Mortgage lenders offer loans to elderly home owners whose original mortgage loans have been paid off. These loans may be touted as a way to consolidate other debits, help grandchildren go to college, or to pay for home improvements, etc. However, unscrupulous lenders may take advantage of elderly homeowners by arranging a loan with high interest rates. They may also include expensive fees for things like credit life insurance or disability insurance, brokerage commissions “points” and origination costs. These are financed as part of the loan so the costs may not be readily apparent to the homeowners.

Loan terms may also include a “balloon payment” so that after just a few years, the entire amount of the mortgage loan is due. Then the leader may offer to refinance the mortgage loan claiming this will make payments easier for the elderly home owners, but the excessive fees will be charged and financed again. This cycle may take place several times, and fees for insurance on the earlier 30-year loans may be refunded or rebated.

The end result is that home owners can quickly lose most of the equity in their homes (a process known as “equity stripping) while continuing to face high payments for what might have originally been a modest mortgage loan.

**Home Inspector Scam**
If you have ever been scammed you often put your guard up to protect yourself from it ever happening again. But we all know it can happen again especially where your home is concerned.

After you've been scammed one or more times. A con artists may send someone to your home pretending to be the quality control inspector. The inspector claims all of the previous repairs were performed incorrectly. He says they need to be re-done before the local building inspector finds out and condemns the home. The “inspector” promises to help you sue the scammers and recoup your money later. He secures permission and funds to do the above “repairs” again.
Always remember to check out home repair individuals before they do any work. Never give all the money up front. Always hold money back until a satisfactory job has been completed.

If you have any questions concerning this article, please feel free to call Peggie Garner at 910-455-5873.

Stress

Stress is not something that occurs outside your body. Stress is not an external event. Rather, stress is a natural physiological change inside your body in response to a perceived threat. One person's stress trigger (stressors) are another person's exciting challenges. Stress that is experienced as desirable is called “eustress”. Stress that is damaging to one's emotional (or physical) health is called “distress.”

Any rapid change can elicit the stress response. Children are rapidly growing to adulthood. With numerous activities, school assignments and various commitments, kids today are becoming increasingly prone to feel inadequate and fear of failure almost always causes them stress. Stress has become a seemingly natural part of everyone's daily life. How we manage (use) our stress response is what is critically important.

What is stress?

Stress is defined your body's attempt to provide instant energy to cope with a perceived danger. This physiological change empowers you to fight, flee or freeze as a method for coping with threatening events. Stress only becomes a problem when it occurs when there is no danger, stays active longer than is needed, or becomes a habitual response to non-threatening life events.

The stress response begins in one's limbic system, which is the part of the brain that controls emotions. When one perceives a situation or event as threatening, the limbic brain sends out signals to all systems in the body to prepare it to “fight, flee or freeze.”

The response that is the opposite of the stress response is called the “relaxation response.” The part of the nervous system controlling the relaxation response is called the “parasympathetic nervous system.” The “sympathetic nervous system” controls the stress response. Eustress aids one to acquire a certain amount of energy in order to boost the performance of any task. Distress tends to break down bodily functions and hinder performance. Effectively managing these two different bodily response is key to maintaining emotional balance and health.

Holiday Accessorizing

The finishing touches on your holiday ensemble can literally make or break your outfit. While it's easy to go overboard with holiday accessories like jingle-bell earrings or ornament-colored bracelets, it's just easy to get a stylish, festive look – even if you have to use old pieces to ring in the New Year. Here are some quick tips to help you look polished and chic for all of your holiday functions.

