

# CASS COUNTY LIFESTYLES

January/February, 2011

---

## 2010 Program Interpretation

Here are a few highlights of FCS programming in Cass County:

- 32 women received crucial life -saving information on breast and cervical cancer.
- *Walk Across Texas* participants logged 2,934.05 miles and, if they continue to walk, they have the potential to collectively save \$447,022 in health care costs by avoiding diabetes and other chronic diseases.
- 54 *Biggest Loser* participants lost 607.1 pounds; 5 lost 30 or more; 7 lost 20 or more; while 10 lost 10 or more pounds.

- 258 father/father figures participated in *Fathers Reading Every Day* (FRED) which increased parental involvement in children's literary development.
- 702 contacts were made via educational programs and newsletters to food stamp recipients to help improve the quality of their diets. ■

*Check it out...*

<i>2010 Program Interpretation</i>	1
<i>2011 Upcoming Programs</i>	1
<i>Are You Interested?</i>	2
<i>Eating Better</i>	2
<i>Chew on This</i>	3
<i>Power Pay</i>	3
<i>Financial Resources</i>	3
<i>Scammers are Calling</i>	3
<i>Gift Cards</i>	4
<i>Statistics &amp; Issues</i>	4

## 2011 Upcoming Programs

- *Do Well Be Well with Diabetes*
- *Cooking Well with Diabetes*
- *Maintain No Gain*
- *Friend to Friend Cancer Education*
- Child Safety Check-Up Event
- Housing Workshop ■

## Are You Interested?



*Do Well Be Well with Diabetes* is an educational program to help people with type 2 diabetes learn the skills they need to understand and manage their diabetes.

*Cooking Well with Diabetes* is a 4-lesson program that provides the practical application of the knowledge and skills learned in diabetes classes via lectures and cooking demonstrations.

Please phone our office at 903-756-5391 or e-mail me at [plincoln@ag.tamu.edu](mailto:plincoln@ag.tamu.edu) with your name, address, and telephone number if you are interested in either of these classes.

\*\*\*\*\*

### Child Safety Seat Check Up Event

Mark your calendar for March 9, 2011 for a child safety check up event to be held in Cass County. Details will be available at a later date.

\*\*\*\*\*

### Mailing List Update

If you no longer want to receive this newsletter, please phone 903-756-5391 or e-mail our office so that you can be removed from the subscription list.

If you have family members or friends who would like to subscribe to this quarterly newsletter, please have them phone,

write or e-mail with name and mailing address.

\*\*\*\*\*

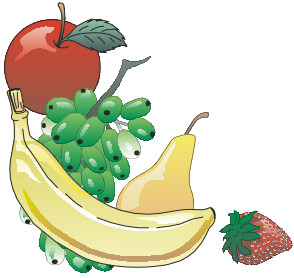
### Dinner Tonight!

Eating at home allows you to save money and eat healthier. *Dinner Tonight!* is a weekly e-mail video demonstration of a quick and simple dish you can prepare for your family. If you are interested in subscribing to this, please call or e-mail us with your e-mail address. ■

## Eating Better

Here are some tips that might help you stay healthy this year:

- \* Start the day with a healthy breakfast. It refuels your body and gives you energy for the day.
- \* Eat slowly. It takes 20 minutes for your brain to register that you are full.
- \* Eat more vegetables and fresh fruits. Aim for a total of 2 cups of fruit and 2½ cups of veggies every day.
- \* Eat more whole grain (oats, brown rice, rye, crackers, whole-wheat pasta).
- \* Drink plenty of fluids. Choose water, low-fat or nonfat milk, and other low calorie drinks.
- \* Bake, broil or grill foods to reduce fat. If you must use oil, use canola, olive or sunflower oil in cooking.



- \* Keep fresh fruit, veggies, whole-grain cereals and crackers for snacking.
- \* Move more. Try to get between 30 and 60 minutes of physical activity every day. ■

## Chew on This

It takes an excess of about 3,500 calories to gain a pound. Break that into smaller bites and 100 extra calories a day can put on about 10 pounds in a year. The **good news** is, **LOSING** 10 pounds can be as easy as eating 100 calories less each day for a year, ■

## Power Pay

If your New Year’s resolution is to pay off your credit card accounts, then Power Pay, developed by my colleagues at Utah, may be your answer. It calculates how long it will take to pay your credit account by paying the lowest balance, or highest interest first and, as soon as one debt is paid, applying that monthly payment to the next debt. This is why it is called a **Power Payment**. Go to <http://powerpay.org>. ■



## Financial Resources

If you use the internet, here are some sites that might be of interest

to you:

[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

Access to free report from each of the three credit reporting companies.

[www.PriceGrabber.com](http://www.PriceGrabber.com)

Free online service for consumers to compare low rates on monthly bills and reduce the cost of living.

[www.AutoCheck.com](http://www.AutoCheck.com)

Vehicle history reports to help consumers ensure they make good pre-owned auto purchasing decisions.

## Scammers Are Calling

**N**ever, ever give anyone who calls you any personal or financial information about yourself. If someone calls and accuses you of owing a debt that you don’t owe, just ignore the call or hang up quickly, after stating you are not the person they are seeking.

If you think the call might be legit, ask the caller to provide you with a “validation notice” noting the amount owed, the name of the creditor and the process you need to follow to dispute the bill or verify the debt. If this information is not provided within five working days as required by law, it is likely you are dealing with a scammer.

Legitimate debt collectors usually belong to the industry group ACA International. You can search the membership for contact information for member collection companies at ([www.acainternational.org](http://www.acainternational.org)).

**Bottom line:** Be very cautious about providing any information to strangers who call. ■

## Gift Cards

There are new rules for gift cards including new limits on expiration dates. The money on your gift card will be good for at least five years from the date the card is purchased. Any money that might be added to the card at a later date must also be good for at least five years.

If your gift card has an expiration date you still may be able to use unspent money that is left on the card after the card expires. For example, the card may expire in five years but the money may not expire for seven. If your card expires and there is unspent money, you can request a replacement card at no charge. Check your card to see if expiration dates apply.

You can still be charged a fee to purchase the card and certain other fees, such as a fee to replace a lost or stolen card. Make sure you read the card disclosure carefully to know what fees your card may have. ■

## Statistics and Issues of the Sandwich Generation

√ 44% of Americans between the ages of 45 and 55 have aging parents or in-laws as well as children under 21.

- √ 59% - 75% of family or informal caregivers are women.
- √ The average caregiver is age 46, female, married and working outside the home earning an annual income of \$35,000 per year.
- √ Nearly half of all baby boomers aged 45-55 have children still living at home and elder care responsibilities.
- √ 64% of caregivers are employed full-time or part-time.
- √ More than 14 million US workers care for aging family members.
- √ Fastest growing population group is older Americans.
- √ Most rapid population growth is among people 85+ with the majority being females.
- √ An estimated 7 to 10 million adult children are caring for their parents from a long distance.

This bi-monthly newsletter is prepared by Pamela D. Lincoln, Cass County Extension Agent for Family and Consumer Sciences. If you have a suggestion for an article or information that you would like to see, please contact Lincoln at P.O. Box 471 Linden, TX 75563-0597 903-756-5391 or e-mail [plincoln@ag.tamu.edu](mailto:plincoln@ag.tamu.edu)

