

Family and Consumer Sciences  
School of Human Ecology  
Food . Family . Finances

## Beat the heat!

Cooking on a hot summer day may seem unbearable, even with air conditioning. Here are some meal options to help you keep from heating up the kitchen: salads and sandwiches are wonderful foods to help you keep cool; and fruits, raw vegetables, chilled meats or cheeses on whole-grain breads or crackers make tasty, refreshing meals. Serve with lemonade or iced tea with mint.

### ***To keep yourself cool, try these ideas:***

- Dress cool. Wear cool, natural fabrics like cotton. Loose-fitting clothes are cooler but avoid flowing sleeves. Even though it's cooler to go barefoot or wear sandals, wear closed shoes for safe cooking.
- Organize your kitchen so it's free of clutter. The more spacious your kitchen is, the cooler you'll feel.
- Consider installing a kitchen ceiling fan. It not only helps circulate cool air as you cook, but is also an attractive addition to your decor.
- Select plates and glassware in cool colors such as blue or green. Use on woven or straw place mats instead of a tablecloth.
- Instead of turning on the stove and oven, cook vegetables, potatoes and meats in the microwave.
- Slice rolls and breads, and brown in a toaster or toaster oven instead of in the oven.
- Make extra when you're cooking so you'll have leftovers to heat and serve.
- Use convenience foods so you won't have to start from scratch.
- Put meat, chicken or fish chunks on skewers with vegetable pieces and cook on the outside grill.
- Keep a frosty glass of ice water on the kitchen counter and sip often. Your need for fluids increases in hot weather.
- Eating healthfully is important year-round. During hot summer months, plan to enjoy nutritious foods and keep cool, too.

*Beth Reames, Ph.D., LDN, RD, extension specialist, nutrition*

## It's Summertime!

Hazy, hot and humid. It's summer in Louisiana. Although corn might be "knee high by the Fourth of July" in other parts of the country, most of the summer corn here has come and gone. Okra and other hot-weather vegetables are plentiful, and those of you with gardening in your blood are probably plotting your fall gardens.

Don't forget the sunscreen and lots of water when going on outings, especially with children. They get so involved in playing they don't always realize they may be getting dehydrated. By July, children are starting to get bored, even if they are in a child care setting. Try to plan some time with each child alone at least once or twice a week. It doesn't have to be anything big – just something special with the two of you. A teenager might enjoy going out for coffee with you while a younger child would prefer to bake cookies with you. Regular time alone with your child can become something special for both of you.

Plan ahead for emergencies. Think carefully. How old are your tires? Are any of your appliances over 10 years old? Most unexpected expenses are not really unexpected: they are just neglected. Plan for emergencies by setting a savings goal equal to at least one month's take-home pay. This is the bare minimum you should have in savings. Ideally, experts suggest setting aside at least three months take-home pay. Individuals with unstable income or income that fluctuates – such

as people who work on commission or have seasonal jobs should set aside six months take-home pay.

**Guest Column**      **Our guest columnist this issue is Robin Landry, FCS agent specializing in nutrition. Robin is housed in Assumption Parish**

### **Shrinking Food Dollars and Inflated Prices**

Food budgets might be tight, but let's face it, breakfast, lunch and dinner must happen. Despite rising food costs, we all need to eat. Because we cannot do without food, higher food costs mean consumers have less money to spend on other things. American families are seeing a rise in staples such as bread, milk, eggs and flour. Rising food costs could pose a greater problem than elevated oil prices. They could cause a multidimensional problem that affects economic growth, social progress and political security around the world.

Food prices have risen at the fastest rate in a decade. The average American household spends three times as much for food as for gasoline. The U. S. Department of Agriculture in April reported that overall food prices rose about 5 percent last year. Egg prices jumped 60 percent from a year ago, pasta product prices rose 30 percent and the price for fruits and vegetables increased 20 percent.

Higher food costs have cut into the flexible income spending that drives the consumer-based U.S. economy. And, because consumer spending accounts for more than two-thirds of all U. S. economic activity, diminished spending in the nonfood sector of the economy could lead to slower growth in those areas. Consumers can expect to continue paying higher food prices, according to many analysts. Several factors contribute to the increase. Among them are oil and the demand for corn and soybeans used to make alternative fuels. In addition, bad weather, strong consumer demand for all types of food and higher energy costs have contributed to the rise. Many families are now being faced with food insecurity. Food insecurity is defined as "the limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways" (American Dietetic Association, 1998).

