

Family Issues

JANUARY/FEBRUARY 2007

*Information for Southwest Idaho
Area Families and Consumers*

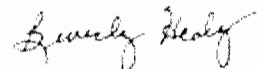
Comfort Foods and Healthy Eating Too

Winter months are a great time to enjoy healthy comfort foods. The phrase “comfort food” means different things to different people. So what is comfort food? Generally they are foods that trigger fond memories from our youth or are “homemade”. Comfort foods are often foods that our mothers made. They nourish our soul as well as our bodies. They remind us of times past when things were simpler.

Comfort foods vary from person to person. For one it may be mashed potatoes and roast beef or apple pie. Yet lasagna or a hot soup may be the favorite comfort food of another. A group at the University of Illinois at Urbana-Champaign Food and Brand Lab researched comfort food trends and found that choices of favorite comfort foods varied according to age and sex.

Young adults tend to favor ice cream and cookies when they reach for comfort food while 35-54 year old adults chose soup, pizza and pasta as their comfort food favorites. The 55 plus age group named soup and mashed potatoes as top choices.

The top comfort foods that were chosen by men as a group include ice cream, soup, pizza and pasta. Women selected sweeter items, with ice cream, chocolate and cookies topping their list of preferred comfort foods.



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<p>Family Issues is published six times a year. This newsletter provides current information in the areas of family development, leadership skills, nutrition, food safety, money and time management.</p>	

Because You Asked:

Q. How long can ground beef be stored safely at refrigerator temperatures?

Recent research supports the importance of keeping raw ground beef refrigerated at cool temperatures and using it within two days for best quality.

Sandy McCurdy, University of Idaho Extension food safety specialist, says it takes at least 24 hours for disease-causing bacteria to start building up significantly in raw beef that's refrigerated at 40 degrees Fahrenheit. But she says Texas Tech University researchers have found that, at room temperature, bacteria in raw ground beef multiply 122-fold in just 12 hours. That's why you should never thaw frozen ground beef overnight on the countertop or store raw ground beef in the refrigerator for more than three days, McCurdy says. Instead, thaw frozen hamburger in the refrigerator or-if you'll be cooking it immediately after it thaws-in the microwave.

The study found that *E. coli* O157:H7 followed the same general pattern as less dangerous bacteria, McCurdy says. At 72 degrees Fahrenheit, it increased 69-fold after 12 hours. Because *E. coli* O157:H7 is disallowed in beef, any beef that's found to be contaminated with it is recalled.

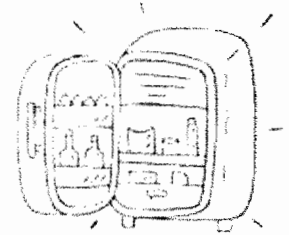
Nationwide, food safety specialists urge consumers to set their refrigerators in the 34 to 40 degree Fahrenheit range and to verify those temperatures with an inexpensive refrigerator/freezer thermometer. Because temperatures can vary throughout your refrigerator, McCurdy says it's a good idea to test them in several locations to make sure all of the readings are at 40 degrees Fahrenheit or lower. Then, place the thermometer in an easy-to-read spot near the center of the fridge and check it once a week.

Source: University of Idaho HomeWise, Dec. 4, 2006

Overall Top Comfort Food

Choices:

Soup
 Pizza
 Chili
 Meatloaf
 Beef stew
 Roast chicken and beef
 Chicken pot pies
 Italian tomato sauce
 Cole slaw
 Mashed potatoes
 Macaroni and cheese
 Potato salad
 Fruit pies
 Biscuits/scones
 Chocolate chip cookies



Experts explain the trends by saying even though we are a generation leading busy lives and eating out frequently, we also crave foods from our past.

Healthy lifestyles and eating are front and center in the minds of many. We want fewer calories, lower fat content and yet all the taste.

Comfort food trends can be combined with healthier eating. Cooking shows, magazines, cookbooks and websites feature variations on traditional comfort foods, made with a lower fat content and fewer calories.

A nice variety of healthy comfort food recipes can be found on the American Institute for Cancer Research website at www.aicr.org. An internet search will uncover an abundance of recipes for healthy comfort foods too.

