GET AS MUCH AS $4,500 TO BUY A NEW, FUEL-EFFICIENT CAR

An act signed into law on June 24, 2009 may make this the best time to buy a new car – all while saving money, reducing greenhouse gases and oil dependence, and increasing energy sustainability.

The Consumer Assistance to Re-cycle and Save Act of 2009 directed the National Highway Traffic Safety Administration (NHTSA) to set up a program to make it easier for consumers to purchase an environmentally friendly vehicle. That program, called the Car Allowance Rebate System (CARS), issues a credit toward the purchase of a new, more fuel-efficient vehicle from a participating dealer when you trade in a less fuel-efficient one.

Here are the basics:

• The amount of the credit is $3,500 or $4,500 and generally depends on the type of vehicle you purchase and the difference in fuel economy between the purchased vehicle and the trade-in vehicle.
• Your trade-in vehicle must be less than 25 years old.
• The rebate is good for the purchase or lease of new vehicles only.
• Generally, trade-in vehicles must get 18 miles per gallon (MPG) or less.
• Trade-in vehicles must be registered and insured continuously for the full year preceding the trade-in.
• You don’t need a voucher. Participating dealers will apply the credit at the time of purchase.
• The vehicle you trade is required to be destroyed, and the value you negotiate with the dealer is not likely to exceed its scrap value. The law requires the dealer to disclose an estimate of this value to you.
• The program runs through November 1, 2009 or when the funds ($1 billion) are exhausted, whichever comes first.
While CARS officially begins on July 1, 2009 interested consumers may want to wait until July 24, 2009. At that point, NHTSA will have all the detailed provisions in place (visit www.cars.gov for updates).

**And don’t forget:** You can combine this rebate with other state and federal incentives, such as the hybrid vehicle credit. Visit www.fueleconomy.gov for more information.

Save even more money by getting your loan at Local Government Federal Credit Union (LGFCU), which you are eligible to join if you are a North Carolina local government employee. LGFCU car loans feature a current fixed rate of 5.75 percent, terms up to 72 months, 100 percent financing and no prepayment penalties. If it’s a green car, as determined by the U.S. Department of Energy (published at www.fueleconomy.gov), you will receive a rate 1 percent lower than the current rate.

For more information, visit www.lgfcu.org, or call 888-732-8562 or stop by your nearest branch.

*Article provided by Local Government Federal Credit Union.*

**Rearing Responsible Children**

In helping children grow, parents try to instill many values among their children. One of the most important values and life lessons is responsibility. Responsibility helps a child grow emotionally and physically. Building responsibility helps build upon a child’s self-esteem, behavior and communication skills, to name a few. In learning how to handle situations, take on tasks, and complete jobs, one is modeling the ideal portrayal of responsibility.

**Achieving Responsibility**

- Allow your children the opportunity to independently accomplish a task, rather than finishing it for them. Some parents feel that their children are unable to complete a task. The truth is that they will become unable to do so, if their parents don’t give them the chance to learn and master certain skills.
- Anticipate that it will take some time to teach children responsibility. The best time to instill responsibility in your child is when there are fewer pressures and urgent commitments. Rushing a child will not get the lesson done quickly. It will only make the child feel discouraged, self-conscious and uncooperative.
- Ask, rather than demand, that your child do something. Invite your child to take part in certain household activities, like washing the dishes. By accomplishing this task together you will have the opportunity to gradually teach your child. This will enable him to take on the task himself.
- Initiate consequences when a job is not done, rather than just nagging a child to get it done. Consequences show a child the importance of completing a task. Example: When children do not pick up their dirty clothes around their room and/or house, take the
clothes they leave laying around and store them in the garage. Children will then begin to realize that in order to have clean clothes they will need to take on the responsibility of taking care of their clothes.

