



Family Living IDEAS

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June 2008

Greetings all!

Thank you to everyone who returned their interest forms for continuing to receive the newsletter. I also greatly appreciate your comments for future topics of discussion or workshops. You have provided some very interesting challenges for me! I will do my best to address your needs and questions.

Participation in the Family Living Advisory Committee was also one of my requests in the last newsletter. I have a few responses, but still have room for more to join us. I will have our first meeting for this advisory committee on Monday, June 30, in the Extension Office from 1:30 – 3:00 p.m. Please check in with the secretary and she will direct you to our meeting room.

The focus of this advisory committee is to explore program possibilities and to share some current happenings within the WSU Extension system. This will be a time we can set some new program directions to build solid foundations for our Grant/Adams Area WSU Extension Family Living programming.

It is not too late to return your request to remain on the newsletter mailing list. If you haven't already done so, please return your mailing information to the Extension office as soon as possible.

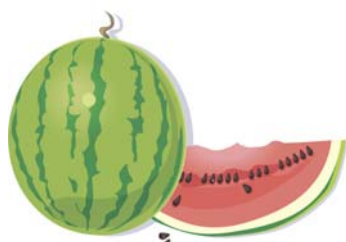
I look forward to visiting with you soon.

Sincerely,

M. Christine Price

M. Christine Price
 County Director,
 Family and Consumer Sciences Educator

P.S. Pressure canner gauge testing is available through the Extension Office. Please call to make an appointment for this service. There is no fee.



Tip of the month

Low cost foods that keep well

Stock up on low cost, nutritious foods when you have money. Avoid an empty cupboard at the end of the month.

Meat, Fish, Poultry, Beans: Dry beans or peas, peanut butter, frozen meat, eggs

Vegetables: Potatoes, carrots, onions, tomato sauce, canned corn, frozen vegetables

Fruits: Apples, oranges, canned fruit, frozen fruit, canned fruit juice

Bread, Cereal, Rice, Pasta: Noodles, rice, tortillas, oatmeal, cream of wheat, flour

Eating Well for Less, Washington State Department of Social and Health Services

Money saving hints

Prepare food yourself. Dinners and mixes made from scratch at home usually cost less than already prepared products. Cooking hot cereal costs less than instant hot cereal or dry cereal.

Buy less expensive meats. Chicken and turkey legs and thighs are better buys than breasts. Ground meat and turkey are better buys than roasts or steaks.

Serve some meatless meals. Beans, peas, lentils, eggs, and cottage cheese are excellent sources of protein.

Make small amounts of meat serve a family. Serve meat with lots of macaroni, noodles, rice, potatoes, and vegetables. For example, stir-fry vegetables with a little meat and serve with rice.

Avoid chips, pop, alcoholic drinks, candy, and snack foods with lots of sugar, fat, or salt. They are high in cost and low in nutrients.

Refrigerate or freeze leftovers after the meal.

Eating Well for Less, Washington State Department of Social and Health Services

Diabetes briefing

Health care

The following information details health insurance and assistance programs available to uninsured people in Washington. If you currently have health insurance or have lost health insurance in the past 60 days, contact the Washington Department of Insurance, 800-562-6900 or <http://insurance.wa.gov>.

In Washington, insurance companies must offer individual health insurance policies to all people who pass a state health screening questionnaire. If you are identified by the questionnaire as too sick for an individual health insurance policy, you become eligible to purchase coverage from the Washington State Health Insurance Pool (WSHIP). Remember that you can never be turned down for health insurance coverage that is offered by your employer or your spouses' employer (if they offer coverage to family members) because of any health conditions you may have.

If you are having a problem with your state-regulated health plan and you are unable to resolve it with the plan directly, file a complaint with the Department of Insurance. They may be able to provide you with assistance in reaching a conclusion.

