



NCCE-Onslow County Center  
Onslow County Multipurpose Complex  
4024 Richlands Hwy  
Jacksonville, NC 28540  
910-455-5873  
910-455-0977 FAX  
<http://www.ces.ncsu.edu/onslow/>

# FACES

(Family and Consumer Education Supplement)

## February 2007

---

### DISSOLVE HOLIDAY DEBT

---

I bet by now you have started receiving bills for all of those credit cards purchases you made as you prepared for the holidays. It usually takes the average credit card user four to five months to pay off holiday credit card debt. Buying presents, having special dinners and parties and traveling to visit relatives can all add up to increasing debt. Looming in the back of your mind may be the thought “how much did I spend this year?”

Before you start hyperventilating and beating yourself up for going over budget, relax and commit yourself to trimming post-holiday debt with these easy steps.

*Step 1: Open your bills when they come in.*

It's tempting to let the mail pile up when all it contains is bad news. But whatever satisfaction you might get from avoiding your bills will vanish if you miss a payment and are slapped with late fees and a hiked-up interest rate. As the post-holiday bills come rolling in, assess when the totals are due, how many credit cards you have, the percentage rates for each, as well as the minimum amount due.

*Step 2: Call your credit card company for lower interest rates.*

If you have cards with interest rates higher than 12 percent, call customer service and ask to have your rate reduced by a couple of percentage points. Don't be intimidated: you're asking for something that is very much within your rights as a cardholders. If you have a good credit history, most card companies want your business and may reward you by lowering your rate. But you have to ask.

*Step 3: Focus on paying off the card with the highest rate.*

The bill with the highest interest rate is your most expensive debt. Paying it off will save you quite a bit in interest payments in the long run. Rank your credit card bills in order of interest rate, highest to lowest. For the time being, set aside the bill at the top of your list.



Decide to pay the minimum balance on the rest of your cards, and then out the maximum you can possibly afford against the card with the highest rate.

Use this technique until you've paid off the first card on your list, and then apply your money on the next and next, until you've paid them off. You'll be surprised at how easy it is to pay down your debt this way. But this only works if you do not add to your current debt by using your cards.

Step 4: Make some tough decisions.

Stop using credit cards right away.

If money's really tight, consider taking a part-time job until the debt is paid down. You may even have to tap your savings and apply some of that money toward your debts. But never deplete your savings; in fact you should have over six months worth of salary sitting in your savings.

To help speed up debt reduction consider giving up one or more luxuries, such as eating out, manicure or pedicure, cable TV for a few months, and this list could go on.

Experian, one of the three major credit bureaus, reports the average consumer is nearly \$12,000 in the red-not counting mortgage debt. As the new year approaches, now is a good time to make that resolution to eliminate your debts and to make a plan for next year's holidays so you won't overspend and have to manage another holiday debt.

For more information concerning this matter, please contact us at the North Carolina Cooperative Extension office, here in Onslow County 910-455-5873.

---

## E-Conservation

---

### **TAX TIME: GOT TAX CREDITS?**

The 2005 Energy Policy Act qualifies homeowners for a tax credit that encourages energy-efficient improvements to a home's exterior (windows, doors, insulation) and to its heating, air conditioning, and ventilation (HVAC) and water heating equipment. Qualifying measures must be applied to the homeowner's main home in the United States between January 1, 2006, and December 31, 2007. This one-time program offers homeowners up to a 10 percent credit or \$500 for the two years combined.

### **STAY WARM AND SAVE ENERGY**

A cozy home is also a less expensive home when insulation is doing its job. A well-insulated home acts much like a blanket – keeping warm conditioned air in. Heat naturally moves from warmer to cooler spaces, so in winter months, indoor air flows toward unheated spaces (such as a garage), and in summer months, the unheated outdoor air flows toward a home's cooled interior.