Help your child become more responsible by:
- Giving him the chance to take on responsibility.
- Dividing a task into smaller segments and then teaching them one by one, until the child reaches the point when he can handle the task himself.
- Initiating a list in order to organize responsibilities, and having him keep a personal list.
- Acknowledging your child’s responsibility.
- Letting your child learn from his accomplishments and failures.
- Showing confidence in his ability to do what is responsible.
- Providing positive encouragement and independence, in response to their positive actions.

Disaster

A disaster is an event that causes serious loss, destruction, hardship, unhappiness or death. Disasters are at most times unpredictable, yet not unexpected. Once a disaster happens, the time to prepare is gone and all you can do is cope. During the first few hours or days following a disaster, essential services may not be obtainable. People must be ready for anything and to act on their own. Being prepared for a disaster is everyone’s job. Every business, organization, association, agency, neighborhood and citizen should be prepared for any possible disaster.

The unpredictable can happen at any time and at any place. For example: you could be shopping, working out, on vacation or at school. Most of the time you will be at or near either your work, home or car. Prepare for the unpredictable by preparing a supply kit for each location.

Create A Disaster Supplies Kit

Food
- Canned goods: ready to eat soups, meats, veggies and fruit.
- Staples: sugar, salt & pepper.
- Freeze dried or dehydrated foods.
- Foods for infants, elderly person or persons on special diets.
- Vitamins.
- Pet foods (as needed).

Water
- One gallon per person per day (two quarts for drinking and two quarts for food preparation/sanitation)
- Keep at least a three-day supply of water for each person (store water in plastic containers such as soft drink bottles).

Sanitation
- Toilet paper and moistened towelettes.
- Soap and/or liquid detergent.
- Disinfectant.
- Feminine hygiene items.
- Garbage bags (can be used as toilet liners or as protective wear).
- Toothbrush, toothpaste and a disposable razor.
- Household chlorine bleach.
First aid supplies
• Aspirin or ibuprofen, anti-diarrhea medication, antacid and laxative.
• Sterile adhesive bandages, gauze pads, roller bandages and adhesive tape.
• Scissors, tweezers, needles and safety pins.
• Latex gloves.
• Thermometer.
• Antiseptic and soap.

Tools and other Supplies
• Multi-function pocket tool or knife, pliers and shut-off wrench.
• Fire extinguisher (small canister, ABC type).
• Plastic tarp and a nylon rope.
• Duct tape.
• Battery-operated radio (extra batteries).
• Flashlight (extra batteries), waterproof matches or lighter.
• Compass, whistle and map of the area.
• Needles and thread.
• Pencil and note pad.
• Blankets and sleeping bags.

*Don’t forget to rotate food and water items every six months.

Prepare A Family Disaster Plan
A few tips on how to plan ahead:

Contact your local American Red Cross
Find out what types of disasters are most likely to occur in your community and how to prepare for them.

Hold a family meeting
This is an opportunity for all family members to discuss the types of disasters that could occur, how you should prepare for them and how to respond.

Practice and maintain your family disaster plan
This will allow for all family members to remember what to do if and when a disaster strikes.

August – More Simple Ways to Lose Weight

- Bake or broil fish.
- Walk instead of sitting around.
- Eat sweet foods in small amounts.
- Take your dog on longer walks.
- Drink lots of water.
- Cut back on added fats or oils in cooking or spreads.
- Walk the beach instead of sunbathing.
- Walk to a co-worker’s desk instead of emailing or calling them.
- Carry your groceries instead of pushing a cart.
- Use a snow shovel instead of a snow blower.
- Cut high calorie foods like cheese and chocolate into smaller pieces and only eat a few pieces.
- Use nonfat or low-fat sour cream, mayo, sauces, dressings, and other condiments.
- Replace sugar sweetened beverages with water and add a twist of lemon or lime.
- Replace high-saturated fat/high calorie seasonings with herbs grown in a small herb garden in your kitchen window.
- Refrigerate prepared soups before you eat them. As the soup cools, the fat will rise to the top.
Next month 15 more tips!

**Alternative Cleaners**

Safe For You and The Environment

The following are cleaning products that can, quite effectively, replace various chemical ones. While less hazardous, all are not harmless, so exert care when using.