The United States might control much of the planet's wealth, but more than 10 percent of its households don't always have enough to eat. Food and other items that Americans need daily take a bigger and bigger portion of the family's household budget. Family size, composition and general health of the members are the major driving forces for what items many families purchase. After mandatory needs have been met, food items are generally bought with available money. Shopping skills, amount of time available for shopping and preparing the meal as well as the region in which the family lives also play a part in determining foods that will be purchased. In the United States, consumers have begun scaling down on quality and up on quantity since volume purchases usually mean better unit prices.

Education in food selection and resource management can help families cope with limited food budgets. Family income is almost certainly the most powerful factor that determines what American families can or cannot buy. Consumer experts warn families that companies are continuing to raise the price per ounce of such foods as cereals, and higher prices are not only being seen in the supermarkets but in restaurants as

well. The cost of dining out has risen about 3.5 percent over last year. Learning ways to save money on food purchases can be a considerable advantage to families who are on tight budgets.

Some money-saving tips to consider:

- Buying in bulk (compare price per unit)
- Meatless meals (pasta primavera, beans flavored with meat)
- Cooking at home (fosters savings and good nutrition)
- Cooking more than enough for one meal when something is on sale and then freezing (saves money and time and increases time you can spend with your family)
- Growing home gardens (canning extra and learning to consume more fruits and vegetables as a result)
- Learning to recombine a few basic leftover ingredients (combine leftover rice and vegetables to create a vegetarian stir-fry)
- Using easy recipes with simple ingredients (avoids nonbudgeted spending and wasting food if the family doesn't like the "new" ingredient)
- Buying fruits and vegetables in season or when on sale (using canned or frozen otherwise)
- Replacing soda with water (better for you)
- Shopping sales (plan your menus around what is on sale)
- Buying generic (generic and store brands are often processed at the same plants as name brand products, but are cheaper)
- Brown bagging it at work (costs about one-third the cost of eating at an inexpensive restaurant)
- Not buying what you really don't need (soft drinks, sugary snacks)
- Using coupons (don't allow them to entice you to buy what you don't need)
- Leaving the kids at home (can result in the saving of an average \$6 to \$20 weekly).

### **Everyone is Subject to Severe Weather Damage**

It doesn't matter whether you live in the piney hills, coastal areas or any point in between – all Louisiana residents are subject to the effects of severe weather such as hurricanes, tornadoes, straight-line winds, hail storms and floods. Many inland residents do not adequately prepare for storm disasters, because they think they are too far from the coast to be affected by hurricane winds and waves. However, as a hurricane moves inland and its winds weaken, inland flooding can be destructive and costly. Likewise, many south Louisiana residents brush off the potential damage that can be caused by ice storms and hail damage.

Be certain your home and property are insured before severe weather strikes. Check with your insurance agent to review your flood and homeowners insurance policies and find out exactly what types of damage are covered.

Many Louisianans do not realize that while their homeowners' insurance policy may cover damage from wind or hail, it does not cover damage from floods. To fully protect your home and family, purchase a flood insurance policy through your local company or agent, or contact the National Flood Insurance Program (NFIP – [www.FloodSmart.gov](http://www.FloodSmart.gov)). The NFIP has an arrangement with private insurance companies to sell and service flood insurance policies, but there are limits to this coverage. You can get up to

\$250,000 for your house and \$100,000 for its contents. If you need additional coverage, you can purchase additional flood insurance through private insurers. Regardless of the option you choose, don't wait until a storm is brewing to purchase flood insurance. It may take as long as 30 days after purchase before a flood insurance policy goes into effect. Also, many insurers restrict the sale of flood insurance after a hurricane or tropical storm enters the Gulf of Mexico.

Some homeowners policies may exclude wind and hail damage, especially for property along the coast. If your homeowners policy does not cover wind and hail damage, you may want to purchase supplemental coverage through the Citizens Property Insurance Corporation (<http://www.lacitizens.com>).

Check with your agent to determine if there is a named-storm deductible written into your insurance policy. Many Louisiana insurance companies apply a named-storm deductible to homeowners policies because of the frequency of storms in our state. For example, a 2 percent named-storm deductible would require you to pay up to 2 percent of the insured value of your home instead of the normal deductible you pay when you have other types of claims. Some insurers may allow you to "buy back" the named-storm deductible by paying a higher premium.

It is also wise to check your automobile insurance policy. Comprehensive coverage typically pays if a storm or flood damages your car.

Maintain a record of your personal property. Take an itemized inventory of all furnishings, clothing and valuables in case of a claim. List model and serial numbers when appropriate and attach receipts if possible. It is also a good idea to take pictures and/or make a video log of each room and the exterior of your home. The Insurance Information Institute (<http://www.iii.org>), has free home inventory software available online.