“Space conditioning” (heating and cooling) accounts for 50 to 70 percent of a homeowner's utility bill. Unless your home was constructed with energy efficiency in mind, adding insulation can likely reduce your heating and cooling costs. You can install insulation yourself if your home's structural framing is accessible, or you can hire an insulation contractor. Either way, it's important to choose the appropriate insulation and to ensure that it is properly installed.

### ***Priorities when insulating***

Make sure the attic is insulated to recommended levels. Ensure that areas under floors are insulated to recommended levels, especially those floors over

unheated areas. Whether you're building a home or updating an older one, insulate the exterior walls according to recommended levels for *new* homes.

Before installing any insulation, ensure that leaks and gaps are sealed. Installing insulation over gaps could hide them and render them inaccessible. A few places to look for leaks include top openings of interior partition wall cavities, around the chimney, and around the attic trap door or entry door.

In addition, you must ensure that your home has adequate ventilation before installing insulation. Ventilation ensures moisture control (prevention of mold and mildew build-up) as well as air quality.

### ***Buying insulation***

Insulation is rated according to thermal resistance (resistance to heat flow), which is called R-value. Higher R-values indicate more effective insulation. The effectiveness of insulation depends greatly on its installation – for example, compressed insulation will not deliver its full R-value. A qualified home energy auditor can help determine necessary R-value, how much insulation exists in a home, and how much insulation is needed.

The amount of new or additional insulation you purchase will vary greatly depending on your home, your needs and budget, and existing insulation. Improvement in a home's insulation can result in energy savings, cost savings for the homeowner, and increased market value for the home.

## **LIGHTING**

How much could you save by changing a few light bulbs around your house?

Because lighting consumes about 11 percent of our home energy costs, the savings could really add up. Energy-efficient lighting options are plentiful,

attractive, cost-effective, and they fit existing fixtures.

When replacing bulbs, look for the Energy Star logo, which identifies products that meet strict energy efficiency guidelines, set by the EPA and US Department of Energy. The two main options for energy-efficient lighting are compact fluorescent (CFLs) and solid state.

### ***Compact fluorescent bulbs***

Energy Star-qualified CFLs can last up to 10 times longer than a standard incandescent bulb and use only one-third of the energy. (Only 10 percent of the energy consumed by incandescent bulbs produces light; the remainder is wasted as heat.) Replacing one-quarter of your home's bulbs with CFLs can save you about half of the cost of your lighting bill. While compact fluorescent bulbs are more expensive than incandescents, their long life and energy savings may justify the higher initial cost: a single bulb can save \$30-\$60 over its lifetime. Choose a CFL that offers the same light output (lumens) as the bulb you are replacing.

CFLs are quite different than fluorescents of the past. They do not flicker or buzz, and the color of the light emitted ranges from cool (blue-ish) to warm (yellow-ish, similar to an incandescent bulb). Warmer-toned CFLs work well in overhead fixtures in the main areas of a home, while cooler-toned bulbs provide good task lighting. CFLs work with new or existing indoor and outdoor fixtures. If a light fixture is connected to a 3 way switch or dimmer switch, choose a CFL specifically labeled for this purpose. Also, for recessed fixtures, it is better to use a 'reflector' CFL.

### ***Solid state or LED lighting***

Also available now are solid state (SSL) or LED (light-emitting diode) lighting. Advantages of LED lights over

incandescents are energy efficiency, savings on maintenance, durability, and impact resistance. Research has already improved the efficacy of white LEDs to approximately 50 lumens per watt, almost four times more efficient than incandescents.

While there are benefits to using SSLs, some LED lights have a low light output (lumens per watt) and can cost more than traditional sources. But sometimes other features of LEDs are more important and therefore worth the extra cost. For example, outdoor lighting benefits from the durability of solid-state lighting, which can also be powered by solar energy. Likewise, the longevity of LED lights will benefit lighting that stays on constantly, or is installed in hard-to-reach places. Savings on maintenance and energy costs in these cases can be significant.

