

**Cornell
Cooperative
Extension of
Lewis County**

January & February



2016



A newsletter providing up-to-date consumer information

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Cornell Cooperative Extension Board & Staff

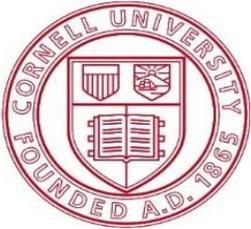
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*Positive anything
 is better than
 negative nothing.*

~Elbert Hubbard



Sincerely,

Michele E. Ledoux

Michele Ledoux, Editor

Association Executive Director

Cornell Cooperative Extension is an employer and educator recognized for valuing AA/EEO, Protected Veterans, and Individual with Disabilities and provides equal program and employment opportunities.

Upcoming Events & Programs

What's In Season?



Fabulous Flavor with Local Winter Vegetables and Fruits

Saturday, February 6, 2016 @ American Maple Museum, Croghan, NY

Morning session: 10am-12pm / Afternoon session: 1-3pm - \$5 per session



Learn how to prepare winter vegetables and fruits with Sabrina Santucci, Culinary Arts Instructor @ Lewis County BOCES. There will be two sessions: the morning session will include winter vegetable side dishes and the afternoon session will include fruit dishes, both using maple syrup and honey from the local area. You will be able to taste all the dishes made and ask questions. Come and enjoy the aroma of winter vegetables and fruit dishes that are grown in the local area and provided at the farmers markets.

Pre-register and payment due by 4pm February 3, 2016. Call Cornell Extension of Lewis County @ 376-5270 for more information or visit www.ccelewis.org to register online. Payments are non-refundable.

Registration allows us to communicate any cancellations or changes in arrangements.

"Please contact the Cornell Cooperative Extension of Lewis County office if you have any special needs."



Maple Weekend

March 19 & 20 and April 2 & 3, 2016 – 10am-4pm Each Day

For more information visit: <http://www.nysmaple.com/>



Local Food Guide 2016

Are you willing to pay for a year of advertising? For several years we have been a recipient of a regional local foods grant. Unfortunately, we will not be receiving this grant for the year 2016 and are asking a minimal fee of only \$20.00 for a year of advertising in the 2016 Local Food Guide of Lewis County. This guide is distributed to over 6,000 households and tourist destinations and puts your information in the hands of local consumers who are looking to buy fresh and buy local food. If you or someone is interested in being listed please submit your information by March 11th. The application is located on our website at <http://ccelewis.org/agriculture/local-foods>. Payment can be made via paypal from the website or by sending a check to the office with the application. For more information please contact Mellissa Spence at mms427@cornell.edu via email or call 376-5270. *Grow Local, Buy Local It Matters.*

Stone Soup Dinner Dates

February 4 & March 3, 2016 – Lowville Methodist Church, 5-7pm

February 11 & March 10, 2016 – Lowville Trinity Episcopal Church, 5-7pm

February 18 & March 17, 2016 - Lowville First Presbyterian Church, 5:30-7:30pm

February 18 & March 17, 2016 - Copenhagen Grace Episcopal Church, 5-7 pm



Public Health
Prevent. Promote. Protect.

The CDC (Centers for Disease Control) recommends vaccines needed by all adults. Lewis County Public Health follows these recommendations, as well as the ACIP (Advisory Committee on Immunization Practices) to safely guide our patients in vaccinations. In a study by the CDC published in February of 2015 it states vaccination coverage levels among adults are low. It concludes that improvement in adult vaccination rates is needed to reduce the health consequences of vaccine-preventable diseases among adults.

Influenza (**Flu**) vaccine is recommended every year. CDC recommends that people get the Flu vaccine as soon as it becomes available. Depending on the flu season, it can be given right into the Spring months. The Flu vaccine is safe and does not cause the flu. It is the single most important way to prevent the spread of flu, which can be deadly.

Every adult should get the **Tdap** vaccine once if they did not receive it as an adolescent to protect against pertussis (whooping cough). A **Td** (tetanus, diphtheria) booster shot is then recommended every 10 years. In addition, women should get the Tdap vaccine each time they are pregnant, preferably at 27 through 36 weeks to protect their baby.

Other vaccines you may need as an adult are determined by factors such as age, lifestyle, health conditions, employment and international travel. We urge you to call your physician to check on your vaccine status.

Call Lewis County Public Health with questions or for guidance with vaccines you may need at **376-5453**. Free vaccines are available to both adults and children who are uninsured, call for details.

Heart Healthy Oatmeal



Oatmeal is not only a comfort food, it is packed full of nutrition. Oatmeal is high in soluble fiber (keeping you full longer), protein and low in saturated fat and sodium. And did you know that studies have shown that eating oatmeal can reduce cholesterol? This heart healthy food is also a good source of other nutrients, including Phosphorus, Selenium, Manganese and Biotin (a B vitamin).

Oatmeal is a whole grain. Whole grains contain the entire grain kernel — the bran, germ, and endosperm. Whole grains contain more vitamins, nutrients and fiber than refined grains, which are processed to remove the bran and germ. The USDA dietary guidelines recommends at least half of all the grains eaten should be whole grains. You can learn more about the Grain Food Group at www.ChooseMyPlate.gov.

Considered a super food, oatmeal dates back to 7,000 B.C. in China. Oatmeal is most popular as a cold weather breakfast food, so it is not surprising that January is National Oatmeal Month. Some people like it creamy and others lumpy. Top it with fresh fruit or a sprinkle of almonds and cinnamon. It's energizing, tasty and filling. It's also delicious in cookies and granola.

Shopping for Oatmeal

There are many types of oatmeal in the grocery aisle. All the types are whole grains, so they are equally nutritious. The main differences are the size and shape of the oats and these affect the cooking time and texture. Here is a brief description of each type:

- “Old Fashioned” Oats are whole oats that are rolled to flatten them.
- “Quick” Oats are made the same way but are simply cut into slightly smaller pieces so they cook faster.
- “Instant” Oats use the exact same oats, only they are rolled a little bit thinner and cut finer so that they cook very quickly.
- “Steel Cut” Oats are whole oats that have not been rolled into flakes. Instead, they are cut approximately into thirds. The texture is heartier than rolled oats.

Oatmeal is also sold in “pre-flavored” packets and are a lot more expensive than regular oatmeal. The packets contain instant oats along with sugar, sodium and artificial ingredients. It is just as easy (and cheaper) to make instant oatmeal and add your own natural flavors to it.

Pumpkin Oatmeal

Ingredients:

- 1 cup of oatmeal
- ½ cup of pureed pumpkin
- 1 teaspoon pumpkin pie spice
- 1 Tablespoon brown sugar or maple syrup
- Chopped walnuts or pecans, optional

Prepare oatmeal according to your package directions. When almost done add remaining ingredients. Top with walnuts or pecans for an extra hearty breakfast! Makes four servings.



