

FACES NEWSLETTER

Family and Consumer Science



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Eating Healthy Doesn't Have To Cost More

People often tell me they believe it costs more to eat healthy. But does it? In order to answer this question we must first attempt to understand what “healthy” means. Currently there is no specific and direct definition of “healthy”. However, we do know that eating foods that are low-sodium, low-sugar and low fat are better for us than their full-sodium, full-sugar and full-fat counterparts. In addition, research shows that eating whole grains, lean proteins, low-fat dairy and fruits and vegetables decreases our risk for many chronic diseases (i.e. diabetes, heart disease etc.). So, do these foods described cost more than their less healthy counterparts? The simple answer is not always. Research has shown that many foods that meet the above criteria, for example, skim milk, low sodium soup, sugar free canned fruit, etc. can be purchased without spending more money. However, there are other “healthier” foods that consumers must spend more to purchase. These include, lean ground beef, whole-wheat products and some low fat dairy etc.). Although some “healthier” foods do cost more to purchase, there are some key tips that can help you keep more money in your pocket.

1. Plan!

You should begin by planning your meals for the week. Planning not only gives a guide to what you are going to eat, but it also decreases the likelihood that you will have to grab something from the nearest fast food or quick service restaurant. Planning foods to purchase from the grocery store also helps to keep you out of the “junk” food aisles and makes our grocery trip more effective and time efficient.

2. Get the most bang for your buck!

Plan your meals according to what is on sale at your local grocery store that week. When we plan your meals around sales it is easier to look for the absolute best price in every food item that you purchase. You can also try to match up as many coupons as possible to the sales – which will help us get a better price. Coupons can be found on the Internet, in the newspaper and at the grocery store itself. Some stores even double or triple coupons up to a certain amount –check your store’s coupon policies. And do not forget about store loyalty cards. The cards are available at no cost to the consumer and offer real savings at the register on various food and non-food items that are on “special.” Loyalty cards offer savings on everything from fresh fruit and vegetables to cereals to meats.

3. Compare and contrast prices!

By observing the unit price, usually found on the shelf pricing tag below a specific food item, you can become better informed. Basically, a unit price tells an item’s price per unit weight (i.e. price per pound etc.). By comparing unit prices you are better able to compare prices between different name brands as well as prices between different sizes of the same brand.

4. Buy in bulk!

Most of us know that we can normally buy food in bulk for cheaper than regularly sized food items. Buying bulk meats can especially help consumers to save money-as long as they know how to safely freeze these items in smaller packages. There are exceptions to this rule, which is when understanding unit pricing come in handy.

5. Buy Produce that is in season!

Buying fresh produce in season almost always decreases cost. This is a good way to increase fruit and vegetable consumption without also increasing cost. Although, frozen and canned fruits and vegetables are also good options. Other produce that is generally cheap all year round includes onions, potatoes, bananas, apples, carrots, celery and cabbage.

6. Make your own meals!

Many times when we try to cut time and effort by purchasing prepackaged meals, like frozen dinners, we spend more money. If we make our meals from scratch we save a lot of money. Furthermore, foods made from scratch are often lower in sodium and fat!

7. Waste not!

As Americans, we often seem to waste food. But, wasting food wastes money. Cut waste by only buying foods that you know you will eat and not have to throw out. Always eat leftovers. Many people don’t like leftovers, but being creative can make leftovers more appealing. Leftovers can often be made in to different meals – for example, use left over chicken for a stir-fry or chicken salad, or use left over vegetables for a big pot of vegetable soup!

Eating healthy doesn’t have to cost more.



Farmers' Markets More Beneficial Than You Might Think

Sometimes we think farmer's markets are not cheap and in this economy everyone is watching their budget closely, however farmers' markets are beneficial for both your personal finances and for your local economy. Farmers' markets provide closer, fresher, and more nutritious foods for just slightly more than or equal to the price of produce at a supermarket. Compared to small grocery stores, convenience stores and fast food restaurants, farmers' markets are a real bargain. All of these are places where prices are high, products are processed, and fresh fruits and vegetables are poor quality or non-existent. Since smaller stores lack the ability to buy in huge quantities like chain supermarkets, they pay more for the products and produce they sell. Their prices may also be higher due to higher property costs, higher security costs, higher shrinkage (loss of products due to theft and waste), and higher employee turnover, these costs are all passed onto the consumer.