**Toilet Cleaners**

Toilet brush and baking soda or borax; white vinegar soak for tub and sinks.

**Drain Cleaners**

Mechanical snake or plunger; flush weekly with boiling water; ¼ cup baking soda. Also could be used for tub and sinks.

**Drain Freshener**

1 cup baking soda with 1 cup salt. Pour ¼ cup into drain followed by 1 cup vinegar. Wait 30 seconds then add 1 cup hot water. Wait 20 seconds. Rinse with cold water for 1 minute or longer. Store remaining mixture in labeled jar.

**Oven Cleaners**

Wipe oven while still warm; salt spills then scrub with paste made of baking soda and water.

**Bleach**

½ cup white vinegar or baking soda or borax per load of laundry.

**Laundry Detergents**

Use products with low or no phosphates

**Dishwashing Detergents**

1 part borax to 1 part baking soda.

**Roach Control**

Powdered boric acid.

**All-Purpose Cleaners/Disinfectants**

Undiluted white vinegar; ½ cup borax mixed with boiling water.

**Glass Cleaners**

Wash windows with ¼ to ½ cup white vinegar to 1 quart warm water; apply from spray bottle, rub dry with newspaper.

**Fabric Softeners**

1 cup white vinegar or ¼ cup baking soda in final rinse water.

**Air Fresheners**

Open box of baking soda or dish of vanilla; simmer cloves; open windows and use exhaust fans.

**Mothballs**

Cedar chips; lavender flowers, or other aromatic herbs and spices.
Rug and Upholstery Cleaners
Clean immediately with soda water or a paste made from baking soda, then vacuum.

Floor and Furniture Polish
1 part lemon oil or juice, 2 parts olive/vegetable/linseed oil; vegetable oil soap; use toothpaste to remove stains.

Furniture Strippers
Equal parts of boiled linseed oil, turpentine and vinegar with steel wool; sandpaper or heat gun.

Stain/Finishes
Use natural earth pigment finishes or water-based products.

Enamel or Oil-Based Paints
Water-based paints; look for low or no VOC paint. Always use in well-ventilated areas.

Brighten Stainless Cutlery
Polish with cloth soaked in vinegar. Rinse. Buff dry.

Ammonia Cleaner
Ammonia only for glass/mirrors. Sudsy ammonia contains detergent to fight dirt, grime and grease.

Spots on Ceramic Countertops, Floors, Glass Surfaces
Baking soda pasts (baking soda with water).

Cleaning Plastic Upholstery, Hair Brushes, Mini Blinds
Vinegar solution (1/2 white vinegar to 1 gallon of water).

All Purpose Cleaner
1 teaspoon of mild dishwashing detergent; 1 cup lukewarm water. This solution will remove fingerprints from light switches, smudges on doors, etc.

Refrigerator Disinfectant
¾ cup chlorine bleach per 1 gallon or undiluted white vinegar.

Dishwasher Stain Remover
Put powdered lemonade mix in detergent cup and let dishwasher run through its normal cycle. It may take several times if build-up is extensive.

Source: EPA (A Guide To A Healthier Home Environment)

5 Nutrition Tips for Increasing Brain Power

Scientists know that certain nutrients and other key chemical compounds are essential to human brain function. Serious deficiencies in some of these, such as vitamin B12 and iron, can lead to impaired cognitive function due to neurological, or nerve fiber, complications.

So, could careful attention to diet help protect the aging brain from problems with nerve cell signals involved in memory and cognition? A clear-cut answer could greatly affect the 77 million baby boomers who are now facing retirement. Their independence, quality of life, and even economic status will largely be defined by their ability to traffic information signals as they age.

In researching the nutrition-brain connection, new technologies are being used, such as those that take images of the brain or actually count individual brain cells. Behavioral tests that measure motor and cognitive skills—or lack
thereof—are also providing insights. Yet the science of nutrition and brain function is relatively new and evolving. These 5 tips are proven to help our brains function better.

