

SCHOOL LUNCH: GOOD FOR KIDS AND GOOD FOR YOUR WALLET

As the cost of everything increases, one meal is still a great value - both nutritionally and economically! School lunch is an incredible bargain as the national average is \$2.08. Last year the estimated national average of a school lunch brought from home was \$3.43.



School lunches are still an incredible bargain!

Standards for school lunches require meals contain no more than 30 percent of calories from fat and less than 10 percent from saturated fat each week. School lunches provide one-third of the Recommended Dietary Allowances of protein, Vitamin A, Vitamin C, iron, calcium, and calories over the course of one week of menus.

Students who eat school lunches consume less calories from fat than students who bring lunch from home. Compared to lunches from home, school lunches contain three times as many dairy products, twice as much fruit, and seven times the vegetable amounts.

As one of USDA Child Nutrition programs, school breakfasts and lunches are prepared and served by those with training in food safety. Each district is required to have a food safety plan based on a system of food safety control. School meal programs are the only foodservice sector required by law to use such a plan.

DEAR RISK REDUCER

SEPTEMBER 2009

Costs when eating out include both the cost of the food and labor. Keep meals simple and easy and save money by eating at home.

Check out *Fast Food for Busy Families* at www.extension.iastate.edu/foodsavings/activity/

Prepare double or triple batches of recipes to have available when you are in a hurry.

Make a list of food that can be prepared quickly and keep ingredients on hand.

Try the recipes in *Healthy Meals in a Hurry* (PM 2035) available for \$2.50 from ISU Extension county offices.

*Healthily Yours, Barbara Anderson
ISUE Nutrition and Health Field Specialist*

Provided by: Paulelda Gilbert, Specialist serving Greene, Webster, Hamilton, Hardin, Wright, Marshall, Tama, and Humboldt Counties.

FREEZING TOMATOES

Preserve some of summer's bounty by freezing tomatoes for use in seasoning or cooking. Select firm, ripe tomatoes with deep red color. Wash and dip in boiling water for 30 seconds to remove skins. Core and peel. Freeze whole or in pieces.

Pack into containers leaving 2-inch headspace. Seal and freeze.

Stewed Tomatoes - Remove stem ends, peel, and quarter ripe

tomatoes. Cover and cook until tender, 10 to 20 minutes. Place pan with tomatoes in water to cool. Pack into containers, leaving headspace. Seal and freeze.

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Cooperative Extension Service, Iowa State University of Science and Technology, and the United States Department of Agriculture cooperating.

DINING OUT DANGER ZONES

Large meat entrees pack calories - 12 oz. Prime rib has 1,445 calories. Choose fish or chicken or a small meat appetizer or share larger portions with someone.

An unlimited bread basket is a big source of calories, especially when you are hungry. Keep in mind there are around 77 calories per ounce for bread, not including butter!

Huge portions sabotage you. Consider this meal made of all large-sized portions: Whopper with cheese and mayo - 850 calories, large fries - 500 calories, large soda - 330 calories for a grand total of 1,680 calories. Choose a regular sized burger and pair with a salad with dressing on the side and diet soda or water to reduce the calories per meal to about 415.

All-you-can eat buffets invite stuffing of high-fat/calorie items. The greater variety of foods offered, the more calories consumed. Choose an all-you-can-eat salad bar and go low fat!

Going out hungry invites stuffing. Eat a small low-fat snack like fruit before you go out. You will make better choices and won't overeat.

Large desserts and baked items are tasty but usually have 500-1,000 calories per serving. Instead of indulging, choose a lower calorie dessert like fresh fruit or a small scoop of ice cream. Sharing a dessert is also a good option.

COSTLY CONVENIENCE FOODS

Spend Smart. Eat Smart. Convenience foods are all around us. It is not necessary to pay a premium for convenience.

You can save a lot of money on groceries by washing lettuce, peeling carrots, slicing cheese, and chopping onions. People often underestimate the amount of money they are spending for convenience and overestimate how much time they are saving.

Foods lose freshness and nutrients when pre-washed and processed. Bagged lettuce that weighs 11 oz. is often sold at \$1.59-\$1.99 but costs up to \$2.90/lb. that way. Green and purple lettuce sold at \$1.50 per bunch weighs about 2 pounds. That makes it close to \$0.75/lb.

You can spend \$3.00 on a liter of ice tea or

you can make your own for about 10 cents worth of tea bags. A pasta salad kit that contains about 80 cents worth of macaroni and seasonings may cost \$3.50. A quick look through a cookbook or a few minutes on the Internet will yield a recipe you could try instead.

Chips, pop, and sweets are costly convenience foods. Also remember they don't add nutritional value to your diet. Spend smart and eat smart by buying nutritious treats like nuts, sunflower seeds, and dried or fresh fruit.



Money for Life

September 2009

Dear Readers,

It's always smart to control your spending. But if you or others in your family are facing difficult times financially, perhaps from a job loss or wage cuts, it is especially important to spend less so you can have more money to pay essential bills or to add to a savings account you can tap in an emergency. This month's newsletter features strategies from the FDIC to save money in tough times.

Take a serious look at your spending. As a first step, think about creating a spending plan, commonly known as a budget. Make a list of your monthly expenses divided into two groups — your "needs" and your "wants." The needs are expenses that are absolutely necessary, such as your housing, utilities, clothes, food, and transportation. The wants are optional purchases. Start with reducing spending on wants such as eating out, extras on phone service, subscriptions, and premium TV channels.