When a farmers' market in your community is open, residents should take advantage of the opportunity to buy some of the highest quality food available for themselves and for their family. The farmers do not have to charge for transportation and middle-men costs. You can use your WIC and Senior Farmers' Market Nutrition Program vouchers. Onslow County Farmers' Market accepts EBT, as well as cash, credit and debit cards. Perhaps the most interesting financial benefit of shopping at farmers' markets is the impact it has on the local economy. A lot of people don't think about where their money goes after it is spent. When you buy produce from supermarkets, the majority of the money you spend goes to the supermarket corporation, whose headquarters may be thousands of miles away. Only a fraction of every dollar goes back to the farmers themselves. This is part of the reason why most large farms are subsidized by the government. They are actually running at a deficit because of the low return they receive for their products. When you buy produce directly from the farmers, they get 100% of the money. They then reinvest a lot of this money back into their local or regional economy. Small farms are more likely to buy equipment and supplies from other small businesses in the area, and are also providing jobs for local residents. Local farms, stands and businesses are also more likely to stock and sell products from other local merchants. Since the money you give them stays and re-circulates in your community, you actually reap more of a benefit from it in the long term. A study by the New Economics Foundation in London found that every pound (or dollar) spent on local goods generates nearly twice as much income for the

local economy as money spent in national chain stores. So contrary to popular belief, farmers' markets are more beneficial to you than supermarkets. For the same money that you would spend at the supermarket on produce that has been sitting in warehouses and on trucks, you can buy fresh, delicious, and more nutritious produce. Often you can find a greater variety of produce at the farmer's market, because the grocery store purchases on volume and cannot store different varieties in small quantities.

Shopping at your local farmers' markets can impact your health, but it can have an even deeper impact, because you will be helping to support your neighborhood, small farmers, and your wallet! The sight of fresh fruits and vegetables straight from the farm, and the interaction with people who grew them, leaves a good taste in your mouth. It might even offer a reconnection to nature and to where food actually comes from all year long.

Onslow County Farmers' Markets are open Saturdays from 8:30-1:30 at 4024 Richlands Highway (at the Onslow County Multipurpose Complex) and Thursdays from 12 noon until 6pm at 100 Recreation Lane (Behind Marine Chevrolet, across from Richard Ray Park) in Jacksonville.



Cooking, it's Catching On

As a Family and Consumer Science Extension Agent one of my responsibilities to the citizens of Onslow County is to teach them about healthy living. One of my favorite things to teach is cooking. This is due to several things, first I love to cook and second I know that when people cook meals at home they tend to eat healthier than when they eat out or "nuke" a ready-made microwave meal. It seems that what we in Cooperative Extension have known for a long time, is now a popular topic of discussion. Michael Pollan's latest book, "Cooked," is trying to convince readers to slow down and cook dinner tonight -- instead of microwaving that pre-made meal.

"I really think that we've been sold a bill of goods with the argument that cooking is drudgery and we lack the time and we lack the skills," he says.

Cable networks such as Food Network and Cooking Channel are all about cooking shows, cooking competitions, even making ordinary people into cooking reality stars. Strangely, at the same time we are seeing these types of shows rising in popularity, we're seeing a decrease in home cooking.

Since 1977, the number of home cooked meals has decreased by about 50%. In his book Pollan says that has "disastrous effects, both for our agriculture and for our health". He feels that the shift is a result of marketing efforts that have been "designed to get us out of the kitchen".

The push is for consumers to purchase more pre-prepared meals that bring in higher profits for food companies. "All the money in the food industry is in processing," he says. "It's very hard to make money selling simple ingredients." Let's examine another reason why fewer people are cooking. We live in a society where time is money, and cooking takes time. However it's not so much about time as it is about putting value on a home cooked meal. The truth is, we find time for the things we value. The average American spends more than two hours a day, outside of working, surfing the web.

So, what's the problem with letting corporations do the cooking for us? Well, they really don't do it very well. Though prepared foods can be cheap and fast, the process to make them involves cheap materials and a ton of additives. As Pollan states "This is a great case where the efficiency of capitalism is actually undermining the health of people."

We also recently learned that beginning this Fall all school children in the United Kingdom between the ages of seven and 14 are to be taught cookery as part of the new national curriculum. This is designed to address the childhood obesity epidemic that plagues Europe, as it does the US. It seems the UK understands that knowing how to cook is a big step towards eating healthy.

This is why I do, what I do. If you are interested in cooking classes for yourself

or even a child or grandchild, please send me an email robin_seitz@ncsu.edu and let me know.



THE WINNING RECIPE

I'd like to encourage you to cook at home more, so I will be sharing more recipes. This Vegan Chili recipe recently won first place at the Onslow County Government employee's annual picnic. I highly suggest you try it as is, but if you must add meat, just add about a half-pound of browned ground beef or shredded chicken at the beginning.

Best Vegan Chili EVER!!!

