



Dear Risk Reducer:

Inquiring minds want to know:

Is it really all right to cook a turkey from the frozen state? I've even heard that it is safer.

Can I make my pumpkins pies ahead of time? Is it best to bake them first and then freeze them?

Do pumpkin pies have to be kept in the refrigerator? I notice grocery stores do not have them refrigerated.

How do you safely prepare the "stuffing" in the slow cooker?

What "foods" travel best when sending items overseas? What is the time table for doing this?

Can I freeze candies that I am making for the holidays?

These questions (and others that arise in managing a home) can be answered by AnswerLine, a joint project between Iowa State University Extension and Minnesota University Extension. Since March 1975, AnswerLine has been responding to over 20,000 questions a year with reliable research based information to help you make sound decisions. Help is a phone call away - 1-800-262-3804.

Healthily Yours, Barbara Anderson  
Family Nutrition and Health Specialist  
Iowa State University Extension

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

## Turduckens Require Safe Food Handling

If you are considering having a turducken on this year's Thanksgiving table, this information will help you serve it to your family and friends safely. A "turducken" is a deboned stuffed chicken inside a deboned stuffed duck inside a deboned stuffed turkey. As when cooking any meat or poultry product, USDA strongly recommends using a food thermometer to ensure the turducken has reached a safe minimum internal temperature of 165° T. throughout the product.

If you are creating your own turducken store the raw turkey, duck, and chicken no longer than 2 days before deboning, assembling and cooking. If the turducken has been purchased through mail order, make sure it arrives frozen with a cold source in an insulated container. Transfer immediately to the freezer. If the turducken arrives warm, notify the company. **Do not use the product.**

Turduckens should be sliced and served within 2 hours of cooking. If not intended to be served within 2 hours, then slice and cut in smaller portions before putting in the refrigerator to cool quickly. A whole cooked turducken may not cool to a safe temperature within the time needed to prevent bacterial growth. Leftovers should be used within 3 to 4 days after cooking or frozen for longer storage.

## Sea Salt, Is It Healthy?

Sea salt, Kosher salt and other designed and colored salts contain the same amount of sodium as table salt. Table salt is 40% sodium and 60% chloride by weight... 1 teaspoon of salt is about 2,400 mg. of sodium.

## Reduce Risk of E.coli from Apple Cider

Cool fall weather puts many people in the mood for apple cider and potentially at risk for E.coli. New cider operations may not know of the risk for foodborne illness and E. coli from raw apple cider. They may be handling their apples incorrectly and putting consumers at risk.

Federal guidelines suggest a warning label on raw apple cider – cider that is not heat processed. This type of cider may not be sold into retail commerce and may only be sold on the farm. Raw apple cider should not be served to at-risk populations, which include children younger than 9 years old.

The following guidelines provide reasonable assurance of E. coli-free cider products.

- Apple cider should be made from whole, sound apples that have not been dropped or found on the ground.
- Cider presses and all equipment should be clean and sanitary before being used.
- All storage bottles should be clean and sanitary.
- Cider should be kept refrigerated at 40° F or cooler.
- Apple cider processors who heat treat must have an approved Hazard Analysis Critical Control Point (HACCP) plan in place.

## Apples, Apples, Apples

It's been a bountiful harvest for apple apples this year. The publication PM 1078 – Harvesting and Storing Apples is available at your local county extension office or online [www.extension.iastate.edu/store](http://www.extension.iastate.edu/store) and will provide guides for apple storage.

Drying, freezing and canning are alternate storage methods. Information related to these types of storage is also available in publications - PM 1045 Freezing Fruits and Vegetables and PM 1043 Canning Fruits and Vegetables, also located on the website.

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## Baked Apples Wedges

So simple... So Good!! – Makes 4 servings, 1 apple each.

- 4 Baking apples (Roma, Granny Smith, Gala, Cortland)
- 1 teaspoon margarine, cut into small pieces
- 1 Tablespoons brown sugar
- ¼ cup orange juice (optional)

Wash, core, and cut apples into wedges. Place in a baking dish. Dot apples with margarine. Sprinkle with brown sugar. Pour orange juice over the apples, if desired. Bake at 375 degree F for 30 minutes or until tender or microwave in a non-metal baking dish for 11-13 minutes.