Following are some resources for government subsidized health insurance plans:

- Basic Health & Basic Health Plus for Kids, 800-660-9840. Basic Health is a health insurance option for individuals who are uninsured and who meet Basic Health's income guidelines.
- Washington Medicaid, 800-737-0617. Medicaid is available to anyone who meets income and eligibility criteria.
- Washington State Health Insurance Pool (WSHIP) 800-877-5187. The State high-risk pool. This program allows individual health insurance policies to be sold to people who might otherwise be considered "uninsurable" because of a chronic illness. Premiums may be high, and a pre-existing condition period may apply.
- Healthy Kids Now! 877-543-7669. The health insurance program designed to provide coverage to children and teens under age 19 whose families may have too great an income to qualify for Medicaid, but who may not be able to afford health insurance. Visit the website to find out if you or your child meets the income guidelines.

American Diabetes Assc., May 2008
<http://www.diabetes.org/advocacy-and-legalresources/insurance/washington.jsp>.

"The object of education is to prepare the young to educate themselves throughout their lives."

When to downsize your car

Consumer Reports finds that sometimes waiting can be better for your wallet

With the national average gasoline price hovering at about \$4 a gallon, many consumers are trading in their larger vehicles for smaller models with better fuel economy. While that is a good goal, making the switch too soon could cost you more in overall owner costs than you'll save at the pump, according to a new *Consumer Reports* study... Ultimately, the hidden costs of car ownership might be the factors you are least likely to focus on when driven to downsize, but they can have a major effect on your finances down the road. Two important factors to consider when trading in for a new car: your finance charges and the car's depreciation.

Consumer Reports' study shows that if you still owe on your vehicle loan, then it might not be worth downsizing to a smaller vehicle after only three years, even if the new car's fuel economy is much greater. Remember, with a traditional loan, interest makes up a larger percentage of your monthly payment initially, scaling down over time. Consequently, less is paid to the principal of the loan in the first year than the last. If you trade in part way through your loan period, you may find you have less equity, or trade-in value, in the model than expected – limiting the potential down payment on the new vehicle.

The other main hurdle affecting your car's equity is depreciation, or the value a vehicle loses over time. According to *CR's* owner-cost estimates, depreciation makes up, on average, about 48 percent of an owner's total vehicle costs in the first five years. Fuel costs are only about 21 percent, on average. And the greatest depreciation occurs in the first three years. After that, depreciation begins leveling off.

So, if you trade in a 3-year-old vehicle, you begin the wild depreciation ride all over again with the new vehicle – rushing from the most expensive period of ownership into the same phase in the next vehicle. Making that change forfeits the benefits of longer-term ownership – lower average annual costs. On the other hand, if you've owned your car for four or more years, that initial depreciation is amortized over a longer period.

According to *CR's* analysis, the amount a typical, payment-making owner could save in fuel costs by trading in early at three years, even with a big jump in miles per gallon, is significantly less than the amount the person will save in depreciation by keeping the vehicle another two years. After five years, trading in for a smaller car makes more economic sense.

Consumer Reports, *Should you downsize your car now?* May 2008

College bound scholarship

This four-year scholarship covers the cost of college tuition, fees and books for low-income students who sign a pledge in seventh or eighth grade promising to graduate from high school and to demonstrate good citizenship. This program provides hope and incentive for students and families who otherwise might not consider college as an option because of its cost.

Eligibility - Seventh and eighth grade students from families eligible for free or reduced-priced lunches who sign the pledge may participate. Their family income must remain at 65 percent or less of the state's median income by the time of high school graduation to permit a scholarship award.

Reason for the Program - To motivate and prepare these students to participate and succeed in postsecondary education. Washington ranks 32nd nationally in the percentage of low-income students who participate in postsecondary education. These students will represent 33 percent of the high school graduating class within ten years. This is occurring at a time when the state's need for highly educated and highly skilled workers is growing rapidly. Without intervention, 72 percent of the 56,000 low-income seventh and eighth graders are unlikely to enroll or even aspire to attend college.

For more information, e-mail the College Bound Scholarship Program at christinaf@hecb.wa.gov, or call 888-535-0747.

Washington Higher Education Coordinating Board, <http://www.hecb.wa.gov>. May 2008

You cannot spoil a baby!

Many new parents ask, If I pick up my baby every time he cries, will I spoil him? Research shows that it is impossible to spoil a child in the first year of life. When an infant cries he is trying to tell you that he needs something: a diaper change, food, or simply, but just as important, a loving touch. Crying is his way of communicating with you. When you consistently respond to his crying and meet his needs in a positive manner, he learns that you are a reliable and safe source of comfort he can trust. He feels connected to you and loved. This loving foundation helps children feel secure and teaches them how to soothe and trust themselves, which builds confidence for later in life.