Similar to some CFLs, white LED lights produce a cooler, blue-ish glow, as compared to the warmer glow of an incandescent with yellow undertones. Warmer-toned LED lights are available, but they offer less light per watt of energy consumed.

### **PROGRAMMABLE THERMOSTATS SAVE DOLLARS**

Being careful about your home's temperature can offer major utility cost savings. Setting your thermostat a few degrees cooler at night and while you're away in the winter, and setting it a few degrees warmer at those same times in the summer, could save you 5 to 15 percent of your annual energy costs.

Programmable or automatic thermostats can do much of that temperature regulation for you. This type of thermostat ensures the home's temperature rises and drops as needed, as opposed to relying on human memory. These thermostats can store

multiple times and temperatures, repeat settings as needed, and offer a manual override of the settings.

There are five different types of programmable thermostats, including mechanical and digital units. Be sure to research the types available and those that will work with your existing heating and cooling system(s) before purchasing. Chart a schedule for your home over the course of a week – at what times are family members at home and awake? These usage patterns will help determine the best type of automatic thermostat for your home.

### **Changed Behaviors = Less Energy Use**

Change or clean filters on your hvac system when dirty.  
Clean around air registers as needed. Make sure that furniture does not block airflow from supply and to return vents.

Keep supply vents open.

Use kitchen and bathroom ventilation wisely. Use these fans only when needed and turn them off as soon as their job is done. The fans provide ventilation and excess moisture removal, but they also pull conditioned air out of a house quickly.

During the heating season, keep shades and draperies open on the south-facing window during the day to allow sunlight to enter your home, and giving you benefits from solar heating. Close them at night to keep the warmth inside.

### **FAST FACT**

In 1980, the average new refrigerator used 1,278 kilowatt-hours per year.

Today, there are full-size, automatic-defrost refrigerator freezers available that use less than 400 kilowatt-hours per year. (Source: Steven Nadel, American Council for an Energy-Efficient Economy)

---

## Don't Let Stains Be the Third Wheel

*Tips for on-the-spot stain treatments*

---

It's Valentine dinner for two with the ambience that romance requires; glowing candles, sparkling champagne, delicious food, immaculate table linens and the perfect companion.

But even in the most ideal setting, accidents happen. If you let them, spills and mishaps can crash the party and spoil the mood. A better strategy would be to treat them as the unwanted third wheels they are -and give them the boot as quickly as possible.

### On the Spot

Before the evening begins, tuck a welcome companion in your purse or pocket.

- **Stain pens.** No bigger than a permanent marker, stain pens are specially formulated to remove stains the instant they occur. They're particularly effective in removing coffee, tea, wine, chocolate and tomato-based stains, but generally don't work well on greasy stains.
- **Stain wipes.** These are available individually packaged, so they're easy to transport. They're generally safe to use on colorfast, washable and dry cleanable fabrics. If you're unsure whether the fabric is colorfast, test the wipe first in an inconspicuous place, such as a seam allowance or inside the hem. If color comes off on the wipe, don't use it on the stain.

### After the Fact

If the stain requires at-home treatment, Nancy Bock, Vice President of Education at The Soap and Detergent Association, tells you how to kiss those stains goodbye.

**Wine (including champagne):** Sponge or soak the stain in cool water. Pre-treat with a liquid laundry detergent or pre-wash stain remover. Launder using chlorine bleach, if safe for the fabric, or oxygen bleach.

**Chocolate:** Pre-wash in warm water with a product containing enzymes, or treat with a pre-wash stain remover. Launder. If the stain remains, rewash using chlorine bleach, if safe for the fabric or oxygen bleach.

**Candle wax:** Scrape off the surface wax with a dull knife. Place the stain between clean paper towels and press with a warm iron. Repeat, replacing the paper towels frequently to absorb more wax and to avoid transferring the stain. When no more wax is absorbed, place the stain face down on clean paper towels and sponge with a pre-wash stain remover. Blot dry, and then launder. If the stain remains, rewash using chlorine bleach, if safe for the fabric, or oxygen bleach.

