is required. To register, call Sandra at 765-3547 by January 21. | CCE Albany County 24 Martin Road Voorheesville |
| 1/23/10 | 10:00 am – 12:00 pm | The "Save Energy, Save Dollars" workshop provides low-cost and no-cost ways to save energy and reduce energy bills. It links consumers with programs that provide energy-efficiency improvements with subsidies, low-interest loans, or free services to qualifying households. Workshop participants receive a free energy kit with outlet/light switch gaskets, outlet caps, rope caulk, tube of caulk, shrink fit window insulation kit and a refrigerator thermometer. Pre-registration is required at 765-3559. | Albany Public Library North Albany Branch 616 N. Pearl Street, Albany |
| 1/25/10 | 6:00 pm - 8:00 pm | Ten Things Every Child Needs —Learn how our earliest interactions influence a child's brain development and receive an invaluable guide to help parents and caregivers give a child his or her best start in life. To register: call Bethlehem Library information desk @ 439-9314. | Bethlehem Library, Delmar |
| 1/28/10 | 6:00 pm - 8:00 pm | "Save Energy, Save Dollars" (see description above) | Troy Public Library-Main Branch, Troy |
| 2/4 & 2/11/10 | 5:30 pm - 9:00 pm | Parenting after Separation or Divorce—Helping Children Adjust (see description above) | Class location confidential until registered. Located in downtown Albany and Downtown Troy |
| 2/11/10 | 6:30 pm - 8:30 pm | The "Save Energy, Save Dollars" (see description above) | CCE Albany County 24 Martin Road Voorheesville |
| 2/18/10 | | Save Energy, Save Dollars (see description above) | |
| 2/27/10 | 9:00 am – 12:00 pm | Paper Crafts — The second in our Back to Basics Craft Days. Create a 2010 desktop calendar, a special book for your pictures and a lovely card. Or bring your own project and get help or ideas. Kids age 10 and up are invited with an adult. Materials will be provided. Class fee is \$5, and pre-registration is required. To pre-register, call Janet at 765-3500 by February 25. | CCE Albany County 24 Martin Road Voorheesville |