

Family & Consumer Focus

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Inside this Issue

Balancing Caregiving and
Holiday Demands

Fast Facts

Tips for Using Venison

Pumpkins: Not Just for
Jack-o'-Lanterns and Pie

Free Radon Test Kit



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Family Spending Plan is Critical During Tough Times

Lois Smith, Extension educator, consumer and family economics

With today's tough economy, many of us are faced with increased expenses, reduced income, or both. Making a spending plan can help you better manage the money that you have.

Many people try to hide financial problems from themselves or family members. But, not facing the problem can be destructive because the worry and stress caused by financial uncertainty and lack of cash may be worse than the financial problem itself. It's important to look realistically at your situation and actively seek solutions, despite the discomfort.

Because spending decisions affect the whole family, talk with your family about the situation. Help them understand that all family members will need to adjust their spending habits. Involve everyone in deciding spending priorities. If family members understand the tough choices that must be made and have a voice in making the decisions, they will be more willing to accept the decisions.

As family members talk about what is most important, listen to what they say. Supporting each other can help you pull together as a family and get through these tough times.

A spending plan is always an effective tool to help you get the most for your money. It can help you . . .

- make decisions about how to spend your money
- provide for needs before wants
- match your spending to your current income
- prevent family arguments over money

The new website, *More For Your Money, Using Your Money Wisely* at <http://web.extension.uiuc.edu/money/introduction.cfm> can help you develop a spending plan for your family.

Balancing Caregiving and the Demands of the Holidays

Milly Kaiser, Extension educator, family life

National Family Caregivers month is observed every November to bring attention to the many challenges facing more than 50 million family caregivers. The National Family Caregiver Association encourages caregivers to do three things to take care of themselves: “believe in yourself, protect your health, and reach out for help.”

Caregivers who have the demands of caring for an aging spouse, parent, or disabled adult child, as well as those raising a grandchild, need to take time for themselves for their own physical and emotional well-being.

When caring for a loved one, our priorities shift. And as you prepare for this holiday season, it is essential to focus on what’s most important and let go of the overwhelming things. Try these suggestions for balancing the caregiving role and the holiday season expectations:

- Make a list and prioritize what you need to do.
- Look over your list and eliminate items that are not essential.
- Examine your expectations and make sure you keep things simple.
- Communicate your plans with other family members.
- Recognize your limits and ask for help.
- Say “no” to things that add stress to your schedule.
- Make gift giving simple and shop early.
- Reduce the amount of holiday baking and decorating.
- Plan ahead and take care of doctor visits and prescription refills before the holidays.
- Eat nutritious meals, make time to exercise, and get a good night’s rest.
- Schedule time for yourself.
- Enjoy the simple pleasures of life by reminiscing with your loved ones.
- Believe in yourself as you care for others.
- Take one day at a time.

Take care of yourself so that you can enjoy the holidays, rather than just survive them!

Fast Facts

- You’ve heard an apple a day keeps the doctor away—but how? Apples are a naturally high-fiber food, and it’s the fiber that helps keep everything moving. By eating a wide variety of whole fruits, grains, and vegetables along with plenty of water you can keep yourself naturally regular.
- The faster you walk, the more calories you burn. For example, a 60-minute walk at 3 MPH burns 240 calories (based on a 150-pound person). Speed up to 4 MPH and you can blast those calories in just 42 minutes. Keep it up for an hour, and you’ll burn nearly 50 percent more calories—364 total. At that pace, walking 5 days a week, you could lose an extra 10 pounds a year!
- Having trouble sleeping? Your brain may need more serotonin—a brain chemical that quiets and soothes you and helps you fall asleep better and wake up more refreshed the next morning. Foods that provide the building blocks for serotonin include bananas, pineapple, whole-grains, nuts, brown rice, and potatoes.
- When was the last time your family sat down together for dinner? With sports practice, music lessons, club meetings, and work schedules, rounding everyone up for a meal can be a challenge! But, research shows that eating together as a family can help ease daily tensions and foster a sense of warmth, love, and security. Make family meals a priority in your home!

Tips for Using Venison

Martha Winter, Extension educator, nutrition and wellness

This is the time of year when many hunters bring home venison (deer meat) for the dinner table.

Venison can be substituted for beef in most of your favorite recipes. You can cut it into roasts, steaks, and stew meat. As a ground meat, it can be used in chili, spaghetti, meat loaf, tacos, sloppy joes, casseroles, and most recipes that require ground beef.