Protect important documents. Be sure to keep copies of your insurance policies, your household inventory and other important documents in a secure location like a safe deposit box. Store copies of the important papers in a waterproof box that can be taken with you if you must evacuate. Be sure to include your insurance agent's name and contact information. Consider storing an additional copy of your important papers with an out-of-state or out-of-area family member or friend.

Plan for the worst. Develop a plan of action in case severe weather strikes. Designate two meeting places for your family: a location in your home, in case of flash flooding or other immediate disaster and a location outside your neighborhood if you can not return home. Also, designate an uncluttered, windowless "safe room" in a lower level of your home as a shelter. Conduct tornado drills there each season. In addition, designate an out-of-state contact that everyone should "check-in with" in case family members are separated. It is often easier to call out of state during a disaster.

Reference: Louisiana Department of Insurance  
Jeanette Tucker, Ph.D., extension specialist, resource management

Financial records are a vital part of your life. A "system" for organizing your financial records can save hours of anxious searching, can help preserve peace and harmony in your home and make it easier to cope with emergency situations.

When preparing your family disaster plan, don't forget to identify a place to meet and contact numbers.

Identify your evacuation routes and places where your family can go ahead of time. Also, select an out-of-state relative or family friend as a point of contact for your family in case you get separated. Make sure each family member knows two ways to contact that person (phone numbers, address). Having an out of town contact is especially helpful if your family is scattered. The contact becomes the relay point for messages.

Be sure to think about family members who may have special needs when you develop the plan. Someone may need a cane for walking or a wheelchair. For others, eyeglasses may be essential. In some cases, special medical equipment or medicines are important to remember in planning. Don't forget to keep prescriptions refilled, and check with your doctor about access to prescriptions if needed. National chains will usually fill prescriptions from their other stores but that isn't always the case. If you have pets, plan for their safety as well. Remember, if you have to evacuate to a public shelter, you may not be able to bring them with you.

Rebecca White, Ph.D. extension specialist

### **Kids Can Help Their Family Prepare for Disasters**

Still don't have a family disaster kit? Then now is the time to do it. Parents can include their children to help assemble it. People, including children, cope best with disaster when they work together to prepare for emergencies and disasters. All family members should know what to do in the event of a hurricane or other emergency.

In addition to the recommended essential supplies, let your children choose several items to include for entertainment. Depending on the age of the children, the items might include things like small card games, puzzle books, or paper and colored pencils. Items should be light weight in case the kit has to be carried any distance and not sensitive to heat – thus no crayons or candy bars.

Having a Family Disaster Supply Kit ready in the event of a disaster is a proactive way to teach your children about family safety and may give your child some sense of comfort and control. For a more detailed list of supplies check out the web site [www.lsuagcenter.com](http://www.lsuagcenter.com)

Rebecca White, Ph.D., extension specialist

### **Family Resiliency Keys to Getting Through Crises**

Disasters or crises, whether experienced by an individual or a community, affect the family unit as a whole. It is the family's reaction to the event or events that determines resiliency. Following the devastation of hurricanes Katrina and Rita, a flurry of researchers descended on Louisiana residents to determine how families handled the aftermath of hurricanes. Louisiana families are known for their closeness and sense of unity. The traits that are typically associated with strong families are what helped them cope with the disasters caused by the hurricanes. Strong, resilient families had, among other characteristics, good communication and family togetherness that often improved after the crises. They had social as well as economic resources. More often than not, the social resources were more important than economic resources when it came to getting back into their homes. Families and neighbors helped each other get homes, clean away debris and provide conversation and comfort to each other. Collaborative problem solving, that is, everyone in the family working together to solve tribulations,

was an important dimension in resilient families. Predictably, spirituality and a positive outlook were viewed as crucial to families' abilities to recover after the storms. Sharing duties with family members also was noted as helpful in a family's resiliency as was the ability to make meaning of the situation, flexibility in dealing with problems and attempts to return to routines as soon as possible. Children who communicated with their parents or caregivers and were able to ask questions and express their concerns fared better than children of the same age who drew their own conclusions about the storms without any input from adults and those who tried to keep their feelings in check.

The conclusions drawn by the research on families who experienced the hurricanes were that strong Louisiana families talked to one another, including the children, had a positive outlook, helped each other through the hard times, made many decisions as a family, were spiritual and trusted that they were there for each other. These characteristics, however, had not developed overnight; they were nurtured from the very beginning. We build these skills when we ask our children how they enjoyed their day or talk to our spouses about decisions on what color to paint the family room. We work on our social resources when we help each other with household tasks or take a pie over to the neighbor's house for a barbecue. We learn to trust when we are sad and a family member tries to make things better for us.

