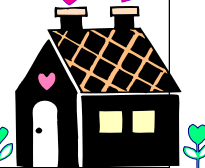


Tanana District News Home Economics

~ Cooperative Extension Service ~
~ Tanana District Office ~
~ P.O. Box 758155 ~
~ Fairbanks, Alaska 99775-8155 ~
~ 474-2450 ~

September
2005



What's Roxie got to say?

Hope everyone had an enjoyable and fruitful summer. The blueberries were in great supply so we have done lots of programming on berry identification and how to use all those beautiful berries.

One of the down sides of picking and using berries is the stain they leave behind. I always laugh about having "blueberry hands", permanently stained hands and nails. But it is a far different story when that stain is on your favorite shirt. Blueberries are used as a natural dye, and it may seem almost impossible to get the stain out. And getting out fruit and berry stains doesn't follow the conventional methods. I normally recommend that you don't use hot water, because it sets the stain. This is the one exception to the rule. To get out berry stains, you use boiling water. Stretch the stained article over a bowl, secure it with clothes pins, rubber bands, or string so the item is taut. Pour boiling water on the stain from a height of two or three feet. The combination of boiling water and gravity will do the trick. Use care in pouring! Rubbing the fabric a little between applications of boiling water helps loosen the stain.

Remember that we are always around to answer your questions on stain removal whether it is from your favorite shirt or your garage floor. Call 474-2426 and I'll be glad to help out.

Roxie



All fats are not created equal

Fat gets a bad rap. For years, nutritionists have warned that too much fat in our diets leads to too much fat on our derrières.

And it still does if we don't balance calorie intake with activity; ounce for ounce, fat carries more calories than either carbohydrates or protein. However, not all fats are created equal. People need to balance the types of fats they consume just as they balance calories and activities.

Humans make some fat, but must get some "essential" fats from food. Both omega-3 and omega-6 fats are essential for our health. Both are healthy unsaturated fats, but most Americans consume too much omega-6 fat -- common in

grains, cooking oils, though cold water ocean fish such as salmon, mackerel, and herring are excellent sources. Farmed fish fed corn have fewer omega-3 fats than their wild brethren, but even wild fish omega-3 levels vary. Cold water ocean fish such as salmon, mackerel and herring have the highest levels.

Seeds have a mix of oils, but very few are predominantly omega-3s. Americans' high dietary levels of omega-6 fats come from their choice of omega-6 rich foods such as wheat, corn, and rice. Sunflower, safflower, corn, and soybean oils are predominantly omega-6. Olives, while a source of healthy monounsaturated oil, are not a

continued on Page 2

COLLEGE OF RURAL ALASKA

Cooperative
Extension
Service



UAF

UNIVERSITY OF ALASKA FAIRBANKS

1930-2005

Roxie Rodgers Dinstel

Home Economist/4-H &
Youth Development Agent

Editor: Roxie Rodgers Dinstel
Layout/Graphics: Debbie Tindell

continued from front page

source of omega-3. Flax and walnut oils are predominantly omega-3s.

The U.S. Food and Drug Administration simply suggests that Americans should increase their consumption of fish rich in omega-3 oils, noting that eating fish such fish “may reduce the risk for mortality from cardiovascular disease.”

People also can get omega-3 fat from plant sources, such as walnuts, although plant omega-3 oils have a shorter chemical structure than fish omega-3s. The jury is still out on the benefits of consumption of plant sources of omega-3s compared to fish sources, but either is better for people’s health than solid fats. Solid fats are linked to cholesterol, solid deposits in our arteries and heart disease.

How does all of this relate to the older terminology of saturated and unsaturated fats? There are generally four categories of fat: saturated fat, unsaturated fats including monounsaturated and polyunsaturated types, and transfats.

Saturated fat is solid at room temperature and is associated with heart disease. Transfats rarely occur in nature. They are created during food processing and are especially prevalent in commercially baked goods and snack foods. The FDA has said they are best avoided.

Unsaturated fats are liquid at room temperature. Both polyunsaturated and monounsaturated fats are healthful in human diets. Well known monounsaturated fat include olive, canola and peanut oils, avocado, and nuts such as peanuts, hazelnuts, cashews, and almonds. Polyunsaturated oils include fish oils, seafood, polyunsaturated margarines, vegetable oils from safflower, sunflower, corn, soy oils, walnuts, Brazil nuts, and seeds. Both omega-3 and omega-6 oils are types of polyunsaturated fats.

Even how people store and use oils have health implications. Heat, light, and oxygen destroy essential fatty acids, which is why it is best to keep oils in dark containers and away from heat until they are used. Polyunsaturated fats heated to high temperatures, especially when reheated multiple times, may create unhealthy by-products.

Looking at the types and quantities of fats in meat can lead to healthier meat selections. For instance, the cut of meat and its preparation are as important in creating a healthy meal as the choice of whether it is beef, lamb, or poultry. Selecting lean meats and preparing them by grilling rather than frying will minimize the intake of too many of the fats known to be detrimental to good health.

