

Fall 2010

## Join the 10% Campaign

North Carolinians spend about \$35 billion a year on food. Spending 10 percent on local food per person—about \$1.05 per day—would contribute approximately \$3.5 billion to the state’s annual economy. Become part of the effort to increase our local food economy by joining the Center for Environmental Farming Systems (CEFS) 10% Campaign. Through the campaign website—<http://www.nc10percent.com/>—you can pledge to spend 10 percent of

your food dollars on food and products from farmers in your area. Campaign participants receive weekly reminders to track their local food purchases. To find out what’s happening with local foods in your area, visit your county’s Cooperative Extension website at <http://www.ces.ncsu.edu/index.php?page=localfoods>. Click on the Local Foods tab located on the left column of the county page.

## Financial fitness

Do you spend a lot of time earning, spending, and perhaps worrying about money? Learning how to manage your finances could help relieve your stress. Keep these strategies in mind as you work toward a money management plan for your family.

- **Set Goals.** To achieve financial fitness, identify your financial goals—and write them down. Financial experts report that families who write down their goals are more likely to achieve them. Make a list of immediate goals—simple things, such as paying your bills on time or improving your insurance coverage. Then list your short-term goals—those that you would like to reach in a few months or in a year. These may include building an emergency fund or saving for a car. Finally, list long-term goals, which may include purchasing a home or developing a plan for retirement. Although the purpose of setting goals is to provide direction for your family’s financial future, over time your goals should evolve with your family’s changing needs.
- **Understand the difference between needs**

and wants. Needs include food, clothing, and shelter. Wants are those things you’d like to have, but which are not crucial for living. Discussing the differences between needs and wants within the household budget can go a long way toward reaching a compromise about financial goals. For example, parents could agree to give a teenager enough money to buy a basic pair of shoes, and the teenager could earn the extra amount necessary to buy a coveted brand.

- **Communicate.** Good communication can help prevent financial problems. Most families have a long list of needs and wants and a limited pool of funds. Allow each family member to state his or her needs, wants, and feelings. Each family member should understand that needs must be taken care of each month before the wish list can be funded. Prioritize the wish list as a family to determine when desired items might be purchased and balance the desires of family members. Discussing expenses and assets will help your family reach your financial goals.

- **Know how much you have to spend.** Take a good look at the take-home income for family members. Be sure to identify all sources of money: pay checks, self-employment, commissions, tips, and unemployment benefits.
- **Pay yourself first.** Ten percent of your take-home pay adds up to a sizable amount when it is put into savings and investments. Experts recommend having the equivalent of three to six months take-home income set aside in a bank account that can be easily tapped in case of an emergency. Set up automatic deductions or transfers to a designated account. Many people using this strategy quickly find they don’t miss the money devoted to savings.
- **Track your expenses.** Write down payments and purchases for a month. You

*(Continued on next page)*

## What's in season? Cabbage!

Cabbage is one of the oldest cultivated vegetables. This hardy, cool-season vegetable grows best in mild to cool climates and tolerates frost. Cabbage is available year-round and includes many varieties such as green, red, savoy, bok choy, Chinese, and celery cabbage. Cabbage leaves are low in calories and are an excellent source of vitamin C, minerals, and dietary fiber.

Purchase a head of cabbage that feels

solid and heavy. The leaves should not be withered and should be brightly colored. Cabbage will keep up to two weeks when stored in the crisper section of the refrigerator; however, for top quality and best flavor and nutrition, serve cabbage within five days.

The leaves of the cabbage head can be eaten raw in salads, cooked fresh, or processed into sauerkraut.



### Give leftovers a makeover

Leftovers once had a bad reputation. In recent years, though, cooking enough food for several meals at once has become a growing trend. Use these strategies to save time and money, while providing your family with delicious home-cooked meals.

- Think of leftover food as an ingredient, not the same food a second time around. Tonight's roasted chicken can become tomorrow's chicken quesadillas, or you can add chicken to a green salad for lunch the following day. Another option is to chop the chicken and mix it with fat-free mayonnaise, celery, walnuts, and grapes for a delicious chicken salad.
- Some foods, such as lasagna and soup, taste better after the flavors have had a chance to mix and develop. When reheating lasagna, add extra sauce so it stays moist. Freshen up soups by adding parsley and toppings—nuts, sour cream, or crackers.
- Make enough food for more than one meal and freeze part of it for later. You'll enjoy delicious pre-cooked meals with little effort—even on the busiest of days. Place frozen food in the refrigerator ahead of time so that at the end of a busy day, the food will be thawed and ready to reheat. Consider freezing individual servings in freezer bags to control portion sizes.
- Reheat leftovers to 165°F and check the temperature with a tip-sensitive digital thermometer.

