

**FAMILY & CONSUMER SCIENCES**

# Campbell County Family and Consumer Sciences

**March 2011**

Cooperative Extension Service  
Campbell County  
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## Seasonal

UPCOMING EVENTS	
Giving Life to Old Pastimes CCES <i>(see enclosed flyer)</i>	Tuesday, April 5 1:30 p.m.
Homemakers Annual Meeting CCES <i>(see enclosed flyer)</i>	Saturday, April 16 10:00 a.m.
State Homemakers Meeting Bowling Green, Kentucky	Monday-Thursday May 9-12

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### Are Tax Refund Advances a Good Deal?

This tax season, many tax preparers will advertise instant money through tax refund advance services. In reality, individuals who receive a tax refund advance are borrowing money at a very high price. A tax refund advance is a short-term money advance, similar to a payday loan. Both tax refund and payday loans are some of the most expensive ways to borrow money. The Consumer Action website reports annual percentage rates as high as 774 percent for tax refund advance loans.

If you receive a tax refund advance, you are using your tax refund to guarantee the loan. You sign a form allowing your refund to be deposited into the issuer's, most likely the tax preparer's, account. The tax preparer then writes you a check for your anticipated refund minus any fees. If the actual refund is less than actually anticipated, you still must repay the loan. If this happens, you will also probably owe additional fees and interest.



The biggest selling point to a tax refund advance loan is speed. However, a tax refund advance speeds up receiving your refund by only about two weeks. In most cases, a tax refund advance loan should be considered a last resort for cash. Consider all other available options for cash before signing up for a tax refund advance loan, such as a personal loan from the bank or store financing. In most cases, even credit card cash advance fees are less expensive than tax refund advance loans. However, it should be noted that credit card cash advances can be a very expensive form of borrowing and are not recommended as a good financial practice.

*Source: Jennifer Hunter, Extension Specialist for Family Finance, University of Kentucky, College of Agriculture*



## MENOPAUSE

Most women experience natural menopause between the ages of 40 and 58. The average age is 51 years. During menopause a woman's hormone levels change. These hormones help with many processes within the body. A woman may experience

menopausal changes up to 10 years. These can disrupt normal daily living during this time. It is important to know

what changes may occur and to talk to your healthcare provider about them.



### Stages of Menopause

- Pre-menopause - The period of time before the last menstrual cycle
- Peri-menopause - The time immediately prior to menopause and the first year after menopause. Many menopause symptoms are seen during this time.
- Menopause - The inability of the body to have a menstrual cycle. It can only be confirmed one year after last menstrual cycle.
- Post menopause - Time after the final menstrual cycle.

### Symptoms

It is important to note that not all women experience the same changes when going through

menopause. For some women it can be quite frustrating and others may experience only a few uncomfortable days.

### Menopausal Symptoms That May Occur

- Hot flashes
- Sleep disruptions
- Weight gain
- Short term memory problems
- Lack of focus
- Increased anxiety
- Fatigue
- Mood swings
- Irregular periods
- Dry eyes
- Osteoporosis
- Heart disease
- Headaches

About 75 percent of women will experience some menopausal symptoms.

Exercise may reduce many menopause-related symptoms.

### Exercise Can Help:

- Lessen anxiety
- Ease depression
- Make you feel good about yourself
- Decrease fatigue
- Improve sleep

Just 30 minutes of activity a day can go a long way toward making you feel better. Any activity such as walking, cycling, water aerobics, or even gardening can improve how you feel. For women who experience hot flashes, take time to relax during the day. Classes like yoga and



pilates can help reduce hot flashes.

It is important to talk to your healthcare provider about how and what you are feeling. Work with him or her to understand fully the changes in your body. Menopause is part of life for all women. By talking to your healthcare provider and understanding the body changes, you will be able to handle this stage of life!



Church Ladies Home-maker Club would like to recognize their member, Connie Hanson. She died on February 11, 2011. She will be greatly missed.



## Human Beings, Eating

The way we think of food has been a part of us since we were born. We grew up in times where cleaning your plate was a must, not only to get dessert, but because “there are starving children in other countries.” We have grown to love foods our mothers and grandmothers cooked for us. We were rewarded for our triumphs with ice cream sundaes and scolded for not eating our spinach.



We were taught that to comfort someone, you offer food. A death, illness, or birth in the family was a cue to start cooking and to start eating. When you are stressed out, bored, or anxious, is food the only comfort?

Many people eat for reasons other than hunger, which is a primary

reason why American waistlines are growing larger. To successfully manage our weight, we must develop a healthy relationship with food. If hunger was the only motivation to eat, then the eating process would consist of the physical cue to eat, finding and eating food, and stopping at the first sign of being full. However, that can't explain the cravings, “munchies,” or overeating.