## Becoming Popular, Pawpaws

The pawpaw is a tree fruit native to the eastern United States. The fruit has a unique and complex flavor, resembling that of tropical fruit, and a pronounced aroma that is fruity and floral. High quality pawpaws compare favorably to pears, peaches, bananas, and mangos.

Pawpaws are very nutritious fruits. They are high in vitamin C, magnesium, iron, copper, and manganese. They are a good source of potassium and several essential amino acids, and they also contain significant amounts of riboflavin, niacin, calcium, phosphorus, and zinc. Pawpaws contain these nutrients in amounts that are generally about the same as or greater than those found in bananas, apples, or oranges.

## So What Are You Afraid Of?

According to a new survey by the American Diabetes Association, more people reported fear of being in a plane crash, hit by lightning, attacked by a shark, or bitten by a snake, than a fear of developing diabetes, which affects nearly 24 million individuals.

# Money for Life

November, 2008

Dear Readers,

Smart consumers will prepare for the economic downturn by getting their finances in order. To that end, consumers should take a hard look at current debt obligations, as well as any anticipated large expenses. No one ever regrets being prepared, and it is never too soon to address riding out a recession. This month's newsletter focuses on tips to survive in uncertain times.

## WHAT IS A RECESSION?

The formal definition of a recession is a period of two quarters of negative Gross Domestic Product (GDP) growth. However, you don't need a dictionary to tell you you're feeling the financial squeeze. Prices for food and fuel, two commodities you can't do without, are up dramatically. Wages are stagnant, unemployment is on the rise, and credit is harder to get.



## HOW DO WE PREPARE?

Consider the following advice:

- **Make yourself invaluable at work.** It is never a good time to lose a job, but when jobs are scarce, you want to make a special effort to hang onto the one you have. Be sure to have a good attendance record, be willing to take on extra tasks, and

complete projects on time. Some industries, such as those associated with housing, are more vulnerable than others, but anyone would be smart to prepare for the worst by updating their resume. Now is the time to begin networking to discover what opportunities are out there. If you are laid off, file immediately for unemployment benefits.

- **Investigate health insurance options.** If you are laid off, knowing your health care options in advance will put you ahead of the game. Many companies allow you to continue on their plan for a limited number of months. However, this is usually at a very high rate. Know in advance if you can be added to your spouse's plan, or visit with an agent about stand-alone plans. Doing so will prevent any gaps in coverage.
- **Be familiar with your financial situation.** There's nothing like seeing your financial picture in black and white. Write down all sources of income from each wage-earner in the household. Next, subtract all of your monthly living expenses, things such as rent or mortgage, utilities, food, insurance, etc, followed by secured debt payments and then other credit obligations. When times are tough, it's critical to pay priorities in this order. If your creditor is happy, but your electricity has been turned off, you've paid backwards.
- **Pay down existing debt.** High interest credit card debt takes money that could be going to a better use. Devote any extra money to freeing yourself from the bondage of debt. This is a good time to consider a part-time or weekend job with

all of that income dedicated to debt. Doing so will allow you to come out from under the burden of debt, while providing you with extra money once the debts are paid off. The idea of a second job may not sound appealing, but neither is debt.

- **Don't take on any new debt.** Hard times won't last forever. Unless you have home or vehicle repairs that won't wait, delay any large expenditure until you're on more stable ground. Be willing to forego the luxuries for a while.

- **Start or add to a rainy day fund.** Everyone should have a liquid savings account for the inevitable emergency. Without it, you're one trip to the emergency room, one flat tire or one leaky roof away from financial distress. Understand that it's not "if" the emergency is going to come along, but "when." Prepare by socking away 10 percent of each paycheck. That's a small amount of money that you'll never miss, but certainly will be glad you have it when you need it.



- **Consider setting up a home equity line of credit.** This may be hard to do during this economic environment, but it will be impossible if you're unemployed. Opening a line of credit will require significant equity in your home and a solid credit rating. However, if you are successful in setting up this loan vehicle, know that you won't incur any interest unless you borrow against it. It's a nice safety net to have in place.

- **Adjust your withholding allowances.** No one wants to end up owing Uncle Sam. Nor do we want to give him our hard-earned money all year only to have him give it back to us interest free. The average income tax refund in recent years has been well over \$2,000. If you're used to receiving a refund, adjust your withholding allowances and start putting \$200 in your pocket each month.

