

# The Balancing Act

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## Holiday Nightmares?

By: Rachel West, Lanier County Extension

Are you having nightmares about gaining extra pounds this holiday season? Most people are not sure how to confront this challenge without giving up all of their favorite holiday foods. But you can easily add your traditional holiday treats to a healthy eating plan if you remember two keys - balance and moderation.

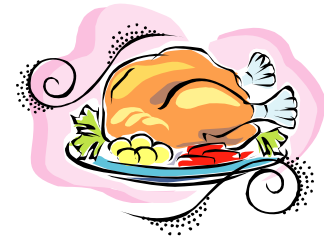
The best way to enjoy the foods of the season while staying healthy is to develop a guide to your eating and exercising routines around the holiday theme. Since this time of the year is so hectic, most of us think there is no time for exercise. But going to the gym isn't the only way to stay fit. Plan your usual holiday festivities around activities,

like a walking tour of the neighborhood decorations. Also, when you plan your shopping trips, wear your walking shoes and make a few laps around the mall before you start shopping.

When food is the issue, try to keep the big picture in mind. It's okay to enjoy the season's goodies, but remember that everyday is not a holiday. Only indulge in those special treats on the holiday, at a party or special event. Remember that every meal does not have to be that huge holiday dinner.

The easiest way to gain those extra holiday pounds have high-calorie, fat-filled foods in hands-reach. These foods can be too hard to resist. You can fight this problem by

making these tempting creations low fat. There are many recipes that use lower fat products and taste just as good. The holiday season is full of tasks to make life more hectic, don't let extra pounds be part of that stress. Simple modifications to usual holiday traditions can make a big difference. The short time you spend preparing for the holiday season may save you time when you write your New Year's Resolutions.



## Dollar Sense for the Holidays *by: Andrea Scarrow, Colquitt County Extension*



Along with holiday decorations, offers for tax refund anticipation loans begin appearing in some store front windows this time of year. Consumers should beware of the risks and costs of such loans. It just doesn't make good dollar sense to pay for borrowing your own money. Don't be tempted by advertisements for "Fast Cash Refunds," or "Instant

Tax Refunds." These ads will offer to get you an advance tax refund on the spot, but these are actually loans with very high interest and costly fees. Not only that, but a refund anticipation loan (RAL) must be repaid even if the IRS denies or delays your refund or your refund is smaller than expected. This type of loan is not only costly, but it could also damage your credit score. Instant tax refunds are actually expensive loans with annual interest rates as high as 180%. On average, these loans cost Americans over \$1 billion dollars each

year.

Money pressures during the holidays often tempt us to look for a quick and "easy" fix to our financial needs and wants. Avoid looking for solutions at high interest finance companies, rent-to-own stores, car title loans, pay-day loans or pawnshop loans. Such loans will be very expensive in the long run and detrimental to your credit score. Avoid increasing your debt by carefully examining your budget and trimming back on expenses that are not absolutely necessary.

Think about giving holiday gifts that will not add stress to your finances. For example, give personal "gift certificates" for baby-sitting, a special dinner, a car wash or house cleaning. Homemade cards, crafts or cookies also make great inexpensive gifts that often mean more because of the loving care involved in making them for that special loved one. Enjoy this holiday season even more by using good dollar sense and reducing your financial stress!

# Keep Your Marriage Strong

Peggy Bledsoe, Houston County Extension



Marriages are always changing. The individuals involved change as they mature and get interested in different activities and careers. The things that were so important to a couple as newly weds may be different from the supports needed from a twenty year marriage. Even though marriages change, the foundations of married life continue to be companionship, communications and commitment,

Companionship or a deep friendship for each other is vital to a healthy, successful marriage. This means the partners have a deep respect for each other and sincerely enjoy each other's company. They are keenly aware of each other's likes and dislikes and their hopes, dreams and fears. Spending time together and showing appreciation and fondness for each other is an integral

part of their marriage. They are truly partners! They are on the same team and share a vision of where they are going.

Couples who can talk with each other and resolve differences in a positive manner are much more likely to have a healthy marriage. Communicating effectively involves avoiding harsh criticism and contempt, starting a disagreement in a soft tone rather than blasting away at each other, and using humor to keep things light. Effective problem solving involves: knowing that some problems can't be solved right now and learning to live with that; working on the differences and problems that are solvable; knowing when you need to calm down and remove yourself from the situation before you say something that will be hurtful; accepting differ-

ences and imperfections, and being willing to forgive; and being flexible and open to different solutions.

Commitment helps couples stay together despite temporary difficulties in their marriage. Most marriages go through hard times, and a large majority of couples who work through their difficulties discover happiness again. Commitment creates security and makes sacrifices possible.