Oatmeal Topping Ideas:

Fresh blueberries, strawberries or bananas; diced apples, dried fruit – cherries, cranberries, or apricot, coconut flakes, chopped nuts, flax or chia seeds, sweet spices – cinnamon, nutmeg or pumpkin pie spice, Greek yogurt, peanut butter, maple syrup, brown sugar or honey.

Source: <http://freshbaby.com/>

Food Safety Is A Must When It Comes To Packing School Lunches

Keeping your children healthy so they are better able to learn in school is something that all parents need to keep in mind. Following just a few easy steps will increase the safety of the nutritious lunch you packed for your child.

Many parents pack lunches for their children. Even when outdoor temperatures are cool, it is important to keep food safety in mind when packing school lunches. A simple lunch packed at home can increase the risk of food borne illness if the foods are not handled and stored properly. If your child comes home from daycare or school saying they have a stomachache, it may not be a virus that's going around; it could be caused from the lunch brought from home. Food borne illness is an issue of concern for all age groups. The Centers for Disease Control and Prevention estimates 48 million people in the United States become ill from foodborne bugs every year. That is about one of every six Americans. About 3,000 of those cases are fatal.

When packing a lunch for your child or yourself, start with food that has been properly handled. Perishable foods must be kept cold or frozen at the grocery store and at home. Foods should never be left at room temperature for more than two hours, or not more than an hour if the temperature is above 90 degrees.

To prevent cross contamination it is important to keep everything clean, including your hands, utensils and kitchen surfaces. Be sure to use a clean cutting board, and use separate cutting boards for foods that will be cooked and those that will not be cooked.

When preparing lunches, pack only enough food that can be eaten at lunchtime. Teach your child to throw away uneaten food. This way there are no worries about storage or safety of leftovers.

Cold foods must be kept cold, hot foods need to be kept hot. Insulated, soft-sided lunch boxes are best for keeping cold food cold. You may also include a frozen gel pack or even a frozen juice box. Even better, place perishable foods between a frozen gel pack and juice box. Cooked foods should be prepared far enough in advance to allow them to be fully cooled before putting them in the lunch box. Some foods such as fruits, vegetables, hard cheese, canned meat and fish, chips, breads, peanut butter, jelly, mustard and pickles are safe without a cold source.

Just as you keep cold foods cold, hot foods must be kept hot. Soup, chili and stew can be packed in an insulated container. Fill the container with boiling water and let it stand five minutes. Empty out the water then put in the thoroughly heated food. Keep the lid tightly closed until lunchtime.

Keeping your children healthy so they are better able to learn in school is something that all parents need to keep in mind. Following just a few easy steps will increase the safety of the nutritious lunch you packed for your child.

Source: eXtension.org



Soup's On!

What will chase away the chill of a cold winter day? If you guessed a cup of steaming, hot soup then you are exactly right! Soup is nutritious, filling, easily digested, economical, and easy to make. Often served for lunch or dinner, soup can be an appetizer, main dish, or even a dessert. Food, including leftovers, from your pantry, refrigerator, or freezer can easily be used to make a delicious soup. Use the versatility, simplicity, and creativity of soup to prepare a wholesome meal for you and your family.



From broth to chowder, from cream to fruit, and from chili to gumbo, there's sure to be a type of soup to suit your fancy. Broth is a thin liquid usually cooked with one or a combination of meat, poultry, fish, or vegetables. When not eaten alone, broth is often the base for other types of soup. Those recovering from illnesses often eat broth as one of their first foods on the road to recovery. A second type of soup is chowder. Chowder originated off the New England shore and is easily recognized by either its creamy milk base or creamy tomato base. Chowder is also characterized by seafood, chunks of potatoes, as well as other meats and vegetables. Another type of soup is the creamed or pureed soup which is served either hot or cold. Creamed soups are great appetizers during an elegant dinner or a great main dish for a light lunch or supper. Use your blender to create smooth, creamy textures for creamed soups. Next, fruit soups are sweet and usually made with fresh, canned, dried, or frozen fruits. Fruit soups may be thinned with additional liquid or thickened with the addition of foods like yogurt or tapioca. In addition, chili is a thick meat and dried bean dish often made with beef, pork, chicken or wild game. Lastly, Gumbo is made with almost any kind of meat or fish and is usually thickened with a roux, okra or filé powder. As you can see, there is a type of soup for our different tastes.

After preparing your favorite soup, remember to store it properly. A big pot of soup takes a long time to cool, inviting bacteria to multiply and increase the danger of foodborne illness. USDA (United States Department of Agriculture) recommends that hot soups be cooled quickly and stored in the refrigerator. One way to cool a pot of hot soup quickly is with an ice bath. Simply, place the hot pot, uncovered, in a sink of ice water and stir the soup a few times. Once it cools enough so that it will not raise the temperature of your refrigerator, divide the soup into smaller containers for storage. Do not allow soup to sit at room temperature for more than 2 hours.

Try this easy "Basic Vegetable Soup" recipe which makes eight, 1-cup servings. Believe it or not, this recipe is only 140 calories per serving and contains no calories from fat.

You will need:

- ▶ 4 ½ cups chicken broth
- ▶ ¼ teaspoon pepper
- ▶ ½ cup onion, chopped
- ▶ 1 10-ounce package frozen mixed vegetables (2 cups)
- ▶ ½ teaspoon dried basil, crushed
- ▶ 1 16-ounce can tomatoes, chopped
- ▶ ½ teaspoon dried oregano, crushed
- ▶ 1 bay leaf

Here are the directions:

1. In a large saucepan, mix chicken broth, onion, basil, oregano, bay leaf, and pepper.
2. Stir in vegetables
3. Bring to a boil; reduce heat. Cover and simmer 6 to 8 minutes or until vegetables are tender crisp.
Discard bay leaf.
4. Stir in un-drained tomatoes. Heat through and serve hot.

Yes, Soup's On! Go ahead and chase the winter chills away with a nutritious, economical, delicious bowl of soup!

Source: <http://offices.aces.edu/montgomery/>

Chicken, Broccoli and Pasta Casserole



Ingredients:

- ★ 1 1/2 cups uncooked rotelle or ziti pasta
- ★ 1 1/2 cups broccoli florets, cooked, about 1/3 bunch fresh
- ★ 12 ounces cooked cubed skinless chicken breast
- ★ 1 tablespoon margarine
- ★ 2 tablespoons all-purpose flour
- ★ 3 cups low-fat milk
- ★ 1 teaspoon dry mustard
- ★ 1/8 teaspoon ground pepper
- ★ 6 ounces reduced-fat cheddar cheese, graded

Directions:

1. Preheat oven to 350⁰F. Prepare macaroni as directed on the package; drain and transfer to a large bowl. Add broccoli and cooked chicken, mix well. Set aside.
2. In a small saucepan melt margarine over low heat; stir in flour until smooth. Gradually stir in milk, mustard and pepper.
3. Cook, stirring constantly, until thickened and smooth.
4. Stir in half of the cheese; continue to cook over low heat. Stir until cheese melts. Pour sauce over pasta mixture; mix well.
5. Pour mixture into a 1 1/2 quart casserole dish. Sprinkle remaining cheese on top. Bake 25 minutes or until bubbly.

