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UW
Extension
Cooperative Extension
Taylor County

Volume 11, No. 1
Jan/Feb 2011



Focus on Families

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Making resolutions for a healthier 2011? Keep them simple and specific

Like millions of Americans, you may be thinking about making New Year's resolutions. Losing weight, eating healthier and being more physically active are some of the most common.

But many New Year's resolutions focused on adopting healthy behaviors are often abandoned after a few weeks. One of the reasons for this is a lack of specific goals. "Research shows that the more specific the goal, the more successful the outcome," says Julia Salomon, specialist with UW-Extension's Family Living Programs. "A New Year's resolution that simply states 'I will lose weight' is not specific enough to provide you with detailed information to actually meet your goal."

In terms of weight loss, there are some steps that New Year's resolution-makers can take. Salomon cites research that shows individuals who lose weight and keep it off engage in specific strategies. "Adopting these as New Year's resolutions may bring you better outcomes," says Salomon.

New Year's resolution #1: Eat breakfast

—People who consistently start their day with a healthy breakfast tend to have healthier weights, and are more likely to lose weight and maintain their loss. Research shows that breakfast eating among youth has been linked to healthier weights, improved behavior and greater academic success. Likewise, adult breakfast eaters experience improved concentration. And eating breakfast tends to keep hunger at bay, reducing the likelihood of overeating at later meals.

Continued on Page 2

New Year's resolution #2: Limit sedentary activities

—Studies indicate that people who set limits on sedentary activities, such as watching television, tend to be more active. Before setting out to be more physically active, health professionals often recommend that individuals first limit the amount of time they spend on sedentary activities; for example, limiting TV to no more than two hours a day. “Research shows that people who watch less than ten hours of TV a week are more successful at keeping weight off,” says Salomon.

New Year's resolution #3: Exercise one hour a day

—Individuals who engage in daily physical activity for at least an hour report greater success in losing weight. In addition to helping with weight loss, exercise contributes to better health outcomes. “For maximum success, health care professionals recommend choosing a physical activity that motivates you, so you'll be more likely to stick with it,” says Salomon. Choose something that you enjoy doing. It might be dancing, running, skiing or walking briskly. Whatever the exercise, the key is to do it consistently.



New Year's resolution #4: Eat more slowly

—Eating slower will not only lead to eating less, but will contribute to better digestion and more enjoyment as you savor your meal. Focusing on being more mindful about what you eat and how fast you eat may help. Avoid eating while doing something else, like watching TV. Putting your fork down between bites or taking sips of water between bites may help you slow down.

New Year's Resolution #5: Practice portion control

—Reducing the amount of food you eat will obviously help with reducing your caloric intake and result in weight loss. One way to cut down on portions is to use smaller plates or bowls and to eat more slowly. Other strategies include avoiding the “bigger size” option at fast food eateries; choosing an appetizer rather than an entrée; or sharing an entrée with another person. Studies show that individuals who have successfully maintained their weight loss report consuming a lower-calorie diet.



New Year's Resolution #6: Eat more fruit and vegetables

—Increasing fruit and vegetable intake has many health benefits. Studies have shown that as fruit and vegetable intake increases, high fat and high sugar intake decreases, which may result in weight loss and other health benefits. “Keep a bowl of fruit on your counter,” says Salomon. “It may help because it serves as a visual cue to eat fruit.” Including fruit in your breakfast is another strategy that will help you increase your fruit intake throughout the day. Snacking on vegetables instead of salty or sugary items and incorporating vegetables in your cooking for lunches and dinners are other strategies that may help you achieve your goal.

“These weight loss resolutions are specific and focus on one particular health behavior that will increase your likelihood of success,” says Salomon. Whatever resolutions you intend to make for the New Year, keep them simple and specific.

Reducing the Size of Recipes

Alice Henneman, MS, RD, Extension Educator

Many recipes can be cut in half or thirds. Here are some guidelines to help you adapt a larger recipe to a smaller one.

✓ It may be easier to make the entire recipe for baked goods and freeze half.

✓ When reducing recipes, you may need to use smaller saucepans, skillets and baking pans. The time for baking smaller amounts of food may be less.

✓ The standard size egg for recipes is the large egg. To halve an egg, break it, mix it together with



a fork and use 2 tablespoons. Refrigerate the rest and use in an omelet or scrambled eggs within two days.

✓ A 9 x 2 x 13-inch pan holds 14 to 15 cups; when halving a recipe use a square 8 x 8 x 2-inch pan or a round 9 x 2-inch pan. When using a different pan size, try and keep the depth of food the same. Reduce the oven temperature by 25° F when substituting a glass pan for a metal one.