Appetite comes from not only being hungry, but also from the sensory qualities of foods and individual food preferences. Even satiety, the feeling of fullness, has both physical and mental aspects. It is this combination of physical and psychological circumstances that can lead us to overeat.



Managing weight is a very individualized process. To be successful, you must find what works for you and what you find enjoyable, other than food! It is important to remember to take things slowly, starting with one lifestyle change at a time. Only after each new change has been mastered and has become part of your daily routine, should you move on to another. Emotional eating is “curable,” but it will take some work to identify what makes you eat what you eat. By keeping a food journal, emotional eaters (and overeaters in general) can begin to put their eating habits in perspective—to develop a different way to achieve a healthy weight.

*Source: Janet Tietyen, Extension Food and Nutrition Specialist, University of Kentucky, College of Agriculture*

## Recipe



### Salmon Burgers

- 1 (15 ounce) can salmon
- Vegetable oil
- 2 tablespoons chopped onion
- 2 tablespoons chopped chives
- 1 teaspoon ground ginger
- 1 egg or 2 egg whites
- 2 tablespoons corn meal
- 4 whole wheat buns
- 1 sliced tomato
- 4 lettuce leaves



1. Drain salmon, remove bones and skin, and place into a large mixing bowl.
2. Lightly coat a cast iron skillet with vegetable oil. Pre-heat over medium heat.

3. Mix onion, chives, ginger, egg, and corn meal into salmon. Shape into palm size patties.
4. Place patties in skillet and cook until brown and crusty on bottom.
5. Turn patties over and cook until brown on other side.
6. Serve on a whole wheat bun with lettuce and tomato.

Option: Reduce fat and cholesterol content by using 2 egg whites instead of 1 egg.

*Makes 4 servings.*

Nutrition Facts per Serving: 320 calories; 12 g total fat; 120 mg cholesterol; 680 mg sodium; 29 g carbohydrate; 26 g protein



## Preparing Your High School Senior to Leave Home

The last few months before high school graduation and leaving home can be an anxious time for the senior and family members alike. Your child may behave differently than usual. They just want to live their final carefree months as seniors in peace. How can parents help them during this trying time?

- Recognize that this time is stressful for you as parents also. You may be bracing yourself for the loss of your child to the larger world. You can give yourself permission to grieve as well as to feel glad that your child has grown up.
- Give your child as much independence as possible. Be patient as he works through his own mixed feelings about leaving home.
- Teach your child to do her own laundry and manage her own checkbook and credit card. Show her how to do basic house cleaning and cooking.
- Help younger children in the family get a grip on life without their big brother or sister. Recognize that the child leaving home will likely change the way family members get along with each other. They will also need your love and support.
- Look into some new activities that you would like to do with your newfound free time.
- Discuss with your high school senior how he will travel to college or other post-secondary program. Does he want you to come along? How long will you stay? How often do you expect him to call or otherwise communicate? How often will he plan to come home to visit? Promise him that you will answer his phone calls and communications promptly.



When the day comes to say good-bye, you will probably get emotional. That is okay! It shows your child how much you love and will miss her. Be sure to tell her how proud you are of her and how certain you are that she will succeed in her new life. She will know that she still has a family that supports her, no matter what. After all, you have brought her to this point so that she can live life on her own.

Source: Carole A. Gnatuk, Extension Child Development Specialist, University of Kentucky, College of Agriculture



## Saving at the Store

Are you an impulse shopper? The *America Saves* program urges consumers to stop purchasing expensive items on impulse. Instead, think over each expensive purchase for at least 24 hours. Acting on this principle will help you have far fewer regrets about impulse purchases, and far more money for emergency savings.

Indulgences can put a dent in your finances. According to *America Saves*, one way to establish a savings discipline is to "save" an amount equal to whatever is spent on nonessential indulgences. Put a matching amount in a cookie jar each time you splurge on beer, wine, cigarettes, designer coffee, etc. If you can't afford to save the matching amount, you can't afford the \$4 extra large low-fat mocha latte.

How do folks find the money to save...and ultimately invest? By starting small, because every dollar counts. Try eliminating things that you can live without and changing spending habits. An example is brown bagging a lunch to work one or two days a week instead of eating out.

Make a list before you grocery shop—and stick to it. The *America Saves* program suggests that people who shop with a list, and buy little else, spend much less money than those who decide what to buy when they get to the supermarket.



One household expense where significant savings can often be found is the family food bill. The next time you go food shopping, take a good look at what's in the cart before checking out. Are there expensive snacks or convenience foods that you can do without? Are you comparing the cost of store and manufacturer's brands and taking advantage of coupons and special promotions?

Prepared by Barbara O'Neil, Rutgers University; Jennifer Hunter and Nichole Huff, University of Kentucky

Source: *America Saves*, [www.americasaves.org](http://www.americasaves.org)

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