Yields about 4 servings

Source:

Cornell University Cooperative Extension
 – New York City Nutrition & Health Programs Recipe Collection, 2006.

Nutrition Facts

Serving Size ¼ recipe (9.7 ounces)

Servings Per Recipe 4

Amount Per Serving

Calories 260 Calories from Fat 60

% Daily Value *

Total Fat 7g 11%

Saturated Fat 2.5g 13%

Trans Fat 0g

Cholesterol 45mg 15%

Sodium 540mg 23%

Total Carbohydrate 22g 7%

Dietary Fiber 2g 8%

Sugars 7g

Protein 28g

Vitamin A 20% Vitamin C 30%

Calcium 30% Iron 10%

* Percent Daily Values are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.

Calories: 2000 2,500

Total Fat Less than 65g 80g

Saturated Fat Less than 20g 25g

Cholesterol Less than 300mg 300mg

Sodium Less than 2,400mg 2,400mg

Total Carbohydrate 300g 375g

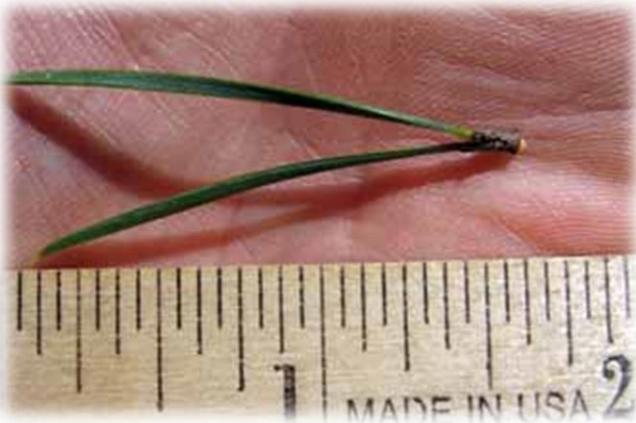
Dietary Fiber 25g 30g

23% calories from fat

Pine, Fir or Spruce - Which is Which?

Now that the leaves have fallen off the deciduous trees, the conifers are easier to see. Did you know there are many different types of conifers? Some of them can look very similar but here is a simple way to tell apart the three main varieties- Pine, Spruce and Fir. Try it!

To separate the different types of conifers from one another, start by looking closely at the needles. Observe whether individual needles are attached to the stem or if they are in clusters. Next, try to roll the needles between your fingers to determine if the needles are flat or rounded. Finally, determine if needles are attached directly to the stem or a wooden peg-like structure.



Pines bear needles in clusters of two, three or five needles, depending on the species. Their needles may be long or short, but if you find needles in clusters, you have a pine tree.

Picture: Scotch pine, needles are two per cluster.

Spruce needles, on the other hand, are attached individually to the stem. Also, spruce needles are sharply pointed, square and easy to roll between your fingers. Another important distinguishing feature is that spruce needles are attached to small, peg-like wooden structures. When the needles are shed, these projections remain, and the spruce branches feel rough.



Fir needles, like spruce, are attached individually to the branches. However, unlike spruce, fir needles are soft, flat and cannot be rolled between your fingers. Fir branches lack any peg-like wooden structure on the stem and thus have smooth bark. When the needle is pulled off the stem, a small, circular leaf scar is left behind.



Additional Clues

The cones of these conifers offer up the most obvious clues. Cones are made up of scales attached to a center stalk and knowing whether they are rigid or flexible helps differentiate between pine and spruce. Whether the cones are held upright or droop on the branches and if they fall whole from the tree or in pieces can also be helpful identification traits.

Pine cone scales are woody while spruce cone scales are thinner and more flexible. Pine and spruce cones hang down while fir cones stand erect on tree branches. Also, both pine and spruce cones typically fall whole from the tree while fir cones break apart while on the tree. One often finds pine and spruce cones on the ground while discovering fir cones there is rare.



Below:

Pine cone scales are woody with a rigid feel.



Below:

Fir trees have upright cones that “shatter” on the plant.



Above:

Spruce cones have thinner and more flexible scales than pine cones.



Source: Information from Michigan State University

North Country Gardening- Amy's Tips

By Amy Ivy, Horticulture Educator, CCE Clinton County

Houseplants

There's nothing like a living plant to make a room feel more welcoming. Even a good looking artificial plant can make a difference. I like to have at least one plant in my office but many offices aren't conducive to houseplants. At home, while I would like to have more plants around the house, I find it works better to keep my plants in the rooms I occupy the most and that have the best light. That way I can check on them regularly and enjoy them more. Also, those rooms are



warmer in winter than the less used rooms that we keep quite chilly, and most houseplants like the same comfortable conditions that we humans do.

Here are some plants to try if you want to add a few this winter. For low

light areas, spathyiphullum or peace lily (has a pretty white flower once a year then nice, long leaves the rest of the year), pothos (the easiest and prettiest). For medium light: peperomia (there are many types in this group), goldfish plant (with little orange flowers that look like fish), jade tree (I like to keep it pinched so it stays dense and bushy), Christmas cactus (remember this is a jungle cactus, not a desert cactus so keep it watered and out of full sun). For bright light: croton (the more light, the more colors in the leaves), geranium (just pot up one from the summer).

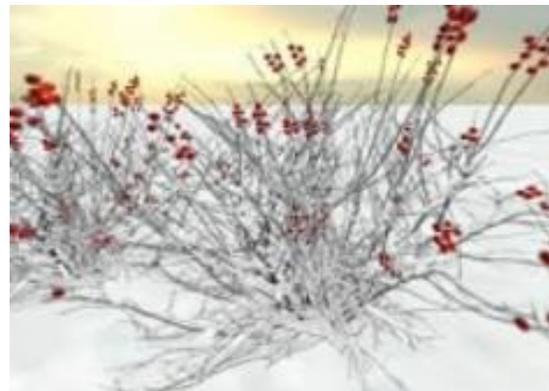


Grocery Store Primroses

Anyone can use a spot of color in their homes this time of year. There are several flowering houseplants you can try but one of my favorites this



time of year is the simple little primroses for sale at many of the larger supermarkets. They come in small, 4-inch pots already in full bloom, with bright, cheery blossoms. They usually cost no more than \$5 and most years I've been able to keep them in bloom for months. This type of hardy primrose likes cool temperatures so it's an ideal windowsill plant for chilly North Country homes. They come in red, purple, yellow, white and maybe even a few more colors, usually with a yellow eye. Pick off the flowers and lower leaves as they fade and don't panic if they take a brief rest. In past years the ones I've bought in January or February have rebloomed over and over until spring. For an added bonus I plant them in my perennial garden in May and most of them have survived a couple of winters so far. Even if they don't survive the winter. I definitely get much more than \$5 of enjoyment out of these little beauties!



