

Family Issues

May/June 2009

What are Your Topics?

As I researched topics for this edition of the Family Issues newsletter I was overwhelmed with “hot topics” from the media. I found myself asking the question, “What would be of the most interest to our readers? Are you tired of hearing about the economy? Do you want more information about the economy and money management? Are you concerned about food safety and the reports of salmonella outbreaks? Maybe you are more interested in prevention and health issues. Where do global issues such as poverty and global warming fit into the newsletter?

In this information age, it is easy to get overwhelmed with media, information, the economy and advice. If you have suggestions for future issues please contact any of the Extension Educators listed in the green box.

If you are stressed and overwhelmed by thinking about the downturn in the economy keep in mind that there are some simple things you can do to reduce that stress. Some suggestions reported on Tip Hero (A guide to saving money) include: 1. rent a funny movie or watch a funny show, 2. eat healthy foods (lots of fruit and vegetables), 3. help others, 4. learn something new, 5. get outside, 6. clean (a chaotic environment adds to stress), 7. count your blessings, 8. turn off the news, 9. exercise, and last but not least 10. listen to music.



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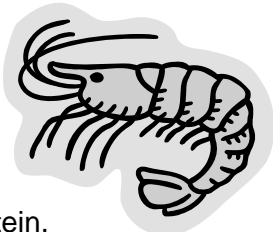
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Family Issues is published six times a year. This newsletter provides current information in the areas of family development, leadership skills, nutrition, food safety, money and time management.

Because You Asked:

Q. *I am confused by whether shrimp and other shellfish are good in the diet. I know they are high in protein, but aren't they high in cholesterol?*

A. The good news for shrimp and other shellfish is that the major dietary factor that raises LDL (bad) cholesterol is saturated fat, not dietary cholesterol, according to Alice H Lichtenstein, director of the Cardiovascular Nutrition Laboratory at Tufts University. Although a three ounce serving of shrimp has 166 milligrams of cholesterol (more than half what you should consume in a day) it has almost zero saturated fat. So shrimp and other shellfish are good substitute for entrees containing meat and dairy fat, both high in saturated fat. At just 84 calories in a three-ounce serving of shrimp, it can also help keep down your calorie count as long as you don't batter and fry the shrimp or serve in butter!



Q. *Back in the 1950's, I heard about the virtues of blackstrap molasses. Mom bought some for Dad, but after one taste it was history. About a year ago, I ran across it in the store and was amazed that it appears to be a "superfood." Is this true?*



A. Molasses is a concentrated byproduct of refining sugar cane into table sugar. "Blackstrap" molasses comes from the third and final boiling of the sugar syrup, so this strongly flavored, thick, dark molasses variety is highest in mineral content and lowest in sugar. Unlike sugar or artificial sweeteners, molasses is a source of minerals your body needs, including manganese, magnesium, iron, copper, calcium and potassium. Amounts vary widely by brand, so check the label if you're buying molasses for its mineral content. And before you start gulping black strap molasses as a "superfood," keep in mind that each tablespoonful also has about 50 calories.

Source: Tufts University Letter March 2009

What diet is most effective for weight loss?

Researchers have found that the kind of diet that people follow—low carbohydrate, low fat, or high protein—doesn't matter when trying to lose weight. What is important is making sure that people decrease their calorie intake and stick with it. A study was conducted at Harvard School of Public Health and Pennington Biomedical Research Center in Louisiana. Researchers randomly assigned 811 overweight adults to one of four diets, each of which contained different levels of fat (low fat = 20% calories, high fat = 40% calories), protein (average protein = 15% calories; high protein = 25% calories) and carbohydrate (ranging from 65% to 35%).

The four diets were:

- 20% fat, 15% protein, 65% carbohydrate
- 20% fat, 25% protein, 55% carbohydrate
- 40% fat, 15% protein, 45% carbohydrate
- 40% fat, 25% protein, 35% carbohydrate

The calorie content of the four diets ranged from 1,200 to 2,400. Each subject's diet was individualized and calculated to be 750 calories less per day than what he or she normally ingested. All four diets contained healthy fats, were high in whole grains, fruits and vegetables and were low in cholesterol and saturated fat.



