



The Balancing Act

 Summer 2013



Saving Energy Can Save Money

By: Rachel Hubbard, Lanier Co.



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Saving energy is an effective way to save money. Below are strategies you can implement to save energy and money. Be a part of the solution and start saving today!

- Set your thermostat 2°Fahrenheit below normal, and reduce your energy bill by approximately 10%. Consider installing a programmable thermostat which will make it easy to schedule different temperatures throughout the day, giving you greater control over energy usage.
- Turn the water heater temperature setting down from High to 120°Fahrenheit.
- Keep your refrigerator and freezer full, and they will use less energy.
- Weatherize your home by sealing leaks and cracks in and around your home's doors, windows and pipes. This is an inexpensive way to lower your energy bill.

- Replace incandescent light bulbs with light emitting diodes (LEDs) or compact florescent light bulbs (CFLs).
- Insulate your ceilings, walls, attic, water heater and pipes in order to reduce your energy bill.
- Select a laptop computer as opposed to a desktop computer. Laptops draw significantly less power than desktops.
- Use a microwave oven instead of a conventional oven. A microwave oven consumes approximately 80% less electricity than a conventional oven, plus it doesn't add additional heat to your home.
- When you purchase an appliance, buy an Energy Star labeled model that consumes less energy.

For additional information on saving energy go online to www.gafamilies.com.



Using Credit Cards

By: Wayne Coachman, Early County



Credit cards provide an easy and convenient way to buy the things you need now and pay for them later. Surviving today without a credit card is almost impossible. Credit cards allow you to reserve hotel rooms and rental cars and are a safer way to order goods online or through the mail. The downside is that the ready availability of credit may make it easier to borrow more than you can afford to repay in a reasonable amount of time. Too much debt can mean most of your income goes for debt payments instead of for current purchases and saving for future needs.

There are good and bad uses for credit. A credit card can be a great convenience and provides the safety of not dealing with

cash, which is more easily lost. Credit cards are also very useful in the sense that they offer protection under the Consumer Credit Act and you can often get your money back in a fraudulent purchase. Credit cards still cause problems for most people more often than they provide benefits. Most of these problems come in the form of excess consumer debt, which arises when one carries a balance on the credit card while paying the absolute minimum each month. These problems occur when one begins looking at the credit line of your credit card as simply bonus money that you now have to spend. So what is the correct way of managing credit cards?

Rules #1 – Never use credit cards as extra money.

Always allocate money from your current funds or monthly income to pay whatever you finance on a credit card. Pay off the credit card balance monthly.

Rule #2 – Read the fine print.

Too many people simply accept the offers sent to them in the mail without reading the details of the interest rate and credit terms. While it may seem insignificant on first look, over time it can create a negative financial situation for you very easily. Read the print and make sure you get the best terms available.



Cooking Out the Safe Way

By: Rebecca Creasy, Houston County



The days are growing longer and the temperature is rising. The kick-off to grilling season has begun! To keep food safety issues at bay, follow the food safety tips below.

Preparation

Frozen meat and poultry should be thawed in the refrigerator or in sealed, plastic bags under cold water. If the foods will be grilled immediately, the items can be defrosted in the microwave.

Marinate meat and poultry in the refrigerator and never on the counter. Only place remaining marinade on cooked meats if you have first boiled the marinade.

Corn on the cob, tomatoes and onions make excellent accompaniments to any barbecue. However, you must be sure to keep this produce separated from raw meats and poultry to prevent cross contamination.

Cooking/Grilling

Meats should be cooked to the proper minimum internal temperature *See chart below*.

Meat thermometers should be inserted into the thickest part of the meat to measure meat temperature. This can be a bit tricky for hamburgers as you must insert the thermometer into the side of the burger patties. Remember, the color of meats and/or their juice is never a reliable indicator of doneness when it comes to food safety. If you will be cooking away from home, be sure to check if there is a clean water source at your location. If there is not a water source, carry water for preparation and cleaning with you.

Serving and Storage

Once your foods are cooked, the dishes should stay out of the temperature danger zone (41°F - 135°F). The microbes that make us sick can rapidly multiply within this temperature range. Hot foods should be immediately served and refrigerated within two hours of being cooked. The sweltering Georgia temperatures often exceed 90°F. In these temperatures, foods should be left out no longer than one hour.