WINTER WEATHER TERMS

It can sometimes be confusing when the local weatherman starts tossing around different terms to describe the upcoming winter weather conditions. Here are a few terms to help you decipher between the warnings, watches and advisories.

Watches

Winter Storm Watch - Issued for the possibility of severe life-threatening winter weather conditions including: heavy snow, heavy ice and/or near blizzard conditions. Forecasters are typically 50 percent confident that severe winter weather will materialize when a watch is issued.

Blizzard Watch - Issued for the possibility of blizzard conditions. Forecasters are typically 50 percent confident that blizzard conditions will materialize when a blizzard watch is issued.

Lake Effect Snow Watch - Issued for the potential for heavy lake effect snow. **Wind Chill Watch** - Issued for the potential of wind chills of -25F or less, which can cause rapid frostbite and increase the risk of hypothermia.

Warnings

Winter Storm Warning - Issued for a combination of heavy snow and/or ice, of which, at least one exceeds or meets warning criteria. Winter weather is expected to cause life-threatening public impact for a combination of winter hazards including heavy snow, ice, near blizzard conditions, blowing and drifting snow and/or dangerous wind chills.

Heavy Snow Warning - Issued when 7 inches or more of snow is expected in 12 hours or less, or 9 inches or more is expected in 24 hours or less. Heavy Snow Warnings are issued when there is a high degree of confidence that the entire event will be snow.

Ice Storm Warning - Issued for a ½ inch or more of ice accumulation which causes damage to power lines and trees. Ice Storm Warnings are issued when there is a high degree of confidence that the entire event is expected to be ice.

Blizzard Warning - Issued when blizzard conditions are imminent or expected in the next 12 to 24 hours. Blizzard conditions include sustained or frequent gusts \geq 35 mph AND considerable falling, blowing and drifting of snow reducing visibilities frequently 1/4 mile.

Lake Effect Snow Warning - Issued for 7 inches or more of lake effect snow.

Wind Chill Warning - Issued when the wind chill is expected to be -25F or less. Frostbite can occur in less than 10 minutes.

Advisories

Winter Weather Advisory - Issued for a hazardous combination of snow, and ice of which neither meets nor exceeds warning criteria. Issued for winter weather that will cause significant inconveniences or could be life threatening if the proper precautions are not taken.

Snow Advisory - Issued when an average of 4 to 6 inches of snow is expected in 12 hours or less. Snow advisories are issued when there is a high degree of confidence that the entire event will be snow.

Freezing Rain Advisory - Any accumulation of freezing rain that can make roads slippery.

Freezing rain advisories will only be issued when there is a high degree of confidence that the entire event will be freezing rain only.

Snow and Blowing Snow Advisory - Sustained wind or frequent gusts of 25 to 34 mph accompanied by falling and blowing snow, occasionally reducing visibility to a 1/4 mile or less for three hours or more. Blowing Snow Advisory - Widespread or localized blowing snow reducing visibilities to a 1/4 or less with winds less than 35 mph.

Lake Effect Snow Advisory - Issued for an average of 4 to 6 inches of lake effect snow. **Wind Chill Advisory** - Issued for wind chills of -15F to -24F. Frostbite can occur in less than 30 minutes.

Source: New York State Emergency Management

How to Protect Yourself Against Identity Theft



An estimated 17.6 million people ages 16 or older were victims of identity theft in 2014, according to the U.S. Bureau of Justice Statistics. Most victims discovered the theft when a financial institution contacted them about suspicious activity, or when they noticed fraudulent charges on an account. Unfortunately, the majority of identity theft victims didn't know how the offender obtained their information.

How can you guard against this happening to you? While you can't eliminate the risk of identity theft, there are some steps you can take to protect yourself:

Step #1: Secure information offline.

- Keep your financial documents and records locked in a safe place at home. Also, lock your wallet or purse in a safe place at work.
- When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security card at home.
- Before sharing personal information at work, at a medical office, or with your child's school, ask why they need it and how they will protect it.
- Tear up or shred credit card statements; ATM, credit, or debit card receipts; bank deposit receipts; loan solicitations; and other similar documents.
- Destroy labels on prescription bottles before throwing them out.
- Take outgoing mail to the post office and promptly remove mail when it arrives. Request a hold on your mail if you'll be gone for several days. Don't have new checks mailed to your home.

Step #2: Secure information online.

- Shop only on secure websites. To ensure a site is secure, check the bottom of your browser for an image of a lock or look for "https" in the address bar.
- Never give out personal information on the phone, through the mail, or over the Internet to someone claiming to represent your bank, credit card issuer, a government agency, a charity, or other organization. If you're skeptical, contact the company directly to confirm their claims.
- Use encryption software that protects your online transactions.
- Use strong passwords. Be creative: Think of a unique phrase and use the first letter of each word as your password. For example, "I Love to Go to Disney" could become 1L2G2D.
- Be careful of what you share on social media. If you post too much, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and access your money and other information.

Step #3: Secure your Social Security Number.

Keep a close hold on your Social Security Number and ask questions before sharing it. If you do need to give it out, ask why they need it; how it will be used; how it will be protected; and what happens if you don't share it.

Step #4: Secure your devices.

- Before disposing of a computer, get rid of all personal information on it. Use a wipe utility program to overwrite the hard drive.
- Before disposing of a mobile device, check your owner's manual, the service provider's website, or the device manufacturer's website for information on how to delete information permanently.
- Install anti-virus software, antispyware software, and a firewall and keep them up to date.
- Don't open files, click on links, or download programs sent by strangers. Otherwise, you could be exposing your system to a computer virus or spyware.

- Be careful about WiFi. Make sure information sent over your device or laptop is protected.
- Avoid keeping financial information on your laptop. Don't use the automatic login feature and always log off when you're done.

It's also a good idea to obtain and review your credit report once a year to check for suspicious activity.

You can request a free copy of your report at www.annualcreditreport.com or by contacting any one of the three major credit reporting agencies (listed below).

4 Steps to Take if Your Identity Has Been Stolen

Identity theft is a major concern for many Americans. What should you do if yours is stolen?

Take these 4 steps immediately:

Step #1: Call the companies directly affected.