**Lipstick:** Pre-treat with a liquid laundry detergent or stain remover, and then wash in warm water. If the stain remains, rewash using chlorine bleach, if safe for the fabric, or oxygen bleach.

---

## Rx for Winter Wear

*Tips for cleaning and organizing coats, scarves, gloves and boots*

---

Take inventory. Do you really need all those scarves and gloves? Are there orphan mittens that need to be separated from the pack? Set them aside and if their mates don't show up by the end of the season, toss them away. Hint: if you have children, visit the lost-and-found box at their school. You may be astounded at what you find!

Get a peg up. Getting kids to hang their

coats in the closet can be a losing battle. Plus, you don't want wet coats crammed in next to dry ones. Pegs are easy for everyone to use and provide space for garments to air out and thoroughly dry. Be sure some of the pegs are installed at child-friendly heights.

Divide and conquer. Do everyone's winter accessories get all jumbled together? How about some canvas bags, one for each family member and clearly labeled with his/her name? Hang the bags on pegs. If they're wet, hats and scarves can hang on the peg until dry; then it's into their owner's bag. Mittens and gloves too!

Bin there. Bins are another way to store gloves, scarves and hats. People are more likely to use them if there's no lid to open and close. Clear plastic bins or wire baskets let you easily see what's inside – particularly useful when you have to grab and go!

Clean up. Hats, mittens and scarves should be washed frequently during the season. Read and follow manufacturer's instruction on the care labels. If the care labels have disappeared (as frequently happens on mittens), machine wash in cold water on the gentle cycle and line dry.

Coat check. For coats and jackets, a mid-season cleaning is a good idea, even if you can't see the dirt. Read and follow the manufacturer's instructions in the care labels. "Dry clean only" garments go to the dry-cleaners. For washable garments, check the pockets, zip the zippers and close the hook-and-loop fasteners so they don't catch bits of lint and thread during laundering – or snag other fabrics.

Boot camp. A boot scraper by the door prevents dirt and grime from being tracked inside. A boot tray is a good way to give wet boots a place to dry without having

water puddle up the floor.

---

## **Super Healthy Super Bowl Snacks**

---

Sunday, February 4, 2007 will be the date of Super Bowl XLI.

Enjoying the big game doesn't mean you have to subject your body to big weight gain or greasy snacks. There are easy ways to add a bit of health to your hearty celebration, and if your guests knew, they'd appreciate it.

Start the snack table off with low-fat chips and dips. Baked potato chips save on fat grams, and you may even sneak in some fruit with apple chips. Raw vegetables are low-calorie and easy to prepare ahead of time. Offer a festive fruit salad made of blueberries, grapes, honeydew, strawberries, watermelon and bananas. Keep a pitcher of water handy to rehydrate the parched throats of your cheering guests without overloading on sugar, caffeine or alcohol. Aside from low-fat versions of fan favorites such as cheese, consider saving calories and fat by baking, grilling or broiling Buffalo chicken wings instead of deep-frying them. You can lose a lot of grease without losing taste or appeal.

Prepare your own salsa with organic vegetables and buy lean cuts of meat for your main dishes. For those bent on "traditional" snacks, also provide popcorn and pretzels to give your guests healthy alternatives.

Try these recipes, if you don't tell them they're part of the healthy alternatives, they'll never know.