### COLORFUL COLESLAW

2 cups shredded green cabbage  
1 cup shredded red cabbage  
¼ cup thinly sliced onion  
1 medium carrot, grated  
½ cup finely chopped bell pepper

#### Dressing

2 tablespoons honey  
1 ½ tablespoons vegetable oil  
1 ½ tablespoons vinegar  
Pinch of salt  
½ teaspoon pepper



In a large bowl mix the honey, oil, salt, and pepper. Wash the cabbage, onion, carrot, and bell pepper. Grate the cabbage using the larger set of grater blades. Put in the large bowl with dressing and toss. Grate carrot and add to cabbage. Add to other vegetables. Finely chop pepper and add to coleslaw. Toss to coat.

### Financial fitness (continued from front page)

may be surprised at how much money is spent on miscellaneous items like sodas or coffee. By tracking where the money is spent each month, you can adjust spending and savings to help you manage money in the short term and benefit your family in the long run.

- Create a spending plan and keep financial records to guide your family. Having a written plan will help keep you on course. Remember, the plan is a tool or road map to your goals, and it serves you—not the other way around. Periodically review the plan and make any necessary adjustments.
- Kick the habit. If you smoke or eat lunch out on a daily basis, stop. Track the

amount of money saved as a result, and put that money into savings.

- Avoid the credit trap. Credit reduces your future buying power. Credit obligations should be no more than 20 percent of your take-home pay. Pay more than the minimum due when possible and avoid offers to skip payments. Be sure to check your credit report each year using the official website established by the federal government at [www.annualcreditreport.com](http://www.annualcreditreport.com). You can obtain a free credit report once every 12 months from each of the three credit reporting agencies: Equifax [www.equifax.com](http://www.equifax.com); Experian [www.experian.com](http://www.experian.com), and Trans Union [www.tuc.com](http://www.tuc.com). Credit scores can be obtained along with your report for a small fee.

Implementing these simple procedures will help you and your family get more for your money and accomplish more goals.



## The perfect pantry

A well-stocked pantry is the key to quick, healthy meals. Readily available ingredients can mean a quick home-cooked meal instead of a call for pizza delivery. With a pantry stocked with pasta and rice, canned meats, fruits and vegetables, assorted soups and sauces, and a few herbs and spices, you are well on the way. Make sure that your refrigerator and freezer are stocked with an assortment of other foods.

Use this list to get started. Customize it to include your family's favorite and most frequently used ingredients. This chart contains the essentials for multiple delicious meals including spaghetti with salad and bread; hamburger patties with oven-baked fries and mixed vegetables; tuna salad sandwich with mixed fruit salad and carrot sticks; and chicken breast strips with rice and vegetables.

Dry or Canned Foods	Freezer Foods	Refrigerated Foods	Condiments and Sauces	Room temperature Storage
Pasta		Leafy greens	Low-fat vinaigrette	Tomatoes
Rice, plain and seasoned	Chicken	Fresh fruits	salad dressing	Potatoes
Spaghetti sauce	Ground beef	Fresh vegetables	(doubles as a	
Canned fruits	French bread	Milk	marinade)	
Canned vegetables	Fruits	Juices	Spaghetti sauce	
Canned mushrooms	Vegetables	Eggs	Olive oil/ vegetable	
Canned tuna, salmon		Cheeses	oil	
Nuts, raisins			Cream soups	
			Salt and pepper	
			3 to 5 spices	
			Seasoning mixture	

## Save energy this winter

A home energy assessment, or home energy audit, helps you determine how much energy your home consumes and evaluate measures to make your home more energy efficient. Try conducting a do-it-yourself home energy assessment to detect problem areas throughout your home. Keep a checklist of areas you have inspected and problems discovered.

Use this list to prioritize your needs and decide which upgrades offer the most payback for your investment.