Source: Montana State University

Job Related Stress

Is your job stressing you out? You aren’t alone. An on-line survey by Work & Family Connection finds job-related stress is considered a serious challenge by more than two-thirds of respondents, and 71 percent say it’s having an impact on productivity. Despite that fact, and despite the fact that nearly 60 percent say their management is aware of and concerned about the negative impact, just a third of the 66 organizations responding have solutions in place to successfully deal with the issue, although slightly more than that (39 percent) say they do offer stress or resiliency training. A fourth of respondents say their management is currently considering such training.

For more than half, stress management efforts are in the hands of the employee assistance program. For just 18 percent, the organizational development or organizational effectiveness staff has that responsibility.

As companies struggle to fight health care costs, this is an area that’s calling out for attention. Study after study has linked workplace stress to everything from the common cold and flu to heart disease and premature aging, and obviously people who are stressed or sick are not working up to their potential.

The National Institute for Occupational Safety and Health has called stress caused by problems at work “the greatest threat to workers’ health.”

So what is the answer? Companies know it is a problem, we know it is a problem, but no one seems to know what to do about it.

First off, stress isn’t all bad. Stress helps us rise to meet the demands on our life. The goal in treating stress is not to eliminate it, but to learn how to manage it and use it to our advantage. As we strive to find an optimal level of stress in our lives we will start to see that proper amounts of stress motivate us to excel in our performance and disproportional levels of stress can suffocate and overwhelm us.

GET ORGANIZED - make a daily, weekly, and/or monthly schedule. This will allow you to manage your time around projects, meetings, and other activities. Be sure to schedule in time for yourself, do something that you enjoy that is not related to home or work!

STOP PROCRASTINATING - the longer you put off that project or deadline, the more stress it will cause when it’s due. If you prepare ahead of time (schedule time on your calendar), you will avoid the unwanted stress. Plus getting it done ahead of time will provide you with free time to do as you please.

LEARN TO SAY NO - sometimes others expect more from us than we can feasibly give. So don’t be afraid to say no when your schedule is full. Let the person know that right now is a busy time, but you may be willing to help in the future. They will understand!

TAKE A BREAK - if you are feeling overwhelmed, step back and analyze the situation. Go get some fresh air, take a short walk,

continued on Page 3

Back to School Rush?

The back-to-school bustle doesn't have to be a hassle. Here are some ideas to make your mornings a little less harried.

📖 If your child takes a lunch to school, make sure to pack it the night before. You will be amazed by the amount of time you will save.

📖 Also, have your child pack his/her backpack the night before. It will avoid a last-minute scramble around the house for homework and lunch money. Children sometimes become fearful they will forget essential school day items - let them take control. Then put the backpack where they can easily find it.

📖 Ensure everyone is getting the proper amount of sleep. Cranky, overtired children will be slow-moving and add stress to the morning routine.

📖 Pick out an outfit and get it ready the night before. Nobody likes finding out minutes before the bus is to arrive that little Johnny won't leave the house in anything other than his favorite shirt, which is currently at the bottom of the dirty-laundry pile. My mother tried all the time I was growing up to get me to do this. Now I faithfully lay out my clothes the night before. She would sure get a kick out of this!

📖 Try an award board. Every morning your child gets up and ready for school without a fuss, he/she gets a star. After so many stars, reward him/her with a treat.

📖 Have simple and healthy breakfast options - such as yogurt, fruit, and breakfast bars - on hand at all times. If you are running out of time in the morning, these options can be quick substitutes for a more labor-intensive meal. Don't forget that other items can be eaten early. Try a peanut butter sandwich, or even leftovers from the night before. It's important that children eat something.

📖 Make sure you as a parent aren't rushing in the morning. Children follow by example. If you are running around at the last minute, your children will learn to do the same. If you can wake up just a half-hour earlier, you will have time to get ready and then help your children with their morning routine. 🏠

(continued from Page 2)

grab a healthy snack. Watching television or talking on the phone on your break can be okay, but it's not the best idea. You may get sucked into a program or talk for too long and end up using more time than you had planned on. So be mindful of how you spend your break, because time is precious!

LEARN TO RELAX - relaxation techniques can be very useful in lowering your stress and anxiety levels. Here are some examples: deep breathing, listening to soothing music, meditation, massage, and visualization of positive experiences.

TAKE CARE OF YOURSELF - Exercise will bring about positive physical and mental changes, which will help reduce stress. Eating fruits and vegetables are good vitamin sources for boosting the immune system. Avoid the use of "pick me ups" (sugar, caffeine, tobacco, or alcohol) as they will only provide a temporary fix to the problem.