## Conserving Water in Your Home

By: Debbie Purvis, Colquitt Co. Extension

Nearly 80% of the earth's surface is covered with water and you are 66% water. Then why are we worried about conserving water? The answer is that only 1% of our water supply is suitable for drinking. Because we have a limited supply, it is important to find ways to use the nondrinkable water as well as conserve potable or drinkable water. The following will help you conserve water and make every drop count

The first tip is to always wash full loads of laundry and dishes. If you choose to wash smaller loads, be sure to adjust the water setting to a lower level. You can save 300 to 800 gallons of water a month by washing full loads of laundry. Be sure to do the same for dishwashers and only wash dishes when you have a full load. Remember that pre-rinsing is not necessary. Scraping dishes is all that is needed before placing them in the dishwasher.

Remember to always turn off running water while brushing your teeth or shaving. This one personal habit can help you save several gallons of water each day. Collecting

the shower water as it warms is also another water saver. You can use this for watering plants or mopping the floor. Shorten your shower time to 5 minutes or take a "navy shower". To take a navy shower, you wet yourself, turn the water off, lather up and then turn the water on to rinse off. If you take a bath you should only fill the tub about 1/3 full or with 5 inches of water.

Leaky toilets can also be a water waster. To determine if you have a toilet leak, place 5 to 10 drops of food coloring in the toilet tank. Wait 30 minutes and check the toilet bowl. If you see any color, then there is a leak. Replacing the flushing mechanism may be all that is needed. You can reduce the water used per flush in the toilet by placing a 2 liter bottle filled with pebbles or sand in the back of the toilet. Never place a brick in the tank because it will disintegrate over time and may harm your toilet.

Remember that water conservation is about more than buying new gadgets. Water conservation is about changing your habits. Begin working with your family now to change your water wasting habits in your home today.



# Holiday Recipes

By: Sylvia V. Davis Baker Co. Extension



## Fluffy Fruit Salad



1 can (20oz) unsweetened pineapple tidbits, drained  
 1 can (16 oz) whole berry cranberry sauce  
 1 can (11 oz) mandarin oranges, drained  
 1 carton (8 oz) light, whipped topping

In a bowl, combine pineapple, cranberry sauce and oranges. Fold in whipped topping and orange peel. Serve on bed of lettuce if desired. Garnish with pecans just before serving. Store leftovers in the refrigerator

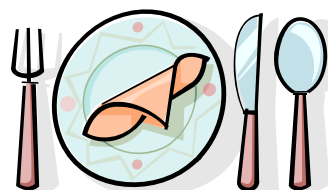
## Corn Salad

11 oz can corn, drained  
 1 cup celery  
 1 small bell pepper, chopped  
 1 tsp mild onion chopped  
 1/3 cup reduced fat mayonnaise  
 1 1/2 tsp lemon juice  
 1/8 tsp prepared mustard  
 Pepper to taste

Add corn, celery, and onion in a mixing bowl. Stir in mayonnaise, lemon juice, mustard and pepper. Stir well. Refrigerate over night.

## Be Food Safe

By: Ann Hudgins, Seminole Co Extension



### DO YOU...

- 1) wash your hands for at least 20 seconds under warm, running water using soap and rubbing vigorously before you touch food?
- 2) pay special attention to cleaning around your fingernails when you wash your hands before preparing food?
- 3) wash your hands after handling raw meat, poultry, fish and eggs?
- 4) wash kitchen counters with hot, soapy water and rinse before preparing food?
- 5) clean utensils, dishes and cutting boards either by washing them in hot, soapy water and rinsing them between uses or by washing them in a dishwasher?
- 6) keep raw meats and their juices away from other foods?
- 7) separate raw foods that must be cooked to be safe from ready-to-eat foods in your grocery cart?
- 8) always store ready-to-eat foods in your refrigerator ABOVE raw foods that must be cooked to be safe?
- 9) use a clean, calibrated food thermometer to make sure you reach the necessary temperature to destroy harmful bacteria when you cook?
- 10) keep a refrigerator/freezer thermometer in your appliances to make sure you are storing foods at 40°F or colder in the refrigerator or 0°F or colder in the freezer?
- 11) always thaw meats in the refrigerator, in cold water or in the microwave oven followed by immediate cooking rather than leaving them out on the kitchen counter to thaw?
- 12) marinate foods in the refrigerator rather than on the kitchen counter?
- 13) include a freezer gel packs or ice to keep cold foods cold when you take your lunch or send your children's lunches with them?
- 14) refrigerate or freeze leftovers of foods prepared at home or of take-out foods within two hours?

If you had to answer "NO" to any of these questions, you may be putting yourself and your family or friends at risk for foodborne illness.



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*The Balancing Act: Your Current Issue Enclosed*

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*Dear Friends,*

*The Balancing Act is a quarterly publication sent to you by Family and Consumer Sciences Agents serving all South-west 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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