For example, if you know your credit card was stolen, report the theft to the credit card issuer. Ask for their Fraud Department and explain that someone stole your identity. Also, change all your user names and passwords for online accounts.

Step #2: Put a fraud alert on your credit reports.

Contact one of the three credit bureaus. By law, that company is required to tell the other two.

- Equifax.com, 1-888-766-0008
- Experian.com, 1-888-397-3742
- TransUnion.com, 1-800-680-7289

Also, go to annualcreditreport.com or call 1-877-322-8228 to get your free credit report.

Once you get the report, review it and note any accounts or transaction you don't recognize. This will help you in the next two steps.

Step #3: Report the theft to the Federal Trade Commission.

Complete the FTC's online Identity Theft Affidavit at www.ftccomplaintassistant.gov (the complaint form is not available on mobile devices), or by calling 1-877-ID THEFT (877-438-4338). If you complete the affidavit online, print and save it. Once you leave the page, you won't be able to access it again.

Step #4: File a /police report.

Contact your local law enforcement office and report the theft. Be sure to get a copy of the police report and/or the report number. Both your police report and the FTC Identity Theft Affidavit combine to create your Identity Theft Report, which you will need when working with credit reporting agencies or any other companies involved in the theft.

After the theft has been reported, also be sure to:

- Close new accounts opened in your name by contacting the companies involved and explaining that your identity was stolen. Be sure to ask them to send you a letter confirming the account was closed.
- Get fraudulent charges removed from your account. Again, contact the companies involved and explain the situation. Ask them to remove the charges and send you a letter confirming the charges were removed.
- Correct your credit report by writing to each reporting agency (Equifax, Experian, TransUnion). Include copies of your Identity Theft Affidavit and the police report. Ask them to remove the information that resulted from identity theft.
- Consider an extended fraud alert or credit freeze. An extended fraud alert permits creditors to get your report as long as they verify your identity, while a credit freeze stops all access to your credit report unless you lift or remove it.

Source: L & M Financial News, Winter Edition, 2016, www.lmfs.net



Tapping Into the Power of Technology to Boost Security



“The human imagination and creativity are endless when it comes to stealing things,” said Peter Keane, dean emeritus and professor at the Golden Gate University College of Law. The good news is that the companies you do business with are working to reduce the likelihood of identity theft through the power of technology.

For instance, after several costly large-scale data breaches, U.S. credit card issuers are moving to a new type of card to protect consumers. The new cards look exactly like the previous ones with one key difference – a computer chip. The chips, technically called “EMV” chips, make in-person transactions far safer by creating a unique signature for each transaction.

In contrast, the traditional magnetic strip is easier to counterfeit. Hackers use a relatively basic device and attach it to an ATM, credit card processing machine, or gas pump to copy – or skim – credit card information. Once the information is stolen, they reproduce it on other cards. This kind of fraud accounts for 37% of all credit card fraud in the U.S.

Besides credit cards, another target for hackers is mobile devices where sensitive information is often stored. Biometric technology available from companies like Apple and Google can offer an important means of protection. It works by recognizing your unique physical traits – i.e. fingerprints, iris, face, or voice – and then uses them as a means of authentication.

In addition, companies like Visa are working on integrating biometric authentication into EMV chip card technology to boost security even further. Through this solution – which is still being tested – palm, voice, iris, or facial biometrics would be scanned, encrypted, and then validated during each transaction.

Source: L & M Financial News, Winter Edition, 2016, www.lmfs.net

...Notable Quote...

“The police can’t protect consumers. People need to be more aware and educated about identity theft. You need to be a little bit wiser, a little bit smarter, and there’s nothing wrong with being skeptical. We live in a time when if you make it easy for someone to steal from you, someone will.”

— Frank Abagnale, Cybersecurity Consultant

Has your home been tested for Radon?



Don't let it be too late.

RADON

Radon is the leading cause of lung cancer among non-smokers. Do you know what radon is? Where it is? How to test for it?

WHAT YOU NEED TO KNOW ABOUT RADON

Radon is an invisible odorless gas. It comes from the breakdown of uranium in soil, rock, and water. Radon gas is found all over the world, and in every state in the U.S. Levels can vary widely, even from home to home in the same neighborhood. Radon gas becomes a health hazard when it accumulates indoors and is breathed in. The radioactive energy bursts can irritate the lung tissue and damage DNA. Radon exposure is the second leading cause of lung cancer in the U.S. after smoking. Radon levels can be lowered, and homes can be built to be radon-resistant.

HOW RADON GETS INTO YOUR HOME

Air pressure inside your home is usually lower than pressure in the soil around your home's foundation. When radon gas is present in the soil, your house acts like a vacuum and draws radon in through cracks and other openings.

Radon gets into your home through:

- Cracks in solid floors
- Construction joints
- Cracks in walls
- Gaps in suspended floors
- Gaps around service pipes
- Cavities inside walls
- Your water supply
- Radon Resistant Construction

If you are planning to build a new home, talk to your builder about radon-resistant construction. Simple, built-in features are much less expensive than fixing a radon problem later. The free EPA publication, *Building Radon Out-A Step-by-Step Guide On How To Build Radon-Resistant Homes (2001)*, can be ordered from the EPA website. Find a builder that uses Radon-Resistant construction techniques.

Although testing for radon is easy and inexpensive, only one in five homeowners have actually tested their homes for radon, yet each year over 20,000 people die from lung cancer caused by exposure to radon.

New York residents can obtain a radon test kit for \$11.00 from the New York State Department of Health by calling the state's Radon Program toll-free at 1-800-458-1158 or by visiting the web site at <http://www.health.ny.gov/environmental/radiological/radon/radon.htm>. Kits may also be purchased at local hardware stores.

For more information about Radon, please visit: <http://www.epa.gov/radon/>.

Source: <http://tioga.cce.cornell.edu/>



WAYS TO STAY FIT DURING WINTER

By: President's Council on Fitness, Sports & Nutrition



Staying fit in the winter cold can present many challenges. Maybe you are used to exercising outside but now the winter elements prevent you from your normal routine. Instead of taking a winter break from physical activity, try to incorporate indoor physical activity or winter sports into your day. Below are a few activities you can try to remain active during the chilly months:

- 1. Exercise from home.** For people in certain parts of the country, there may be days during the winter that are too cold to go outside. To maintain your physical activity and help avoid missing a workout it may be necessary to develop a plan for these events. If you cannot be active outside, there are several fitness activities that you can do at home including yoga, body weight exercises, dancing, and more. If you need a little guidance consider using a workout DVD or try using a free fitness app available on most smart phones and tablets.
- 2. Catch up on household chores.** Believe it or not, completing your weekly chores such as laundry and vacuuming accumulate into active minutes. These tasks may not be enjoyable at times, however, they contribute to providing a level of protection for your health. The key to this tip is avoiding sedentary time. Think of different ways to make these chores more entertaining like listening to your favorite holiday music while completing them. Try and keep busy for as long as possible each day to help increase your active minutes and decrease your sedentary minutes.
- 3. Take the stairs.** Due to elevators and escalators, the importance of taking the stairs has been overshadowed and nearly forgotten. Of course, if you work on the 20th floor of an office building taking the stairs may not be practical, but each stair you take will benefit your health. If you start to take the stairs and become fatigued, do not give up! Over time your body will adjust and the stairs will gradually become easier. Also, you can try goal-setting to achieve more stairs taken each day. For example, this week you walk one flight of stairs each day; next week you walk two flights of stairs each day.
- 4. Join a gym or fitness club.** Gyms are great indoor options to remain fit and offer equipment to strengthen muscles and improve cardiovascular fitness. When searching for a new gym, look for one that has activities that interest you. If you have a passion for swimming or group fitness, find a gym that offers those amenities. Not a gym person? Try joining a running group, mall walking club, bowling league or other indoor recreation activities. The social support of these activities may help give you extra motivation when taking on your fitness goal.
- 5. Participate in winter sports or recreational activities.** Embrace the cold and the wonders of winter. Depending on the climate of your state, winter can offer a variety of winter sports. Try snowboarding, skiing, sledding, or snowshoeing if you enjoy the snow. For more family orientated activities, try building a snowman or engaging in a friendly snowball toss. For those who do not live near snow, try to find a holiday ice skating rink and skate the day away. All of these activities are great sources of physical activity – but be sure to bundle up!



Source: <http://www.fitness.gov/blog-posts/staying-fit-for-winter.html>

Fitting Activity Into A Busy Day



University of Missouri Extension is taking a stand (or a walk) for being more physically active throughout the day. Dr. Steve Ball, state extension specialist and associate professor of Nutrition and Exercise Physiology, now has a treadmill desk. This allows him to practice what he teaches by walking on a treadmill while he works at his appropriately-elevated desk.

But what about those of us who cannot afford the cost or space of such a desk? There are still lots of ways to fit activity into our busy days. Here are just a few ideas.

- Use a cordless, wireless or hands-free phone and walk while you talk. Do laps around the house or around your workplace, pace back and forth in your office, or step out from the tractor and cross the field.
- Stand or march in place instead of sitting during teleconferences at work or while watching TV at home.
- Do some lunges (make sure the knee doesn't go past the toes!).
- Use lunch and other break times to take a walk in the building, outside, up or down stairs, or across a field.
- March in place while sitting at your desk.
- Do some seated knee-ups: Sit on the edge of the chair, tighten abdominal muscles to pull one or both knees to chest and lower slowly.
- Do push-ups on the floor, at a desk or against a wall.
- Do triceps dips: Sit on the edge of a stable chair, place hands on the chair seat on either side of you, move your feet forward and, holding your weight on your hands, dip down slowly a short ways and come back up.
- Do calf stretches or toe raises: Sitting, point your toe and hold for 10-20 seconds, then pull your toes back and hold; to add the resistance of your weight to this, stand and do the same motion, rising up on the toes then coming down slowly.
- Work your shoulders: Circle them forward and back, shrug them (squeeze those muscles!), pull them forward then squeeze your shoulder blades back.
- Lift your arms in the front, sides and overhead; add weights or use water bottles for more resistance.



Fitting fitness in daily takes some intentionality, but it is possible and can make our lives better by reducing stress, helping with weight loss, improving focus and enhancing job satisfaction. This small increase in activity does not replace a complete exercise plan, but as Dr. Ball says, "Some activity is better than none, more is better than some, and too much is hard to get."

Source: MissouriFamilies.org; Janet Hackert, Nutrition and Health Education Specialist, Harrison County, University of Missouri Extension

Happy Relationships Good For Health



Why do healthy relationships matter? Research has shown that there are physical health benefits of healthy relationships and marriages. For instance, married people have longer life expectancies than single people, especially married men. Married mothers have lower rates of depression than single or cohabiting mothers.

Some studies indicated marriage was tied to better survival in certain cancers such as breast and prostate cancers. A study led by Dr. John Gore of the University of California, Los Angeles showed married patients with bladder cancer had the best survival odds. Researchers from San Diego State University and the University of Pittsburgh found that women with high marital satisfaction were less likely to develop risk factors that lead to cardiovascular disease when compared with other women.

On the other hand, unhealthy relationships can be damaging to one's health. Several studies show that people who have a rocky marriage or relationship are likely to experience anxiety and stress and increased risk of health problems. Researchers at University College London tracked about 9,000 people for 12 years and found that negative relationships increase the risk of heart problems by 34 percent. According to researcher John

Gottman, an unhappy marriage can increase the chances of illness by 35 percent.

The health benefits attributed to marriage come from the social and emotional support between partners. Knowing that your partner is interested in the details of your life and cares about you can lessen stress levels substantially. Couples feel accountable to one another so it won't go unnoticed when one person neglects his or her health or struggles at work. Couples work as a team and are likely to have regular check-ups or reminders on exercise or other recommendations that will improve their life or health.

With the pressures of work, children and chores, it can be difficult to focus on nurturing healthy relationships. Building and maintaining a healthy relationship takes time and effort. Here are basic tips to help couples build a healthy and strong relationship.

- Make time for each other.
- Make a commitment to your relationship.
- Have positive and open communication.
- Be appreciative and affectionate.
- Show interest and care.
- Be supportive.
- Fight fair.
- Take time for yourself.
- Keep romance alive.
- Have a good sense of humor.
- Learn to compromise and forgive.

Respect Love Honesty
 Fun Happiness Intimacy
 Understanding Friendship
 Joy Cooking Great communication
 Respecting boundaries Compassion
 Smiles Remembering birthdays
 Thoughtfulness Laughter
 Trust Empathy

Source: MissouriFamilies.org; Nina Chen, Ph.D., CFLE, Human Development Specialist, Jackson County, University of Missouri Extension

Have You Had 15 Laughs Today?

How many laughs have you had today? Researchers suggest that the average American laugh 15 times or more a day for health maintenance.

If you don't take time out for pleasure and always look at things in a serious or negative way, you are more likely to have health problems in the future. If you are a true workaholic and don't take time for humor or laughing, you may actually be less productive and effective than if you took a break for a little humor during the daily grind. The following are some benefits of having laughter in your everyday life:

- **LAUGHTER CAN MAKE YOU FEEL BETTER.**

Laughter is a tool to lighten up your mood. Laughter helps you laugh at yourself and not take things too seriously.

Laughter gives you opportunities to reduce conflicts and increase social interaction. Good laughter is like a social lubricant to help break the ice and ease social tension, which makes you feel better and confident even when communicating sensitive or serious information.