GET ENOUGH SLEEP - getting sufficient sleep each night will prepare you to take on the next day's tasks to the best of your ability. Feeling sleepy will only slow you down and put you further behind. Here are some sleeping tips to help you get the most out of your sleep time: go to bed at the same time and wake up at the same time every day, get regular exercise (just not right before bed), keep the bedroom quiet while sleeping, and keep the room at a comfortable temperature.

HAVE A SENSE OF HUMOR - a good laugh is always a great way to relieve any stress you are dealing with. You may need to step back and learn not to take yourself so seriously. Laughter can have healing qualities. So stop what you are doing, read or look at something funny, and get other people involved. Laughter is contagious, so share this de-stressing activity with others who appear to be under stress.

LIVE IN THE PRESENT - there is no point in dwelling on the past; you cannot change it. You can only learn from your mistakes and try to avoid making the same ones in the future. So focus your attention on the goals at hand, not on missed opportunities. It will help relieve some of the pressure.

Lunchtime Makeovers

Instead of:

High-fat cheese and lunch meats
White bread
Mayonnaise
Fried chips
Fruit in syrup
Cookies and snack cakes
Fruit drinks and soda

Consider:

Roasted chicken & turkey with lots of lettuce & tomato
100% whole-wheat bread or pita pockets
Light mayonnaise or low-fat dressing
Baked chips, air-popped popcorn, veggies & dip
Fresh fruit or fruit packed in juice
Yogurt or low-fat baked goods
Skim milk, soy milk, water or 100% fruit juice

Home-Buying is a Complicated Business....



Not only does it require a lot of time, money, and form-signing, but also learning a new vocabulary. Knowing these terms could be worth thousands of dollars.

An article in the Wall Street Journal stated some of this vocabulary is connected to new styles of mortgages designed to “snare borrowers seeking lower monthly payments.” (“Lenders Retool Long-Term Mortgages,” by Ruth Simon, June 16, 2005, page D1)

Seeking lower monthly payments isn’t necessarily a bad thing, but borrowers need to know the long-term consequences of these new mortgages before they sign on the dotted line.

Take for example, interest-only loans. With these loans, the borrower literally pays only the interest.

You aren’t really paying the principal you owe. People who do that (take out interest-only loans) are banking on the value of the property to go up so they can cover what they owe by the growing value of the house. That may or may not happen.

Interest-only loans are usually written on 30-year fixed rate mortgages. For the first 10 to 15 years of the loan, the borrower pays only the interest on the loan.

You have low payments because you’re not paying off the principal. However, once that time is up, the borrower not only has to keep on paying the interest, he/she also has to start paying off the principal too. That means an enormous jump in monthly mortgage payments.

People believe they can make money if they are in an escalating market. That’s not always the case. Real estate is not always as ‘liquid’ as other investments.

For example, if a buyer uses an interest-only loan to purchase a house worth \$200,000, that person could make a profit only if he/she sells the house for more than \$200,000 while still paying only the interest.

If that \$200,000 house declines in value if they sell the house, they’re still going to owe \$200,000.

To explain it another way, in ‘heated’ real estate markets there is a great interest in interest-only mortgages, but also concern that if the bottom falls out, (buyers) are still left with debt obligations and ... (houses) may be difficult to resell.

These kinds of loans are a gamble.

And so are adjustable rate mortgages, often called ARMs. These mortgages carry a rate of interest that varies, according to the Wall Street Journal. The article describes variations of adjustable rate mortgages including:

- 1) short-term ARMs, which carry interest rates that vary from month to month;
- 2) hybrid ARMs, which carry a fixed interest rate for a specified length of time before the interest starts adjusting annually; and
- 3) option ARMs, which have introductory interest rates as low as 1 percent and multiple payment options.

Both interest-only loans and adjustable rate mortgages are popular, though, especially in light of increasing prices for homes.

Information from the Mortgage Bankers Association said nearly two-thirds of the new mortgages issued in the second half of last year were adjustable rate mortgages and interest-only mortgages, according to the Wall Street Journal article.

And the low monthly payments might look fantastic at first. But, they could lead to a lot of foreclosures if a lot of people don’t have the money to

repay their debt.

One way lending institutions are trying out to help keep those monthly payments lower is the new 40-year mortgage. But even with lower monthly payments, these mortgages can be more expensive over the long term because of the long payoff time.

New 20-20 mortgages are a type of 40-year mortgage that has a lower rate of interest for the first 20 years of the loan and a higher one for the second.

A house is a big-ticket item. Is a house a shelter or is a house an investment - or it is both? Answering that question is a process each buyer must face.

Risk is involved (in buying a home and choosing a mortgage), but risk is involved in all financial transactions. If you get involved (in home buying) you need to know what the risks are and know the pros and cons; compare the costs and the benefits; what it looks like now and what it’s going to look like then, especially under the ‘worse case scenarios’ of rising interest rates and/or eroding real estate values.

Source: Texas Cooperative Extension Service