But also consider opportunities to save on your necessities. One example is carpooling or taking public transportation to work instead of driving yourself. If you have multiple cars, see if you can live without one of them. Ask yourself if you really need those \$200 sneakers or if a less expensive pair will do just fine. Buy used instead of new. Take better care of what you buy so it will last longer. Finally, don't use your credit cards or other loan products to buy things you really can't afford.

Keep financial service costs down. Review your habits to cut unnecessary fees. For example, use your own bank's ATMs for cash withdrawals instead of going elsewhere and paying a surcharge, and keep close tabs on your checking account balance to avoid bounced checks, which can be costly. Review your existing accounts and comparison shop for the best deals. Look at what is being offered by your financial institution and a few competitors. The idea is to make sure the interest rates are competitive and that the fees and features are appropriate for how you use each account. For example, if your money is sitting in a low-rate checking or savings account, consider moving it to a higher-yielding account, perhaps a CD where the earnings can get an extra boost.

Likewise, ask your credit card lender to consider lowering your interest rate, particularly if you have a relatively good payment history and could qualify for a lower rate elsewhere. Also pay as much as you can as soon as you can. It will mean you'll pay less interest and avoid late fees.

While it's important to pay your bills, it's also wise to "pay yourself" — to contribute to your savings accounts, even in uncertain times when you may be strapped for cash. As you trim your spending you should have more money available to set aside for other needs. Beyond that, here are ways to start saving more.

1. Collect loose change. At the end of every week (or more often) empty out your pockets and wallet and put the change in a jar. Every other week or once a month, deposit the change in your savings account.



2. Save the amount you "save" by using coupons at the grocery or drugstore. If you save \$2 a week using grocery coupons, put the "savings" (the money you did not spend) in your savings account.

3. Once in a while have a week when you try not to spend any extra money--don't go to the movies, don't go out to eat, etc. Save the money you would have spent.

4. Every time you don't have a doughnut at coffee break or don't spend money in the pop machine, save the money you didn't spend.

Have an emergency savings account. This is an account you can tap if you lose your job or have major, unforeseen expenses. Having emergency savings will help prevent use of credit cards or loans to pay bills. A general rule of thumb is to have enough money in this "rainy day" fund equal to at least two months of living expenses. If your employment outlook is especially uncertain, consider setting aside enough to cover six or more months of anticipated expenses.



Also, keep your emergency savings in an account that will be fairly liquid — such as a savings account, money market account or a short-term certificate of deposit (CD) — so you can withdraw the money relatively quickly, if necessary.

Try to save money for long-term goals, such as your retirement, especially if your employer matches a portion of your payroll contributions to a tax-advantaged retirement savings plan. Pay yourself first. That means each month, before you're tempted to spend money, put some into a savings account. You can write out a check to be deposited into your savings account, but it's much easier to arrange with your financial institution to automatically transfer a certain amount from your paycheck or your checking account into savings. And as you pay your bills, your mortgage and other obligations, take satisfaction in knowing that some of your hard-earned dollars are already saved...for you!

Turn a debt payment into a deposit. If you pay off a debt, such as the outstanding balance on a credit card, or if you make that last loan payment on your car, put that money to work as part of your savings. Save, don't spend, a financial "windfall." If you receive a large sum — perhaps from an inheritance, an insurance payment, a tax refund or a bonus at work — deposit that money into a savings or investment account before you're tempted to spend it.

ISU Extension's Managing Tough Times website, www.extension.iastate.edu/answers, features help lines, interactive websites, experts and publications that address financial issues. Look under the heading "For Families and Households." Continually updated to meet changing needs, Managing Tough Times provides the best available resources from Iowa State University Extension, land-grant universities, and other reliable resources.

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Want to reduce your risk of becoming a statistic?

Good health is habit-forming. Habits for Healthy Hearts, a program from Iowa State University Extension, will show you how to

- Make healthy food choices
- Decrease your intake of fat, sodium, and sugar
- Include daily physical activity
- Make smart choices when dining out

Six 90-minute sessions are offered for \$50 per person or \$75 per couple. These engaging sessions will help you develop good habits that can lead to a healthy heart. Don't wait.

Dates: Six Tuesdays, Sept. 15 - Oct. 20, 2009

Time: 3 - 4:30pm or 6 - 7:30pm

Location: ICCC, Fort Dodge Campus, Career

Education Building, Room 108

Contact: Register by calling: 1-800-362-2793, Ext #1277 or 515-574-1277

For more information on Habits for Healthy Hearts visit:

www.extension.iastate.edu/healthnutrition/nutrition/habits.htm

Habits for Healthy Hearts is a nationally recognized and award-winning curriculum developed and taught by Iowa State University Extension specialists in nutrition and health .

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Dear Friends:

The Farmer's Market is a great source of fresh vegetables referred to in this newsletter. These food values benefit the local producer and you. The Habits for Healthy Hearts Program is an aid in assisting you with healthy lifestyle habits including nutrition and exercise while balancing your nutrition and budget. Register now—program starts September 15th.

Be aware of an increasing barrage of ads promoting ways to reduce or forgive debt. Loans, credit card balances, increased unemployment and family financial stress can make families vulnerable to “quick fixes.” Discuss your situation with a trusted financial advisor, attorney or knowledgeable family member before making choices. Remember the “Managing Tough Times: website: www.extension.iastate.edu/Answers as a valuable resource.

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