Subjects were also asked to exercise 90 minutes a week, keep an online food diary and meet regularly with diet counselors for two years. After six months subjects lost an average of 13 pounds no matter what diet they followed. After two years they kept off an average of nine pounds, regardless of which diet they followed.

Lead researcher Frank Hu at Harvard stated, "To lose weight, it comes down to how much you put in your mouth. It's not a question of eating a particular type of diet."

Source New England Journal of Medicine, February 26, 2009, <http://conent.Nejm.org>

Mortgage Rates Fall: Is it Time to Refinance?

The average rate on 30-year fixed-rate mortgages hit a record low to 4.85 percent the week of March 26th, the lowest point since Freddie Mac's weekly survey began in 1971. The mortgage averaged 5.85 percent a year ago.

Potential home buyers are taking notice of the low rates. Both new and existing home sales rose 5 percent in February. First-time home buyers accounted for half of all existing home sales, according to the National Association of Realtors.



Is it time for you to consider refinancing? Underwriting guidelines have tightened. People with less than stellar credit ratings (stellar = credit scores above 720) will have difficulty securing mortgages

and pay higher rates. A lot of people looking to refinance are those who are not underwater on their mortgages and see a chance to lower their rates by more than a point, perhaps paying off other debts to bring their overall monthly expenditures down significantly. However, many who are refinancing report lender backlogs and frustrating hurdles.

If you're considering refinancing or buying a home do your homework. Obtain a copy of your credit score. Ask your bank or credit union if they'll give you a copy or order online. You'll likely pay a fee of \$8-\$15. Investigate true mortgage costs—numerous fees in addition to the interest rate. Fees will include application, title search, credit check, document preparation, and others. Bankrate.com, http://www.bankrate.com.brm.rate.calc_home.asp has web-based mortgage and refinance calculators to help you crunch the numbers. The Federal Reserve Board has a helpful publication

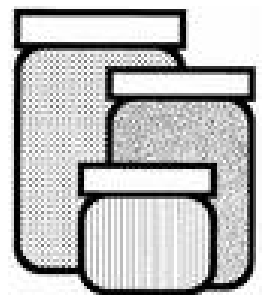
titled A Consumer's Guide to Mortgage Refinancing. Access it at <http://www.federalreserve.gov/pubs/refinancings/default.htm>.

Sources: Adapted from Hoak, A., March 25, 2008. Refinance application up 451.5% last week: MBA. MarketWatch. The Wall Street Journal digital Network. Bankrate.com, Will you save by refinancing your mortgage?

Getting Ready for Canning Season, Please Do It Safely!

As you begin to plan what you will preserve this summer/fall consider the following food safety issues. 1. Don't get creative with canning recipes. For instance, salsa has become a popular home-preserved product. Some people like to concoct their own combination of ingredients. However, the mixture may not be acid enough for the boiling water bath to produce a safe product. The safest procedure is to follow a researched recipe. One safe alternative would be to freeze the salsa. 2. Food Safety Specialists also advise us to avoid following home canning methods of celebrities, old cookbooks, "back to nature" publication, out-of-date leaflets and personal recipes off the internet. 3. Remember to add extra acid to tomatoes and tomato products. For every quart of tomatoes add either 2 tablespoons of bottled lemon juice or ½ teaspoon of citric acid to ensure that the product will be acid enough to avoid botulism.

To avoid the disappointment of a spoiled product or the potential of an unsafe product use standard canning jars and new two-part lids (flats and screw bands). Be sure to follow the directions for pre-treating the brand of lids you use. It is important to make adjustments to the pounds of pressure or the time a product is processed based on your altitude.



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Finding and Using Coupons Online

Want to find valuable, easy-to-use coupons? Over 150 coupon web sites offer a broad selection of free coupons: printable coupons, online coupons, coupon codes, rebates, etc. How do you make sense of it all?

This website review sorts out the main types of coupons available on the internet today. It then lists the main web sites that provide each type of coupon. It provides a comparison of these sites, to help you decide which site(s) you want to explore further and start using.

http://makelifeeasy.com/Resources/Rpt_Coupons.asp

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