## Spicy Taco Dip

### Ingredients:

*1 cup plain yogurt  
3 tablespoons tomato paste  
1 teaspoon chopped peeled onion  
3/4 teaspoon dry mustard  
1/4 teaspoon chili powder*

### Directions:

*Combine yogurt and tomato paste; blend well. Mix in onion, dry mustard and chili powder. Refrigerate until ready to serve. Recipe makes eight servings.*

*Nutrition Information per Serving:*

*Calories: 25, Total Fat 0.5g, Saturated Fat 0g, Cholesterol 0mg, Sodium 25mg, Carbohydrates 3g, Dietary Fiber 0g*

## Taco Chips

### Ingredients:

*12 corn tortillas  
1 tablespoon garlic powder  
1 tablespoon onion powder  
1 tablespoon chili powder  
1 teaspoon cayenne pepper*

### Directions:

*Preheat oven to 400°F. Combine garlic powder, onion powder, chili powder and cayenne pepper; transfer to a large, shallow rimmed plate. Spray each tortilla with vegetable cooking spray. Dredge each tortilla through the spice mixture, then cut into eight pie-shaped pieces (a pizza wheel works well for this). Place on a baking sheet and cook for seven minutes on each side. Remove from oven and serve warm. To reduce fat content even further, brush the tortillas with lightly beaten egg whites rather than spraying them with cooking spray. Recipe makes eight servings.*

*Nutrition Information per Serving:*

*Calories: 100  
Total Fat 1g, Saturated Fat 0g,  
Cholesterol 0mg, Sodium 75mg,  
Carbohydrates 20g, Dietary Fiber 3g*

---

## Healthy Head to Toe Ears

---

Your ears require very little maintenance. However, since you only have two of them, here are two very important things you can do to protect and keep them healthy:

First, NEVER use cotton swabs in your ears! Your mother knew what she was talking about when she told you never to put anything smaller than your elbow in your ear. If you are seeking to rid your ears of waxy build-up, don't be tempted to reach for a cotton swab. Cerumen, or ear wax, is natural, lubricates the ear canal, catches dirt particles, and naturally moves itself and debris to the outside. If you remove the cerumen, your ears will most likely become itchy. Using cotton swabs in the ear canal can push the wax deep into the canal creating even more difficult removal, the swab can scratch the canal resulting in possible infection, tear the skin of the canal, or even perforate or tear the ear drum.

### The Safely clean the way:

*Clean the cerumen from the outer ear canal with a moist washcloth wrapped around your finger. Provided there is not a perforation or hole in the ear drum, limited use of wax removal drops or hydrogen peroxide in the ear as well as allowing warm shower water to enter the canal will help soften and remove the wax.*

*If the wax does not come out of your ear easily, see your physician.*

Next, avoid loud sounds. Exposure to loud music, fireworks, firearms, motorcycles, aircraft, power tools, and other sources of loud sound may cause permanent nerve-type hearing loss - even with one exposure! Tinnitus, or ringing in the ear, often accompanies such loss and is also often permanent. When exposed to loud noise, always wear adequate approved ear protection. Tinnitus often is due to hearing

loss, especially in the high notes. Hearing your own pulse may indicate a more serious problem, including a blood vessel tumor. See an otolaryngologist for evaluation and treatment.

Robin Taylor  
Extension Agent  
Family & Consumer Science

Peggie L. Garner  
Onslow County Extension Director

**Happy Valentine's Day,  
February 14th!**



North Carolina Cooperative Extension  
North Carolina State University  
Onslow County Center  
4024 Richlands Hwy  
Jacksonville, North Carolina 28540  
NON-PROFIT

## **Spotlight for February 2007**

NC Cooperative Extension Welcomes  
*"Ana Rosa Reyes"*

Hello, my name is Ana Rosa Reyes. I'm the new Assistant with CYFAR (Children Youth & Family at Risk) Family Consumer Science Educational Programs here in Onslow County. I'm glad to be the Assistant for this Program to help improve the lives the Latino families who live in Onslow County.

I was born and raised in Guadalajara, Mexico (Spanish is my native language). I have been living in Onslow County for 17 years, raised three children along with two grandchildren. I've been in the United States for 25 years. In my spare time, I'm taking care of my children, but also manage to have time to do my favorite hobbies like, dancing, bowling, and exercise. I look forward to working with the Cooperative Extension family and making a difference for Onslow County.

If I can be of any assistance to you, please give me a call at 910-455-5873.