✓ Two Web sites that let you adjust their recipes to smaller serving sizes are:

- www.mealsforyou.com
- www.allrecipes.com

✓ To help divide recipes, remember:

- 1 cup = 16 tablespoons
- 1 tablespoon = 3 teaspoons
- 1 cup = 8 fluid ounces
- 1 fluid ounce = 2 tablespoons
- 1 pound = 16 ounces (weight)
- 1 pint = 2 cups
- 2 pints = 1 quart
- 1 quart = 2 pints

WHEN THE RECIPE SAYS:	REDUCE TO:
To Make 1/2 of a Recipe	
1/4 cup	2 tablespoons
1/3 cup	2 tablespoons + 2 teaspoons
1/2 cup	1/4 cup
2/3 cup	1/3 cup
3/4 cup	6 tablespoons
1 cup	1/2 cup
1 tablespoon	1-1/2 teaspoon
1 teaspoon	1/2 teaspoon
1/2 teaspoon	1/4 teaspoon
1/4 teaspoon	1/8 teaspoons
1/8 teaspoon	Dash
To Make 1/3 of a Recipe	
1/4 cup	1 tablespoon + 1 teaspoon
1/3 cup	1 tablespoon + 2-1/3 teaspoons (or round to 1 tablespoon + 2-1/4 teaspoons)
1/2 cup	2 tablespoons + 2 teaspoons
2/3 cup	3 tablespoons + 1-1/2 teaspoons
3/4 cup	1/4 cup
1 cup	1/3 cup
1 tablespoon	1 teaspoon
1 teaspoon	Generous 1/4 teaspoon
1/2 teaspoon	Scant 1/4 teaspoon
1/4 teaspoon	Scant 1/8 teaspoon
1/8 teaspoon	Dash

5/08

Advance-Fee Loan Scams: 'Easy' Cash Offers Teach Hard Lessons

Looking for a loan or credit card but don't think you'll qualify? Turned down by a bank because of your poor credit history?

You may be tempted by ads and websites that guarantee loans or credit cards, regardless of your credit history. The catch comes when you apply for the loan or credit card and find out you have to pay a fee in advance. According to the Federal Trade Commission (FTC), the nation's consumer protection agency, that could be a tip-off to a rip-off. If you're asked to pay a fee for the promise of a loan or credit card, you can count on the fact that you're dealing with a scam artist. More than likely, you'll get an application, or a stored value or debit card, instead of the loan or credit card.

THE SIGNS OF AN ADVANCE-FEE LOAN SCAM

The FTC says some *red flags* can tip you off to scam artists' tricks. For example:

- **A lender who isn't interested in your credit history.** A lender may offer loans or credit cards for many purposes — for example, so a borrower can start a business or consolidate bill payments. But one who doesn't care about your credit record should give you cause for concern. Ads that say "*Bad credit? No problem*" or "*We don't care about your past. You deserve a loan*" or "*Get money fast*" or even "*No hassle — guaranteed*" often indicate a scam.
- Banks and other legitimate lenders generally evaluate creditworthiness and confirm the information in an application before they *guarantee* firm offers of credit — even to *creditworthy* consumers.
- **Fees that are not disclosed clearly or prominently.** Scam lenders may say you've been approved for a loan, then call or email demanding a fee before you can get the money. Any up-front fee that the lender wants to collect before granting the loan is a cue to walk away, especially if you're told it's for "insurance," "processing," or just "paperwork."

Legitimate lenders often charge application, appraisal, or credit report fees. The differences? They disclose their fees clearly and prominently; they take their fees from the amount you borrow; and the fees usually are paid to the lender or broker after the loan is approved.

It's also a warning sign if a lender says they won't check your credit history, yet asks for your personal information, such as your Social Security number or bank account number. They may use your information to debit your bank account to pay a fee they're hiding.

- **A loan that is offered by phone.** It is illegal for companies doing business in the U.S. by phone to promise you a loan and ask you to pay for it before they deliver.

Facts for Consumers

- **A lender who uses a copy-cat or wanna-be name.** Crooks give their companies names that sound like well-known or respected organizations and create websites that look slick. Some scam artists have pretended to be the Better Business Bureau or another reputable organization, and some even produce forged paperwork or pay people to pretend to be references. Always get a company's phone number from the phone book or directory assistance, and call to check they are who they say they are. Get a physical address, too: a company that advertises a PO Box as its address is one to check out with the appropriate authorities.
- **A lender who is not registered in your state.** Lenders and loan brokers are required to register in the states where they do business. To check registration, call your state Attorney General's office or your state's Department of Banking or Financial Regulation. Checking registration does not guarantee that you will be happy with a lender, but it helps weed out the crooks.
- **A lender who asks you to wire money or pay an individual.** Don't make a payment for a loan or credit card directly to an individual; legitimate lenders don't ask anyone to do that. In addition, don't use a wire transfer service or send money orders for a loan. You have little recourse if there's a problem with a wire transaction, and legitimate lenders don't pressure their customers to wire funds.