Shoes: The most popular color for evening shoes is black, with silver following a close second. Shoes can be open or closed toe or open or closed heel, depending on your preference and the style of the outfit. To look taller, avoid ankle straps. To draw attention to your feet, wear eye-catching shoes and keep the rest of your outfit simple. Whatever style you choose, be sure to keep your shoes in the same mood and weight as your outfit. Slinky dresses call for slinky shoes, while heavy fabrics (velvet, leather) call for heavier shoes.
If you'll be wearing a new pair of shoes to a function, break them in before you go. If the soles are slippery, stand in your driveway or on the sidewalk and twist your foot against the ground as if you were extinguishing a cigarette. This will scuff up the bottoms enough to give you a little traction. Make sure your shoes are comfortable. Nothing will spoil your party mood faster than standing for hours in shoes that pinch or bind.

**Hosiery:** Even evening hosiery should be sheer and may include embellishments like seams, rhinestones, and embroidery. If you opt for such details, choose a simple dress style to avoid competing for attention with your legs. Time honored guidelines for hosiery include:

1. Keep it in the same color base as your garment.

2. To look taller and trimmer, go monochromatic by matching the color tone of your hosiery to your shoes and hem.

3. With neutral-colored skirt or pants, match all three color elements.


5. Keep leg coverings in the same mood and weight as your shoes.

Should you or shouldn't you wear hosiery with an evening gown and sandals? There are some purists who instantly say, “no way!” but being grounded in reality and knowing that all legs are not created equal, here's what experts suggest:

- If it's warm outside, you have beautiful legs, skip the hose.

- If it's cold out, you have legs that look better with hose than without, or unattractive feet wear hosiery.

**Handbag:** Evening bags should be small and delicate with only enough room for your money, keys, lipstick, and tissue. Like everything else mentioned, it should be in the same tone as the rest of your ensemble, and compliment your outfit. Pearled, rhinestone, satin, and velvet clutches have been popular for years, and are a good investment. With care, they will last for many years.

**Jewelry:** This is the time of year to pull out your “good” jewelry. Make sure it's clean and that all the clasps are strong and in good repair before your big night on the town. Intricate evening clothes call for simple or no jewelry. Elaborate jewelry calls for simple but elegant evening clothes. If you have beautiful jewels, wear them. Just make sure they don't compete with your clothes for attention.

Adding snappy accessories needn't be a challenge. Just remember to keep it simple and elegant and you'll turn heads wherever you go.

---

**Keep the Holidays Happy, Put Food Safety First!**

**Clean Up**

- Thoroughly wash your hands with soap and water for a full 20 seconds before and after handling raw products.

- Use plastic or other non-porous cutting boards. Cutting boards should be run through the dishwasher or washed with soap and hot water after each use.
Combat Cross-Contamination

- Use one cutting board for raw meat products and another one for salads and other ready-to-eat foods or wash cutting boards in between each use.

- Never place cooked food on a plate that previously held raw meat, poultry or seafood unless the plate has been washed.

- Don't spread bacteria with dirty sponges, dishcloths or towels. Bacteria thrive in the moist areas of these items where bits of food may also exist. Use paper towels or freshly cleaned sponges or cloths and soap and hot water to clean food preparation surfaces.

Cook Safely

- Use a food thermometer to make sure foods are cooked to a safe internal temperature.

- Don't use recipes in which eggs remain raw or only partially cooked.

- When microwaving, make sure there are no cold spots in food (where bacteria can survive). For best results, cover, stir and rotate food for even cooking.

- When reheating sauces, soups and gravies, bring them to a boil. Heat other leftovers thoroughly to 165°F.

Chill Thoroughly

- Make sure the refrigerator temperature is 40°F or below and 0°F or below in the freezer.

- Refrigerate or freeze perishables, prepared foods and leftovers within 2 hours.

- Never defrost or marinate food at room temperature. Use the refrigerator. Or, thaw in the microwave, if you'll be cooking the food immediately.

- Divide large amounts of leftovers into shallow containers for quick cooling in the refrigerator.

- Don't over-stuff the refrigerator. Cold air must circulate to keep food safe.

If you have any questions concerning either of these articles, please feel free to contact Robin Seitz at 910-455-5873.