Financial Resolutions to Help You in the New Year

1. Get rid of holiday debt.

US consumers will spend more than \$220 billion on gifts this holiday season, according to the National Retail Federation. Thirty percent of these purchases will be made on credit cards. Debt hangovers from the holidays can be extremely painful. Not paying off your holiday debt can mean high interest payments and your credit is tied up while you pay down your debt.

If you're in this boat, you'll want to do some planning. First, if your holiday debt is largely on credit cards, add up the debt on each and figure out just how much you can afford to set aside monthly to pay the cards down. Don't be overly aggressive in your estimate - you need a workable plan. Be sure to pay off something on each card each month, but put the most down on the card with the highest interest rate.

Keep in mind, too that this is a good time to contact your credit card issuer and ask for a lower interest rate. They will often oblige, particularly if you have a card offer with a lower rate on hand to mention. Pay more than the minimum payments. Try not to take on additional credit card debt while you work off your existing holiday bills.

2. Buy yourself peace of mind.

Many people think "it won't happen to me." However, you never know when an emergency can strike. For that reason, consider setting up an emergency fund for you and your family to cover a financial emergency. Financial emergencies can include life-changing illnesses or a loss of job.

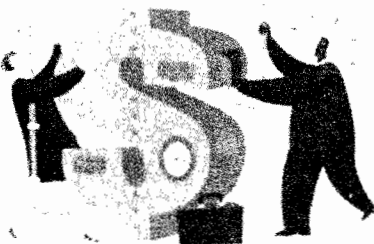
How much should you sock away? Three to six months of your living expenses. The amount you save depends on your personal financial circumstances and obligations. For example a household making \$40,000 a year, should sock away at least \$8,000 (3 months expenses) in an emergency fund.

Treat the emergency fund as a bill you must pay each month until you reach at least three months of living expenses. You'll also want to make sure to put the money in a fairly liquid vehicle, such as an insured savings account or money market fund, which will allow you to withdraw the money when you need it. Also, an emergency fund is a smart alternative to using a credit card to help cover a major expense. Using a credit card will just add interest to debt you already can't pay.

3. Boost retirement savings to the max.

One smart step to take now to ensure your future is to boost your retirement savings. The good news is that the limits on how much you can set aside goes up in 2007. In 2007, you can put up to \$15,500 into a 401(k) (that's up from \$15,000 in 2006). You can contribute even more if you are 50 or older, up to an additional \$5,000. Also, if you haven't already made your maximum contribution to your Roth IRA, do it now. For 2006, the max is \$4,000 per person or \$5,000 if you'll be 50 or older by the end of the year. The limits are the same in 2007 but they increase in 2008 to \$5,000 per person and \$6,000 if you are 50 or older.

Source: Adapted from Willis, G. (Dec. 10, 2004). Financial Resolutions – 5 Tips: Getting Your Financial House in Order for the New Year, CNN Money.com. Retrieved on Nov. 30, 2006 from http://money.cnn.com/2004/12/10/pf/saving/willis_tips/. Many additional sources were used to update this article.

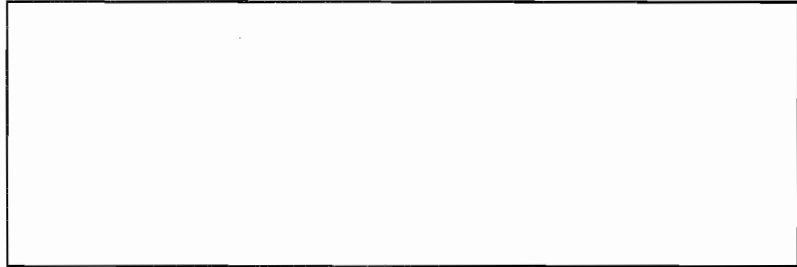


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U.S. Senate Bean Soup (served daily in the U.S. Senate cafeteria)

Soak 1 pound white beans in a cool place overnight or for 4 to 6 hours in cold water. Drain the beans and put them in a soup kettle with a ham bone that still has some meat on it and 3 quarts water.



Bring the water to a boil and simmer the mixture for about 2 hours. Stir in 1 cup cooked mashed potatoes and add 3 onions, 1 small bunch of celery including the tops, and 2 garlic cloves, all finely chopped, and ¼ cup chopped parsley. Simmer the soup for 1 hour longer, until the beans are thoroughly cooked. Remove the ham bone from the kettle, dice the meat on it, and return the meat to the soup. Adjust salt to taste. Serves 6

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