Kay Hendrickson, *Para Su Familia*, February 2008

Surprising ways you can hurt your credit score

Even if you pay your bills in full each month

Just two years ago, most of the best mortgage and credit card deals were available to anyone with a credit score of 700, out of a maximum of 850. Today, borrowers must have scores of at least 720, and often as high as 750, to qualify for the most appealing mortgage and credit card rates. Terms on auto loans also become less attractive for people with scores below 750.

Surprisingly, only about one-third of the formula that makes up your credit score reflects whether you pay bills on time. The often-overlooked details that affect the remaining two-thirds could make or break your next credit application.

How to avoid hurting your score? Use only a small percentage of your available credit. The percentage of available credit that a cardholder uses determines roughly one-third of his/her credit score, making it just as important as paying bills on time.

Limit credit applications. Just applying for any type of credit can damage your credit score. Approximately 10% of your overall score is based on the number of credit applications you have made during the past 12 months. If you have a limited or troubled credit history, even two or three credit applications make a significant difference.

Diversify your credit. As much as 10% of your total credit score is determined by how many different types of credit you have now and have had in the past – the more types, the better. Types of credit include credit cards, retail cards, gas cards, auto loans, home loans, student loans and personal loans. It is particularly important to have had both major bank credit cards, and installment debt, such as auto loans or mortgages, on your credit history, even if these accounts are unused or have been paid off.

Hang on to old cards. Approximately 15% of your credit score is determined by the age of your oldest credit accounts – the older, the better.

What Makes Up Your Credit Score?

- Payment history – 35%
- Available credit used – 30%
- Length of credit history – 15%
- Types of credit used – 10%
- New credit applications – 10%

Source: Fair Issac Corporation
To obtain your credit scores, go to <http://www.myfico.com/>.

John Ulzheimer, *Bottom Line Secrets*, <http://www.credit.com>, April 15, 2008

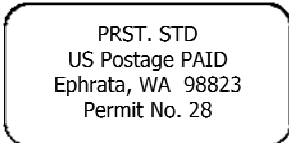
Taking care of fleas and ticks on your pet

Taking care of your pets responsibly includes protecting them from fleas and ticks. Before purchasing and applying pesticide products to pets to control fleas and ticks, there is important information you should know.

- If you decide to, and before you use a pesticide product on your pet, carefully read and follow the product label.
- Be sure you are choosing the correct product for your specific pet and for the particular pest problem. Certain products are approved only for dogs and not for cats.
- Observe any age and/or size restrictions and any reapplication intervals identified. If you have questions, contact the manufacturer or your veterinarian before applying.
- Do not use any pesticide product on debilitated, aged, medicated, sick, pregnant, or nursing pets, or on pets known to be sensitive to pesticide products without first reading the label to see if there are warnings about use on these sensitive animals and consulting a veterinarian.
- Before applying any pesticide product, be sure to read the entire label and follow it exactly.
- Never separate or discard the package, which contains the label, from the product container (such as individual applicator tubes).
- Use only on animals listed on the product label.
- Observe your pet after application for any sign of sensitivity.
- If signs of sensitivity occur, bathe your pet with mild soap, rinse with large amounts of water, and consult a veterinarian immediately.

In an emergency, call your local veterinarian immediately or if unavailable, please call the American Association for Poison Control Centers at 800-222-1222 for assistance.

Taking Care of Fleas and Ticks on Your Pet, U.S. Environmental Protection Agency, May 2008



WSU Grant/Adams County Extension Agents

M. Christine Price: County Director, Family and Consumer Sciences
Karen M. Lewis: Tree Fruit, Grape Horticulture
Andy McGuire: Ag Systems, Cereal Crops
Phil Petersen: Agronomy, Forage
Diane Russo: 4-H, Youth Development
Sarah M. Smith: Animal Science
Carrie H. Wohleb: Vegetables, Vegetable Seed

Layout and design provided by Jenelle Kerner, a member of the WSU Grant/Adams Extension team.

World Class. Face to Face.

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