The Ingredients

- 1 can Kidney beans, drained and rinsed
- 1 can Black beans, drained and rinsed
- 1 can Pinto beans, drained and rinsed
- 1 cup frozen whole kernel corn
- 1 red bell pepper, diced
- 1 green bell pepper, diced
- 1 red onion, diced
- 1 28 oz can crushed tomatoes
- 1 cup vegetable broth
- 5 garlic cloves, minced

- 1 heaping tbsp chili powder
- 1 tsp cumin
- 1 tsp coriander
- 1 tsp cocoa powder (unsweetened)
- 1/2 tsp garlic powder
- 1/4 tsp (or a bit less) cayenne pepper
- A couple splashes of soy sauce
- 1/2 tsp salt
- Black pepper to taste

The Directions

Step 1: Chop the garlic, onion, and bell peppers. Saute lightly over medium high heat in 1-2 tsp olive oil. Meanwhile, wash the beans until all of the canning liquid is gone.

Step 2: Once the veggies have sauteed for about 5 minutes, add everything else into the pot (tomatoes, beans, spices, etc.). Bring to a boil. Reduce heat and simmer for 30 min or longer as needed.



What Is Estate Planning?

Estate planning is developing a definite plan for the administration and disposition of your property during life and at death. That is, it involves both handling your property while you are alive and deciding what happens to that property after your death.

Estate planning involves three overall steps and the plan should be updated as major life events occur to be confident property will be transferred to the right heirs. For example, if you get married, divorced, or widowed, your plan needs to be updated. If your health or financial status changes you will need to update your plan. If you have a child you will need to update your plan. Additionally, you should periodically review the beneficiary and ownership designations in your life insurance policies, retirement plans, bank accounts, and other assets to make certain they will transfer the property according to your wishes.

The two steps are

- setting goals and objectives (i.e., What do you want to accomplish?), and
- the making of a will.

After experiencing the trauma of losing a loved one, quarreling over what the deceased would have wanted, and hunting for documents; most people would agree that it is worth spending some time and money to get their affairs in order to cut down on the confusion and uncertainty.

Most people would like to have a say in what happens to their property. An estate plan is a tool that provides some aspect

of control. If you don't make a plan, state and federal law will determine what happens to your property upon your death.

In North Carolina if you die intestate (without a will) the following applies based on your family situation:

1. No spouse or children, with parent(s)

living: Your entire estate will pass to and be divided equally among your parents. If only one parent is still living, then everything will pass to the living parent.

2. Your spouse and parents, but no

children: Your spouse will receive the first \$50,000.00 of personal property, one-half (1/2) of the remaining personal property and one-half (1/2) of all real estate. Your parent(s) will receive one-half (1/2) of the remaining personal property and one-half (1/2) of all real estate.

3. Your spouse only, no children or

parents living: Your spouse will receive all property, which could pass under a will.

4. Your spouse and one child: Your spouse will receive the first \$30,000.00 of personal property, one-half (1/2) of the remaining personal property and one-half (1/2) all real estate. Your child will receive one-half (1/2) of the remaining personal property and one-half (1/2) of all real estate.

5. Your spouse and two or more

children: Your spouse will receive the first \$30,000.00 of personal property, one-third (1/3) of the remaining personal property and one-third (1/3) of all real estate. Your children will evenly split

the remaining two-thirds (2/3) of personal property and real estate.

6. One or more children, no spouse

surviving. All of your property and possessions will be divided evenly among your children.

7. Neither spouse, nor children, nor

parents surviving. The intestacy laws provide additional rules for distributing your assets to more remote relatives. In the event that you have no other legal heirs (i.e., blood relatives), your assets will pass to the State of North Carolina (this is referred to as "[escheat](#)").

Your estate consists of everything you own including your home, other real estate, bank accounts, investments, retirement plans, and insurance policies. While a will is the cornerstone of an estate plan, other common transfer tools include joint tenancy with right of survivorship, gifting, beneficiary transfers, and living trusts. You may choose to use several of these tools to manage your estate. *(Next month we will include the six steps that can help you get started in planning your estate.)*



Spotlight For The Month Of May 4-H Summer Avenues of Interest 2013

The 4-H motto is:

“To Make the Best Better”, so make the best better by enrolling now to learn something new and meet new people. The 4-H office along with those giving leadership to the activities hope you have an enjoyable summer and invite youth age 5 – 19 to take advantage of the many opportunities offered in the Avenues of Interest Summer Program.

We invite you to join us for an exciting summer!!! Any youth in Onslow County may enroll in one or more workshops, you do not have to be a 4-H'er to register, just come by the 4-H office at 4024 Richlands Highway, Jacksonville. Call us at 455-5873 or you can also check our web site to see what classes we offer and if they are full. (<http://onslow.ces.ncsu.edu>) All programs have a registration fee, which must be paid when you register. Registration will not be held at the workshop or activity.

All monies collected are used for supplies

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