**Newsletter contact information:**

Barb Wollan  
ISU Extension Family Resource Management Specialist  
311 Bank St, Webster City IA 50595  
Ph: 515-832-9597; fax: 515-832-9599  
[bwollan@iastate.edu](mailto:bwollan@iastate.edu)

*Life Enrichment Senior Series*  
is  
*Making Our Retirement Exceptional!*

Now in its third year, the Less Is More Series is designed to promote wellness and improve quality of life by helping older adults stay active and vital. Several area partners have joined forces to offer a variety of opportunities designed to enrich the lives of retired adults. There is no charge for the presentations and no pre-registration is necessary.

**Social  
Wellness**

**Tuesday, November 25, 2008, 2p.m. *Sharing the Spirit of Thanksgiving.*** Join us in giving thanks for the musical talents of ICCC students under the direction of Paul Bloomquist as they share musical solos and small group performances. \*\*\**Note this event takes place on a Tuesday!*

**Wednesday, December 3, 2008, 2p.m. *Looking Back on Life as a Judge and Civic Leader.***  
Enjoy *Less Is More Live!* as retired Judge Albert Habhab reflects on his service to our community in an interview with current Magistrate Bill Thatcher.

**Emotional  
Wellness**

**Wednesday, January 28, 2009, 2p.m. *Dr. Reverend James Chesnutt,*** former psychologist and current pastor of Epworth United Methodist Church will share insights he has gained over the years on Emotional Wellness.

**Wednesday, February 4, 2009, 2p.m. *Join Less Is More in welcoming Dr. Leroy Berryhill*** as he shares information from many years dedicated to the mental health profession.

**Physical  
Wellness**

**Wednesday, March 4, 2009, 2p.m. *Health Maintenance Tips for Older Adults.*** Jenny Schreier, PA-C, Trimark Physicians Group, will share ways to enjoy better health by taking better care of yourself.

**Wednesday, March 11, 2009, 2p.m. *Active at Any Age.*** Friendship Haven Wellness Director Ashley Matsen will offer tips for achieving physical wellness by staying active and involved.

**Spiritual  
Wellness**

**Wednesday, April 22, 2009, 2p.m. *A Better Community Through Spiritual Wellness.*** Reverend Madai Taylor is leading the way by influencing people to create safer neighborhoods through faith and prayer.

**Wednesday, April 29, 2009, 2p.m. *Rev. Anita Johnson, Friendship Haven Chaplain.*** Less Is More welcomes Reverend Anita Johnson to our community and to our wellness series.

**Vocational  
Wellness**

**Wednesday, June 3, 2009 2p.m. *Time & Talents Hobby Fair.*** Finding ways to spend your time in fun and meaningful ways is an important aspect of Vocational Wellness. Plan to attend our 2009 Hobby Fair and learn how local hobby enthusiasts are enriching their vocational wellness through hobbies and leisure activities.

All programs will be held in the Celebration Center on the Friendship Haven Campus. If you have any questions or need directions to our campus, please call 573-6000 or go to [www.friendshiphaven.org](http://www.friendshiphaven.org).



# IOWA STATE UNIVERSITY

## *University Extension*

Webster County Extension  
217 S. 25<sup>th</sup> St., Ste. C12  
Fort Dodge, IA 50501-4676  
Ph: 515-576-2119  
Email: [xwebster@iastate.edu](mailto:xwebster@iastate.edu)

### **“Save Heating Dollars”**

The U.S. Department of Energy says you can save as much as one percent on your heating bill for every degree you reduce your thermostat setting for at least eight hours per day. If you have an older thermostat, you can save heating dollars by following these suggestions.

- When you're home, set your thermostat at 70° F. or lower. If you feel slightly chilly, add another layer of clothing.
- Choose a lower thermostat setting at night or when you're away. It costs less to reheat your home to a comfortable level than it does to heat it while you're sleeping or gone.
- Keep the thermostat setting constant for long periods. Frequently changing the thermostat causes the heating system to cycle and run too often, wasting energy.

One of the best energy-saving investments you can make is installing a programmable thermostat, which will automatically handle the daily heating and cooling system temperature changes for you all year long. An ENERGY STAR® qualified programmable thermostat costs anywhere from \$40 to \$100 (or more) and can pay for itself in less than a year.

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Iowa State University  
University Extension  
Webster County Extension  
217 South 25<sup>th</sup> Street, Ste. C12  
Fort Dodge, IA 50501

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