1. **Increase Water Intake** - Given that your brain is about 80 percent water, the first rule of brain nutrition is adequate water to hydrate your brain. Even slight dehydration can raise stress hormones and damage your brain over time. Drink at least 64 ounces of liquid a day. It is best to have your liquids without artificial sweeteners, sugar, caffeine, or alcohol. You can count milk and 100% fruit or vegetable juice as part of your fluid intake. High water content foods such as fruits and vegetables help fight dehydration as well.

2. **Calorie Restriction** - Substantial research in animals and now in humans indicates that a calorie-restricted diet is helpful for brain and life longevity. Eating less helps you live longer. It controls weight; decreases risk for heart disease, cancer, and stroke from obesity - a major risk factor for all of these illnesses; and it triggers certain mechanisms in the body to increase the production of nerve growth factors, which are helpful to the brain. Researchers use the acronym CRON for "calorie restriction with optimal nutrition," so the other part of the story is to make these calories count.

3. **Fish, Fish Oil, Good Fats and Bad Fats** - DHA, one form of omega-3 fatty acids found in fish, makes up a large portion of the gray matter of the brain. The fat in your brain forms cell membranes and plays a vital role in how our cells function. Neurons are also rich in omega-3 fatty acids. DHA is also found in high quantities in the retina, the light-sensitive part of the eye. Research in the last few years has revealed that diets rich in omega-3 fatty acids may help promote a healthy emotional balance and positive mood in later years, possibly because DHA is a main component of the brain's synapses.

4. **Lots of Dietary Antioxidants** - A number of studies have shown that dietary intake of antioxidants from fruits and vegetables significantly reduce the risk of developing cognitive impairment. The research was done because it was theorized that free radical formation plays a major role in the deterioration of the brain with age. When a cell converts oxygen into energy, tiny molecules called free radicals are made. When produced in normal amounts, free radicals work to rid the body of harmful toxins, thereby keeping it healthy. When produced in toxic amounts, free radicals damage the body's cellular machinery, resulting in cell death and tissue damage. This process is called oxidative stress. Vitamin E and Vitamin C and beta carotene inhibit the production of free radicals.


5. **Balance Protein, Good Fats and Carbohydrates** - Watch out for fad diets. The idea of eating protein and fat only, avoiding most grains, fruits and vegetables may be a quick way to lose weight, but it is not a healthy long term way to eat for your body or your brain.
The good thing about the Atkins Diet and its many clones is that they get rid of most of the simple sugars in our diets. Diets high in refined sugars, such as the low fat diets of the past, encourage diabetes, tiredness, and cognitive impairment. Yet, to imply that bacon is a health food and that oranges and carrots are as bad as cake seems silly. More balanced diets make sense from a body and brain perspective. The main principles of these programs are that balance is essential, especially balancing proteins, good fats, and good carbohydrates. Having protein at each meal helps to balance blood sugar levels; adding lean meat, eggs, cheese, soy, or nuts to a snack or meal limits the fast absorption of carbohydrates and prevents the brain fog that goes with eating simple carbohydrates, such as donuts. At each meal or snack, try to get a balance of protein, high fiber carbohydrates, and fat.

The Onslow County Beekeepers Association was organized January 14, 2003 to promote beekeeping and increase the skill level of area beekeepers through cooperation and education. Monthly meetings are held the second Tuesday at 7:00 – 9:00 pm at the Onslow County Multipurpose Complex. Meetings are open to area beekeepers and persons interested in learning about beekeeping. A short course which teaches basic entry level beekeeping skills is conducted at the Multipurpose Complex in November each fall for a nominal fee. Contact the Cooperative Extension office at 455-5873 to enroll for the course. The Onslow County Beekeepers Association maintains an active membership of 40-45 members who are actively involved in promoting beekeeping through area schools, the county fair, festivals and public events. Individuals needing assistance with honeybee swarms or advice on how to deal with honeybees in structures can contact Jeff Morton with the Cooperative Extension office at (910) 455-5873.