Finally, just because you've received a slick promotion, seen an ad for a loan in a prominent place in your neighborhood or in your newspaper, on television or on the Internet, or heard one on the radio, don't assume it's a good deal — or even legitimate. Scam artists like to operate on the premise of legitimacy by association, so it's really important to do your homework.

FINDING LOW-COST HELP FOR CREDIT PROBLEMS

If you have debt problems, try to solve them with your creditors as soon as you realize you won't be able to make your payments. If you can't resolve the problems yourself or need help to do it, you may want to contact a credit counseling service. Nonprofit organizations in every state counsel and educate people and families on debt problems, budgeting, and using credit wisely. Often, these services are low- or no-cost. Universities, military bases, credit unions, and housing authorities also may offer low- or no-cost credit counseling programs. To learn more about dealing with debt, including how to select a credit counseling service, visit ftc.gov/credit.

WHERE TO COMPLAIN

If you think you've had an experience with an advance-fee loan scam, report it to the FTC. The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION	ftc.gov
1-877-FTC-HELP	FOR THE CONSUMER

Federal Trade Commission
Bureau of Consumer Protection
Division of Consumer and Business Education

WANT MORE MONEY IN YOUR POCKET?

If you're eligible, you can get money just by mailing in a tax form.

2010 Tax Year – Limits will change for 2011

	FEDERAL CHILD TAX CREDIT	FEDERAL EARNED INCOME CREDIT	WISCONSIN EARNED INCOME CREDIT	WISCONSIN HOMESTEAD CREDIT
MOST YOU CAN GET:	\$1,000 per child	<ul style="list-style-type: none"> \$5,666 – 3+ children \$5,036 – 2 children \$3,050 – 1 child \$457 – no children and worker between 25-64 	Limits as % of Federal EIC: <ul style="list-style-type: none"> 43% - 3+ children 14% - 2 children 4% - 1 child 0% - if no children 	\$1,160
DID YOU:	Have a qualifying child live with you in 2010?	<ul style="list-style-type: none"> Work in 2010? Have a qualifying child living with you in 2010? 	<ul style="list-style-type: none"> Work in 2010? Have a qualifying child living with you in 2010? 	<ul style="list-style-type: none"> Live in Wisconsin for all of 2010? Are you 18 or older?
IN 2010, DID YOU EARN:	More than \$3,000 in taxable earned income?	Less than: <ul style="list-style-type: none"> \$43,352 (\$48,362 married filing jointly) – 3+ children \$40,363 (\$45,373 married filing jointly) - 2 children; \$35,535 (\$40,545 married filing jointly) - 1 child; \$13,460 (\$18,470 married filing jointly) - no children 	Families with qualifying children who claim the Federal EIC are automatically eligible for the Wisconsin EIC.	Less than \$24,500 (plus \$250 for each dependent living with you more than half of 2010)
IF YOU FIT THIS DESCRIPTION:	You're probably eligible. Claim the credit.	You're probably eligible. Claim the credit.	You're probably eligible. Claim the credit.	You're probably eligible. Claim the credit.
FORM TO FILL OUT:	Federal tax return (Form 1040 or 1040A) and Form 8812	Federal tax return (Form 1040 or 1040A), including Schedule EIC	Wisconsin tax return (Form 1 or 1A)	Wisconsin Schedule H or H-EZ (& Rent Certificate if you're a renter)
WHO TO GET IT FROM:	Internal Revenue Service 1-800-829-3676 Also: libraries, post offices, & www.irs.gov	Internal Revenue Service 1-800-829-3676 Also: libraries, post offices, & www.irs.gov	Wisconsin Dept. of Revenue 608-266-2772 Also: libraries, post office, & www.dor.state.wi.us	Wisconsin Dept. of Revenue 608-266-8641 Also: libraries, post office, & www.dor.state.wi.us
<i>For up-to-date tax credit information and tax forms, go to: fyi.uwex.edu/eitc</i>				

• A qualifying child is any child under age 17 for which you are the parent/legal guardian and the child lived with you for at least 6 months in 2010.

\$\$ MANAGING YOUR MONEY \$\$

Mondays, January 10, 17 & 24, 2011*
1:00—3:00 PM
Ground Floor Conference Room
Courthouse

Mondays, January 10, 17 & 24, 2011*
6:00—8:00 PM
Ground Floor Conference Room
Courthouse

Mondays, February 28 and
March 7 & 14, 2011*
1:00—3:00 PM
Ground Floor Conference Room
Courthouse

Mondays, February 28 and
March 7 & 14, 2011*
6:00—8:00 PM
Ground Floor Conference Room
Courthouse

*Develop your personal spending plan and
learn how to keep track of your spending.*

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*This is a 3-part series.

Pre-registration at least one week prior to the first class
in the series is required. Call the UW-Extension office
at **715-748-3327** to pre-register.

Class size is limited.

There is **no fee** to attend this program.

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