Ready-to-eat salads (coleslaw, potato salad, etc.) and other perishable, cold foods should be kept in a cooler to prevent growth of harmful microbes. Be sure to place the cooler in the shade and out of direct sunlight.

Now that you know the keys to preparing, cooking and serving foods safely, you can help prevent food pathogens from spoiling your next barbecue. Happy Grilling!



Hot dogs—165 °F or until steaming hot
Poultry—165 °F
Ground beef and other ground meat—160 °F
Whole cuts of pork, lamb, veal and beef—145 °F (followed by a three-minute rest time)
Fish—145 °F

Easy Peach Ice-cream

- 1 quart mashed peaches
- 1 ½ cup sugar
- Juice of ½ lemon
- 1 quart of half and half
- 1-14 ounce can sweetened condensed milk
- 2 cups milk
- ½ pint whipping cream (or 3 cups milk instead of 2)

Add peaches, sugar and lemon to a bowl. Mix well-set aside. Mix remaining ingredients well. Stir in peach mixture. Churn.





You Have Been Appointed “Teacher”

By: Sandra Gay, Stewart County

Do parents really see themselves as teachers? How many parents recognize themselves as the most important teacher their child will ever have? How many children are regularly read to by their parents? How many programs watched on TV by children have an educational value? How many toys and games enjoyed by children have an educational value?

It seems an all too common conception of parents that the school is the educator. But all adults in the presence of children are teachers. There is an often used statement to emphasize this truth: “You cannot not teach” (when with children). **What** we are teaching is important.

The teachers in the schools are a big and important part of your child’s life. They get paid to do an important work and most are devoted to see good things happen with their students. But education is a constant and ongoing process that involves time a child does not spend in school. A child’s education is only as successful as the combined efforts of school and home. Teachers cannot give all the reinforcement and practice a child needs. When a child begins learning, the parent or caregiver is automatically appointed teacher.

An essential lesson every child should learn at home is the value of education. This can be taught through the environment, conversations and activities in every residence. It is impossible for the schools to create positive attitudes about learning and execute the process without home backup. It requires the home and the school working together. The most successful students prove this truth.

One activity that will emphasize the importance of education is daily reading to the young child. This stimulates a love for books and learning and portrays the idea that the parent thinks of reading as enjoyable and exciting. If a child can sit still long enough to show an interest in a picture book with one word on the page, it is time to begin the daily reading habit. This will usually happen before one year of age.

Be aware that your child is learning from your actions and everything you say. If you speak the language correctly, politely and avoid critical expressions, you have set the pattern for your child. If your actions display good manners, good judgment and consideration for others, your child will view this as acceptable and desirable behavior.

Being the most important teacher your child will ever have is an awesome responsibility. Regardless of how well this responsibility is met, the fact remains the same: ***The most important teacher a child will ever have is their parents.***



Eat Your Breakfast! By: Sylvia Davis, Baker and Mitchell County

What can help children be more alert and able to do better in school? What can help adults have more energy and feel less tired throughout the day? If you guessed breakfast, you’re right! It is one of the most important meals of the day and it doesn’t get much respect.

Lots of studies have shown over and over again that children who eat breakfast do better in school — their blood sugar is higher, they think better, and, consequently, they do better as students.

But these breakfast lessons apply as much to adults as they do to children, especially those adults who, eager to lose or maintain weight, often skip breakfast. Researchers have found that even if you eat a big breakfast, you’re likely to do better at the end of the day than those

who skip breakfast entirely or opt for smaller meals. Who says breakfast has to be eggs, toast, grits and bacon? Breakfast can be many foods. You might like to try:

- Leftover macaroni and cheese with a glass of juice
- A sandwich, orange wedges and hot cup of cocoa
- Soup, low-fat cheese and crackers
- Low-fat cottage cheese or yogurt with fruit and toast
- Rice or cereal with fruit and low-fat milk
- Cornbread and a lean slice of ham with a glass of juice
- Fruit and yogurt smoothie
- Bagels



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Dear Friends,

The Balancing Act is a quarterly publication sent to you by Family and Consumer Sciences Agents serving all Southwest Georgia. All information in this newsletter is written by Specialists at the University of Georgia and FACS agents, and is backed by research from the University of Georgia and the U.S. Department of Agriculture.

This newsletter brings you the latest information, please contact the agent in your county.

Thank you,

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