**Locate air leaks.** You can save significantly on your energy expenditures by reducing air leakage, and your home will be more comfortable if drafts are eliminated. Check for gaps around doors and windows, the edges of flooring, and at junctures of the walls and ceiling. See if air can flow through these places:

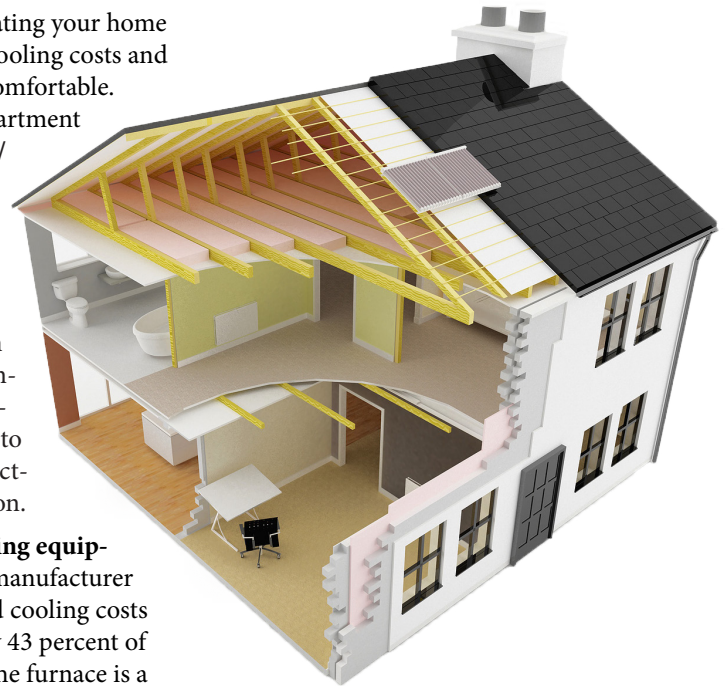
- Electrical outlets
- Switch plates
- Window frames
- Baseboards
- Around doors
- Fireplace dampers
- Attic hatches
- Wall- or window-mounted air conditioners.

**Inspect Insulation.** Insulating your home lowers your heating and cooling costs and makes your home more comfortable.

See the United States Department of Energy's website [http://www.eere.energy.gov/consumer/your\\_home/insulation\\_airsealing/index.cfm/mytopic=11320](http://www.eere.energy.gov/consumer/your_home/insulation_airsealing/index.cfm/mytopic=11320) for information on adding insulation to an existing house, selecting insulation in new home construction, deciding where to insulate, and properly selecting and installing insulation.

**Inspect heating and cooling equipment** each year or as the manufacturer recommends. Heating and cooling costs account for approximately 43 percent of the typical energy bill. If the furnace is a forced-air system, follow the recommended filter replacement schedule, typically every month or two. If the unit is more than 15 years old, consider replacing it with a newer, more efficient system. Be sure to inspect the ductwork for leaks, tears, or disconnections.

**Evaluate indoor lighting.** Compact fluorescent lamps and LED lighting use less energy. Lighting accounts for approximately 15 percent of the typical electric bill.



For additional information on do-it yourself home energy audits go to: [http://www.energysavers.gov/your\\_home/energy\\_audits/index.cfm/mytopic=11170](http://www.energysavers.gov/your_home/energy_audits/index.cfm/mytopic=11170)

For additional information on energy conservation go to: <http://www.e-conservation.net/>



## Support your child's education

Research shows that children are far more likely to succeed in school when their families make education a priority. Support your children's education by reading with them, talking with their teachers, participating in school and other learning activities, and assuring that your children complete their homework each day. These strategies can help assure that your child is prepared for school each day.

- Set a regular time for homework.
- Establish a location for doing homework—at a desk in the bedroom or the kitchen table.
- Remove distractions. Turn off the television and audio distractions. Prohibit telephone calls and other forms of social activity during homework time.
- Provide supplies and have resources readily available: pencils, pens, paper, dictionary, and computer, for example.
- Be a role model. Let your child see you reading a variety of material: books, newspapers, websites.
- Show interest in what was learned during the school day and the homework topic. Attend school activities and consider volunteering in the classroom or for special events.



### EXTENSION'S *Successful* Family

This quarterly newsletter is written by a team of North Carolina Cooperative Extension family and consumer education agents. The purpose of the newsletter is to inform and educate families on issues that affect them, and to provide ideas for helping improve their quality of life. An educational outreach of NC State and NC A&T State universities, Cooperative Extension is located in every county and the Cherokee Reservation.

*Extension's Successful Family* is produced by Family and Consumer Sciences, NC State University.



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