Whipped Sweet Potatoes with Apples

Sweet potatoes are rich in cancer fighting antioxidants, but their natural rich taste is often overwhelmed by butter, cream and sugary ingredients. To heighten the sweet potato's flavor and sweetness this recipe adds an apple, which contain quercetin, an especially powerful antioxidant, to boost health protection.

To boost their natural sweetness without over reliance on extra sweeteners, bake sweet potatoes before using them in a traditional holiday dish. This technique greatly intensifies their sweetness, and very little extra is needed as a result. The following recipe uses pure maple syrup, which packs more sweetness per ounce than table sugar or marshmallows, and adds extra richness despite the small amount used. I also substitute fat free butter flavored spread for butter or margarine.
• 3 1/2 pounds sweet potatoes, about 6 medium
• 2 Tbsp. plus 2 tsp. Fat free butter flavored spread
• 2 Tbsp. pure, maple syrup
• 1 golden delicious apple

Preheat oven to 400 degrees. Spray an 8 inch square baking dish with cooking spray and set aside.

Bake yams until soft, 40 to 60 minutes, depending on size. Peel yams as soon as they are cool enough to handle. Place yams in a food processor or large bowl.

Add 2 tablespoons butter flavored spread and maple syrup to hot yams. Process to puree, or mash with a fork, until yams are smooth. Season to taste with salt and pepper. Spread yams into prepared baking dish, making an even layer.

Peel, halve and core apple. Place each half cut-side down on a cutting board and cut it crosswise into thin slices. Arrange slices in overlapping rows to cover yams. Melt 2 teaspoons butter flavored spread in a cup in the microwave. Brush apples lightly with the melted spread.

Bake uncovered until yams are heated through and apples have softened, 25 to 30 minutes. Serve warm or at room temperature.

Makes 8 1/2 cup servings, each containing 234 calories and 3 grams of fat.

---

**Gift Cards**

As the holidays approach, the topic of gift cards seems to always come up. Despite the naysayers, people in general seem to love gift cards. Last year, gift cards were the second most popular gift to give (According to December 2007 issue of Consumer Reports Money Adviser); listed as the number one gift women wanted to receive (number three on the list of men). A Get Rich Slowly blog post outlines a growing concern of people and gift cards – what to do when stores go broke.

An AP article from earlier this year estimates that over $75 million in gift cards are at risk of becoming worthless pieces of plastic this year (from store and restaurant closings). Kwame Kuaday, the author of GiftCardBlogger.com, a blog about gift cards, offers helpful suggestions if you find yourself in such a predicament:

• **Get on the phone.** Call the nearest store to find if they are still accepting gift cards. Some, like Linens’n Things, can continue to redeem gift cards by protecting the bankruptcy court.

• **If they are accepting, use immediately.** They may not redeem for full value (i.e., Sharper Image customer that received 50% of value), but something is better than nothing. If they are not accepting gift cards, you can hope for:

• **Competition.** Do a google search to find out if competitors are running special promotions targeting gift card holders of the bankrupt company. For example, when Bennigans went out of business, Texas Roadhouse offered a promotion where holders of
Bennigan's gift cards could exchange them for a free entree certificate that was good for any item on their menu. It is not an uncommon strategy to try to 'lure' new customers.

- **Take them to court.** Obviously you are low on the totem pole (essentially treated as an unsecured creditor) in the courts eyes. While odds are slim, it is your right (to take them to court).

- **Go to the government.** This would be a good strategy, if the gift cards held are from local, small business. In this instance, contact your State Attorney General. Recently in St. Louis, a local spa (Spa 151) went out of business leaving several hundred gift card holders with worthless gift cards. More then 300 consumers filed complaints with the Attorney Generals office. The Missouri AG was able to get the former spa owners to pay over $100,000 to redeem the cards and certificates.

- **The best offense.** The last piece of advice offered is to be proactive. You don't need to be a financial analyst to know if a company is struggling. Store closings and layoffs are clear signs of a company that is having issues. The example he shared was Circuit City – a company that has shed thousands of employees, hundreds of stores, and has a stock price today of 26 cents.