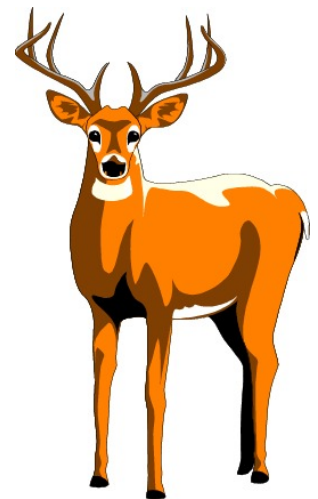
Venison is usually leaner than beef, but the fat has a stronger flavor. To prevent a gamy flavor, trim all visible fat from the meat before cooking. Venison roasts and steaks also tend to be drier than beef cuts, so a moist cooking method is recommended.

You can usually get good results with a crockpot. But, these slow cookers don't heat up quickly enough at the *Low* setting to kill all the bacteria. To keep the meat safe, always set the crockpot on *High* for one hour, before turning to the *Medium* or *Low* setting.

Another way to make venison moist and tender is to soak it in a marinade before cooking. Make sure you keep the meat in the refrigerator while it marinates.

Wild game has a greater chance for bacterial contamination, so proper cooking is essential. A food thermometer can help ensure that the meat is cooked to a safe temperature. Venison needs to be cooked to an internal temperature of 165 degrees F.

For more information and recipes, visit Extension's *You and Your Family* website at <http://web.extension.uiuc.edu/regions/Sifamily>. Or, pick up a copy of the booklet, *From Field to Table*, from your county U of I Extension office. This \$5 booklet includes 42 wild game recipes, a section on marinades, and safety information.



Pumpkins: Not Just for Jack-o'-Lanterns and Pie

Carol Schlitt, Extension educator, nutrition and wellness

Most pumpkins marketed in the U.S. are used as jack-o'-lanterns, but the small, sugar variety pumpkins are excellent to eat.

Pumpkins belong to the winter squash family and can be used in any recipe calling for winter



squashes including hubbard, butternut, acorn, or turban.

Pumpkins are an excellent source of vitamin A and are naturally low in both calories and sodium.

For cooking, choose pumpkins between 5 to 8 pounds. Small pumpkins can be baked whole in the oven at 350° F. until soft, about 1 to 1½ hours, depending upon size. After baking, cut the pumpkin open and scoop out the seeds and stringy pulp. Mash the pumpkin and use immediately in recipes, or can or freeze for later use.

Try the tasty dip recipe below—it's a great way to encourage your family to eat fruits and veggies.

For more recipes, visit www.urbanext.uiuc.edu/pumpkins/

Pumpkin Peanut Butter Dip

1 cup pumpkin
1 cup brown sugar
1 cup peanut butter
1 teaspoon vanilla

Mix all ingredients together. Serve with apple wedges, celery and carrot sticks, or crackers.

Free Radon Test Kit: Protect Your Family's Health

Lois Smith, Extension educator, consumer and family economics

Radon is the second leading cause of lung cancer in the United States, and is found in homes throughout Illinois. Every home has the potential for elevated levels of radon. It is not usually a question of "Is there radon?" but rather, "How much radon is there?"

Radon is a soil gas that enters your home through cracks in the foundation floor and walls, hollow-block walls, and openings around floor drains, pipes, and sump pumps. These gasses can enter the home when the air pressure inside the home is less than outside.

Performing a radon test is the only way to know if radon levels in your home are high. One home

might have high levels of radon while the home next door might have low levels.

You can test for radon any time during the year. You can buy a short-term kit or a long-term test kit. If you have never tested your home for radon, do a short-term test over a few days. You will quickly know whether your home has unsafe levels of radon.

A radon test kit is easy to use and can be purchased at some public health departments, local hardware stores, or other retailers. You can also request one free of charge from the Illinois Emergency Management Agency, www.state.il.us/iema/.



Follow the directions that come with the detector. Remember to close exterior windows and doors for 12 hours before doing the short-term test. Keep the house closed and fans turned off until the test is finished. When you're finished, mail in the detector. Test results will usually be sent to you within two weeks. It is safe to enter and exit the home while you are doing the test.

For more information, visit the Take Action on Radon website, www.takeactiononradon.uiuc.edu.



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