- **LAUGHTER REDUCES STRESS.**

Some physicians report that laughter can result in muscle relaxation, which helps reduce stress and headaches. Laughter is a powerful tool to release pent-up feelings of fear, anger and anxiety. Laughter is also known as an emotional weight-loss technique to help you feel lighter and healthier.

- **LAUGHTER IS GOOD EXERCISE.**

Laughter has been called internal jogging. When you laugh, your muscles are activated, oxygen floods the blood, and the cardiovascular system dilates. Laughter can also stimulate the production of endorphins in the brain, the body's natural pain-reducing enzymes. When endorphins increase, the feelings of pain decrease. Laughter can extend to every internal organ, giving them a healthy massage. For instance, the muscles in your face, arms, legs, stomach, diaphragm and thorax, as well as the circulatory and endocrine systems have a mini workout.

- **LAUGHTER IS FREE.**

Laughter is non-fattening, non-polluting, non-taxable, no cost, constantly renewable and does not require batteries or special assembly. In addition, laughter is a free tool for team building. Good laughter can help pull the group together and build a bond among group members. Laughter and humor can increase group cohesion, which also can enhance group problem-solving skills.

So where do you get a steady supply of laughter? Start with being positive. Practice seeing the glass half full instead of half empty. Give yourself some rewards and time out for joy. If you are a serious person and seldom laugh, set a goal of 15 laughs a day until it starts to become a habit. Begin to look for humor and laughter in everyday situations. Before long you will find yourself laughing and enjoying life more. Laugh your way to good health and wellness!

Source: MissouriFamilies.org; Nina Chen, Ph.D., CFLE, Human Development Specialist, Jackson County, University of Missouri Extension





ideas for parents

Easy Ways to Build Assets for and with Your Child

FAST FACTS

ASSET #15: Positive Peer Influence

Youth are more likely to grow up healthy when their best friends model responsible behavior.

65%

*of youth surveyed by Search Institute have this asset in their lives.**

What Are Assets?

Assets are 40 values, experiences, and qualities that help kids succeed. "Positive peer influence" is one of six boundaries-and-expectations assets.

* Based on Search Institute surveys of 217,277 6th- to 12th-grade youth throughout the United States during the 1999-2000 school year.

Photos of Friends: Snapshots of Responsibility

The best way to encourage children to choose positive, healthy relationships is to model them ourselves. Take out an old yearbook or photo album. Look at pictures of the friends you had as a teenager.

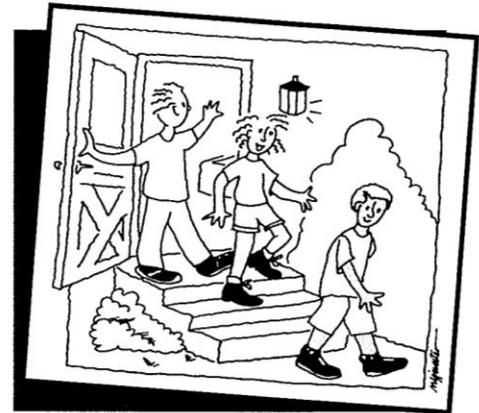
Think about the friends who acted in ways you admired. Most people can remember at least one person who always sensed when things weren't going well and called, sent a note, or showed up to find out what was wrong. Often, these are the people who turned out to be lifelong friends.

How about people who weren't such true friends? Was there someone who spread rumors about you, or talked behind your back? Did you ever have a friend who tried to get you to do things you didn't want to do? The pain of these kinds of experiences often teaches young people a lot about how they want to be treated by others.

Helpful Hints

Tips that encourage your child to keep responsible friendships:

- **Talk with your child about her or his friends. Ask questions to find out what they're like.**
- **Get to know your child's friends and their families. Point out what you like about them.**
- **Don't jump to conclusions based on what friends look like.**
- **Avoid criticizing friendships that seem negative to you, but be honest when you're concerned about a relationship.**



No one forced you to like people who were good to you, or feel angry at people who hurt you. You had to make your own choices about who your friends were. In the same way, we can't control who our children choose as friends. They are exploring and learning about their world, themselves, and the people around them. Sometimes they're attracted to people we have concerns about. Other times they may say the 'good' kids are boring. However, if we model responsible relationships, talk to our children about how others act, and are involved in their lives, gradually they'll see that friends who act, talk, and think in positive ways will bring out the best in them.

time together

Three ways to help your child choose responsible friends:

1. **Make your child's friends welcome in your home. Invite them over.**
2. **Think about your own friends. Do they model responsible behavior?**
3. **Let your child know when you think he or she has a good friend.**

A Good Friend

Our children may need our guidance in choosing good friends who have a positive influence. Use this checklist with your child to evaluate each friend. Discuss with your child what each word means:

- R**esponsible
- L**oyal
- C**onfidential
- F**air
- T**rustworthy
- C**aring
- S**haring
- E**ncouraging
- R**eliable
- S**ensible
- O**pen-minded

talk together

Questions to discuss with your child:

- *What do you like most about your friends?*
- *How do your friends handle conflict when it arises?*
- *How do you feel when you're with your friends? Do they bring out the best in you? Do you bring out the best in them?*

More Help for Parents

Making and Keeping Friends: Ready-to-Use Lessons, Stories, and Activities for Building Relationships by John J. Schmidt gives young people the skills and knowledge needed to form meaningful, healthy, lasting relationships. (Published by Free Spirit.)

Quick Tip:

Don't judge your child's friends by what they look like.

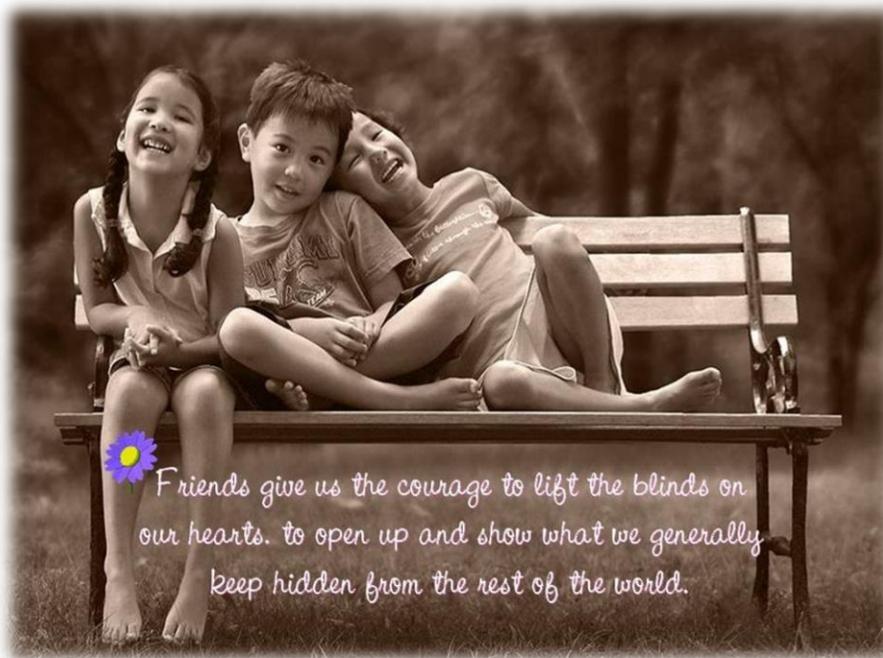
Worth a Cheer



We often think of "peer pressure" only as a negative influence. But researchers at the University of Michigan Institute for Social Research found that in a study of 1,500 adolescents, peer pressure was usually more positive than negative. Friends were more likely to support each other's efforts to do well than to encourage risky behaviors.