---

**Spotlight for December**

**Holiday Safety Tips**

The holidays are an exciting time of year for everyone, here are some tips to help ensure a safe holiday season.

**Trees**
- When purchasing an artificial tree, look for the label "Fire Resistant."
- When purchasing a live tree always check for freshness. A fresh tree is less of a fire hazard. Fresh trees are green, with needles that are hard to pull from branches and do not break easily. The trunk should be sticky with resin.
- When setting up a tree at home, cut a few inches off the trunk of your tree to expose fresh wood. This allows for better water absorption. Be sure to keep the stand filled with water, heated rooms can dry live trees out rapidly.
- Place trees away from fireplaces, radiators or portable heaters, out of walkways, and don't allow it to block doorways.

**Lights**
- Make sure all lights you use outdoors have been certified for outdoor use. Plug all outdoor electric decorations into circuits with ground fault circuit interrupters.
- Check all tree lights—even if they are new to make sure all the bulbs are working and that there are no frayed wires or loose connections.
- Turn off all lights when you go to bed or leave the house.

**Decorations**
- Use only non-combustible or flame-resistant materials to trim a tree. Choose tinsel or artificial icicles of plastic or nonleaded metals.
- Never use lighted candles on a tree or near other evergreens. Use non-flammable holders, and place candles where they won’t fall down.
•In homes with small children, take care to avoid decorations that are sharp or breakable, keep trimmings with small removable parts out of the reach of children. Avoid trimmings that resemble candy or food that may tempt a child to eat them.
•Remove wrapping paper, bags, ribbons and bows from tree and fireplace areas after gifts are opened. These items can pose suffocation and choking hazards to a small child, or can cause a fire if near flame.

Toy Safety
•Select toys to suit the age, abilities, skills and interest level of the receiver. Toys that are too advanced may pose safety hazards.
•To prevent burns and electrical shocks don't give children, under age ten, a toy that must be plugged into an electrical outlet.
•Strings and ribbons that are more than 12 inches in length could be a strangulation hazard. Remove them from toys before giving them to young children.

Visiting
•When traveling in the car make sure everyone is buckled up, and stays that way.
•Remember that homes you visit may not be childproofed. Watch for danger spots.
•Traveling, visiting, getting presents, shopping, etc., can all increase a child's stress levels. Stick to children's usual eating and sleeping schedules as much as possible to help you and them enjoy the holidays and reduce stress.

Fireplaces
•Before lighting any fire, remove all greens, boughs, papers, and other decorations from fireplace area. Make sure the flue is open.
•Do not burn wrapping papers in the fireplace they ignite suddenly and burn intensely.

Pets
•People food is not good for pets it can cause gastrointestinal upset. Do not give poultry bones to your pets, they can splinter and cause severe injury. Onions can be toxic to both dogs and cats. Chocolate can cause a fatal heart attack if ingested in large doses.
•During the holidays, pets may not understand why their usually quiet home is full of people and noise. Provide pets with a quiet place to retreat to help them be more at ease. Also, keep an eye on pets when doors are opening and closing frequently, upset pets may slip out in the commotion.
•Decorations usually mean extra cords and plugs -- tempting "chew toys" for pets. Take an extra minute or two during decorating to tape down or cover cords.
•Anchoring the top of the tree to the ceiling with a strong cord will help keep it in place around frolicking pets. Some pets are inclined to eat tinsel hanging from trees -- this can cause an intestinal obstruction – avoid tinsel or keep tinsel decorations high on the tree.
•Mistletoe and holly berries, as well as poinsettia plants can be poisonous to pets. Pine needles can puncture holes in a pet's intestine causing an emergency visit to the vet. Use repellant sprays to keep pets away from areas and objects that may cause them harm.

Have a safe and happy Holiday!

Robin T. Seitz
Extension Agent
Family & Consumer Science

Peggie L. Garner
Onslow County Extension Director