Diane Sasser, PhD, CFLE, Professor/Specialist, Family and Child Development

### **Children's Health**

If you have major responsibility for a grandchild who needs health insurance, consider looking into **LaChip**. Louisiana Children's Health Insurance Program doesn't consider grandparents or step-parents income when calculating eligibility. The program is designed for moderate- to low-income working families who may not have other options for their children. Eligibility is determined by the parents' income and number of children. Income is capped at 200 percent of poverty, which is currently about \$3,534 per month for a family of four. Coverage is for 12 months and must be renewed every year. If the family income goes up, the child is still covered for the remaining months of eligibility. There are no enrollment fees, no premiums, no copayments and no deductibles.

It is much more efficient in the long run to provide comprehensive preventive medical care than to treat illnesses or disabilities later on that could have been prevented. It is hoped with LaChip that parents or caretakers will see that their children receive the recommended wellness checkups as well as follow through with any necessary treatments.

Applications are currently available in English, Spanish and Vietnamese. You can apply or renew online at <http://www.dhh.louisiana.gov/offices/?ID=11>

### **Back to the Books**

Back-to-school time can be expensive, especially if several children are in the family. In addition, many organizations hold school supply drives in the fall, which may mean some extra purchases for donations. Begin to stock up now for supplies you know you'll need. Most of the local stores have school supply lists early in the summer that include specifics by grade. Don't forget to stock up on the supplies you'll need at home. Purchasing extra poster board and other supplies now can save a late-night trip for an

overdue assignment later on. Many of the supplies can be purchased in a variety of stores. Watch for sales at drugstores, craft stores and office supply stores. Sale items may actually be cheaper than buying in bulk at a warehouse store since warehouse stores tend to carry more expensive name brands.

Letting children help you purchase school supplies can be a good way for them to learn about planning and making the best purchases. If supplies always just appear, they don't learn to be responsible for their materials. On a day when you have a little more time for your shopping trip, talk with your child about their supply list. Go through ads together. Even young children can recognize pictures of items in the ads. Have your child pick out three or four items from the list they want to purchase and, depending on their age, compare prices, talk about types of stores or whatever is appropriate. At the store, help them compare prices, count the number of items in a package or talk about how they will use the item. You may not have the time or patience to purchase all the supplies with so much "help" but you will be teaching your child about a lot of things.

- Don't forget to budget for periodic expenses such as gifts, school clothes, dues, holidays and other expenses that only occur a few times a year. These are often budget busters!
- When developing your spending plan, always include savings as an expense category. This is often referred to as "Paying Yourself First."

### **Mow Safely**

Young children love to "help" their parents or grandparents mow grass or work around the yard. The U.S. Products Safety Commission, however, reports that 400,000 people are treated in emergency rooms each year for injuries relating to lawn and garden tools. Garden tractors and riding lawn mowers accounted for 20,000 injuries and 75 deaths. Although it may seem cute for grandpa to hold his grandchild on his lap while mowing, it can be dangerous. Likewise, children and adults should not be in the vicinity of someone mowing. Rocks, sticks and other debris can be hurled with dangerous force from a mower. And, as much as we love our flip flops, they should not be worn for yard work. Sturdier shoes reduce stubbed toes, scratches and injury from dropped objects and insect bites. Reference: Think Safe. Think Family, May 2008, Safety Council.

### **Are You Thinking Santa?**

It may be too hot to think about your fireplace but come the first cool snap you may want to light a fire. If you burn wood regularly, it's important to have your chimney cleaned and inspected periodically. Creosote and other particulates can build up inside and catch fire. A bird's nest can block the opening enough to cause smoke damage inside the house. And don't be tempted to gather up all the broken limbs from summer storms to use in your fireplace. Soft woods like pine leave resins that build up leading to chimney fires. Green wood may produce more smoke than heat. It's better to cut or purchase wood such as red or white oak specifically for burning. If you will be cutting your own do it now so it can be drying.

And yes, it's almost too late to be early! While cooling off from outside chores, take a few minutes to think about your holiday list. Dividing up purchases is both easier on the



Contact your local AgCenter office for additional information.  
Amy Juneau or/and Nikki LeMaire (337-332-2181);

Visit our Web Site:  
[www.lsuagcenter.com](http://www.lsuagcenter.com)