FINAL WORD

"When there are friends, there is wealth."—Southwestern Spanish proverb



Friends give us the courage to lift the blinds on our hearts, to open up and show what we generally keep hidden from the rest of the world.

INCOME TAXES

The goal for taxpayers is to pay no more than the least possible tax owed. Avoiding taxes through legal tax strategies is not to be confused with illegal tax evasion. Legally avoiding taxes means using effective financial record-keeping, decision making, and planning strategies to reduce your total income tax. One example of good tax management is adjusting the amount of federal income tax withheld from your paycheck. If you receive a big income tax refund (over \$500) each year, you are giving the federal government an interest-free loan. Evaluate the amount you have withheld and determine if you could use this money more effectively throughout the year to manage cash flow or invest for financial goals.



Tax laws continue to dictate how we structure our financial plans. As laws favor or disallow certain strategies, we need to make adjustments. Two examples of this phenomenon are Individual Retirement Accounts (IRAs) and home equity credit-line loans. When everyone was allowed a tax deduction for a Traditional IRA, this strategy was widely encouraged and used. Since tax laws restricted IRA deductions, many people automatically either turn to Roth IRAs or eliminate IRAs completely as a viable alternative. Now that tax deductions for non-mortgage consumer interest are not allowed, many people have turned to home equity credit-line loans to finance large purchases and deduct the resulting interest.

As tax laws change, adjust your financial plans to use strategies which are most favorable to your situation. Most of us are aware of the tax advantages of tax-deferred savings. The idea, of course, is to put off paying income taxes on money until you withdraw it in retirement when, possibly, your tax bracket may be lower. However, you have no guarantee that this will happen, especially if you are very successful at saving for retirement and accumulating assets. In addition, the tax laws are constantly changing. You should seek the advice of a Certified Public Accountant (CPA), Certified Financial Planner (CFP), or tax professional to gain insight into how tax laws will affect you.

Action Steps Tax Management

- Learn about tax laws and use related strategies to reduce total taxes owed.
- Check your income tax withholding level and adjust, if indicated.
- Explore the advantages of different tax strategies.
- Utilize tax-advantaged and tax-deferred options when appropriate, i.e. IRAs, 401(k), 403(b).
- Maximize tax deductions (e.g., using home equity credit-line loans versus non-deductible consumer interest).

Source: <http://articles.extension.org>

NYS DEPARTMENT OF TAXATION & FINANCE FILING TIPS

E-file returns contain less errors and process more quickly

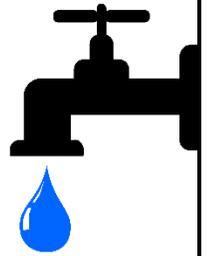
- E-file your return and pay electronically.
- Receive your refund using direct deposit, debit card or check.



Avoid the most common filing errors:

1. Verify your identification number on your return. This is the number issued by the Social Security Administration or Internal Revenue Service. (If the identification number on your W-2 statement is wrong, contact your employer to obtain a corrected W-2 statement.)
2. Indicate on the return if you maintained living quarters in New York City. Include New York City and Yonkers tax if required.
3. Include the total amount of tax withheld during the year. Add all federal forms W-2, *Wage and Tax Statements* you received.
4. Sign the paper return -- both spouses must sign a joint return.
5. File your return or extension request on or before the due date.
6. Choose the appropriate mailing address.

Saving Water & Energy



WATER BILLS

The water heater is the second biggest energy user in the home. You're charged for the water - and for heating it. An average family can spend about \$290 a year just taking showers, and many families spend more.

- ◆ Install a low-flow shower head. They use half the water that regular ones use and can save \$2 a month per family member.
- ◆ Turn the water heater thermostat down to 120°F That saves energy and prevents scalding.
- ◆ Take short showers. They use about half as much water as a full bathtub.
- ◆ Repair leaky water faucets. One drop a second can waste as much as 25 gallons a week!
- ◆ Buying a new water heater? Get one that is no larger than required for your household needs.

WASHING DISHES

If you use a dishwasher:

- ◆ Wash only full loads. It costs exactly the same to wash one dish as a whole load.
- ◆ Air dry dishes. If the dishwasher has an air-dry feature, use it.
- ◆ Hand-rinse dishes in cold water and only if you plan to wait a day or more before washing. Most dishwashers today do a great job of washing dishes without pre-rinsing. So save energy, water and elbow grease - and time.
- ◆ Fill dishwasher with detergent right before running. Dry detergent may harden, while liquid detergent can leak.
- ◆ Fill the dishwasher according to the manufacturer's instructions. This will allow the flow of water to properly clean the dishes.

If you wash by hand:

- ◆ Rinse a few dishes - wait until you have a sink full.



LAUNDRY

- ◆ Wash laundry in warm or cold water instead of hot. Hot water needs to be used only for oily stains and very dirty loads.
- ◆ Lower the thermostat from the recommended 140°F to 120°F. Each 10 degree reduction in water temperature will generally save you 3-5 % on your water heating costs.
- ◆ Wash and dry only full loads. The machine uses about the same amount of water whether you wash a full load or just one item.
- ◆ Clean the dryer lint filter after every load. Clogged filters drive up drying costs.
- ◆ Clean your outside dryer exhaust vent. It draws unwanted heat away from the house.
- ◆ Dry several loads of laundry in a row. Using the heat already there saves money.
- ◆ Dry clothes outside in good weather. Sunlight is free!

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2016 Upcoming Calendar Dates

February 4, 11 & 18 and March 3, 10 & 17, 2016	Stone Soup Dinners
February 6, 2016	What's In Season? Cooking Class
February 15, 2016	President's Day, Office Closed
March 13, 2016	Daylight Savings Begins
March 19 & 20 and April 2 & 3, 2016	Maple Weekends

~See Page 3 For More Information~

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Compiled + Edited by Michele Ledoux

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End Thought

Do More
 of what makes
 you **HAPPY**.

