Our eyes are a precious commodity, and such we need to take care of them the best ways we can. One of the most common problems is eye strain. Rest your eyes regularly during periods of close work. Read and follow these tips in order to keep your eyes healthy and in good condition.

1. The most important thing you can do is to have your eyes checked regularly by a professional optometrist. By having regular eye examinations, especially the dilated eye exam, various eye diseases such as myopia, macular degeneration, glaucoma and cataracts can be detected in their early stages of development and treatment can begin in a timely manner. If you accidentally injure one or both of your eyes, or get a foreign object in one or both of them, seek professional assistance immediately.

2. Purchase an effective pair of non-prescription or prescription sunglasses. Always wear sunglasses when you are outside. Your eyes need protection from the sun's harmful ultra-violet rays. And don't be fooled by cloudy days either as the rays are still being emitted from the sun.

3. Wear safety glasses, even if you wear prescription glasses, at all times when you are working around the house doing tasks such as hammering, sawing, sanding, cutting, etc. Wear specially designed goggles when welding, braising, etc. Wear safety glasses even when you are working with cement, mortar, paint, etc., to help keep splashes of chemicals out of your eyes.

4. Pay special attention to all prescriptions your doctor or health-care professional gives you and any effects that you may notice on your vision. Contact your physician right away if you suspect that a new prescription is causing any eye problems such as blurriness, etc. Don't wait to see if the problems clear up on their own.

5. Eat right! Include plenty of fruits and vegetables in your daily diet. Your body needs a variety of vitamins and minerals so it can keep your eyes and vision healthy and fine.
As the new year starts up it is usually the time that everyone starts thinking about New Years resolutions. I have often made numerous resolutions in years past only to break them in the first week. It seems like the more I make the quicker I break them. The problem with resolutions is they are often vague and usually just an idea not a written goal.

I have a project that I am working on for 2007. It goes like this. Each month of this year develop one new habit. Make it simple and doable. At the end of each month decide on a new “habit” for the next month and continue doing the existing habit. At the end of the year 12 habits will be developed. All of these habits will be written down and be simple enough that I can verify if they have been done. Experts say that most actions take at least 21 days to become “habits” so a month should be ample time for it to become routine.

My thought is that this will be much more successful than trying to set numerous goals in January and trying to do all of them in a short period of time. I also think that most of these “habits” will become second nature after a period of time. Time will tell. So far written verification seems to be the key. Diet and exercise goals can be broken down into components and developed over time. One month choose to give up sodas. This alone may save 300-400 calories a day. Later in the year make it a habit to have at least 2 pieces of fruit a day. Simple doable things.

Twelve simple habits over the period of a year… it could be a real adventure.

How about starting today?

---

How Much Are You Really Eating?

The next time you’re having a meal, especially in a restaurant, take a look at the portion sizes.

Can your meat fit in the palm of your hand or is it hanging off the plate. And speaking of the plate, can you see any of it?

If you’re like most Americans, you suffer from “portion distortion.” Over the past two decades, our nation’s meals have expanded; and so too have our waistlines. People may be counting calories, carbohydrates or fat grams, but they’re not measuring portions.

“Research proves that large portion sizes lead to overeating,” says Carolyn Dunn, Ph.D., Nutrition Specialist with the NC Cooperative Extension Service.

**How big is big?**

Nutritionists compared the standard portion serving sizes of those commonly found in stores and restaurants with serving sizes recommended by the Food Guide Pyramid.

Here’s what they found:

- **Cookies as much as 7 times the recommended serving size.**
- **Cooked pasta nearly 5 times the recommended serving size.**
- **Muffins weighing in at over 3 times the recommended serving size.**

**Portions vs. Serving Size**

To better track the amount of food you eat, it’s important to know the difference between portions and serving size.

A portion is your preference: the amount of food you choose to eat. There is no
standard portion size and no single right or wrong portion size. A toddler’s portion will be much smaller than a teens portion.

A serving is a standard amount used to help give advice about how much to eat. Servings don’t measure calories; they identify an amount.

---

**Heating with Propane: Tips for Saving Money and Energy**

Propane can heat up a lot more than hot dogs and hamburgers on the Fourth of July – many Americans rely on this abundant energy source to heat their homes. Residential and commercial customers account for about 45 percent of propane used in the United States. Fifty-seven percent of these households rely on propane as their primary source of home heating.

A cleaner burning fuel, propane is a by-product of natural gas and crude oil refining. After propane is refined, it is delivered to customers in (compressed) liquid form, but converts to gas when it is released to produce heat. Propane gas is colorless and odorless, but refiners add a recognizable odor so that leaks can be detected easily.

To ensure you're making the most of your energy dollar, the following tips can help you save money and energy this winter:

- Take advantage of the equal payment plans offered by many gas utilities. These plans average a home’s heating bills for the year, enabling the utility to charge a consistent amount each month. That consistent amount covers the winter months, when bills are typically higher and summer months when bills are generally lower. Your local gas provider can provide you with information on these programs.

- Have your furnace and gas appliances serviced annually by a qualified contractor to ensure safety and maximum energy efficiency. Consider having a qualified professional perform a home energy audit to determine your home’s energy efficiency. Make certain appliances are always operated according to the manufacturer’s specifications and local codes.

- Install a carbon monoxide detector. Any home with a combustion-burning appliance – such as a gas furnace, gas water heater, etc., should also have this device. A carbon monoxide detector will not save energy, but can save your life by warning you and your family if carbon monoxide levels in your home become dangerous.

- Hire a trained professional to perform any air sealing (caulking, weather stripping, etc.). Improper air sealing can cause back drafting in combustion appliances, leading to serious health and safety hazards. Trained professionals will seal air leaks properly and then test verify that fuel burning appliances are operating safely after the sealing has been performed.

- Change or clean filters on the furnace according to the manufacturer’s recommendations.

- Clean around warm-air registers as needed.
Set your thermostat as low as is comfortable to you and your family.

Put on your favorite sweater, use throw blankets and wear heavier socks to stay comfortable when you reduce the thermostat setting.

Place furniture against inside walls. You’re less likely to feel cool drafts if you’re not sitting next to the outside walls.

Install a programmable thermostat and set it to accurately follow your family’s normal routine. A programmable thermostat allows you to adjust the times and temperature settings of your furnace according to a pre-set schedule. For example it can be set to lower the temperature of the home while you are sleeping or are at work, and then increase the temperature when you wake or return home.

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 warm air out of a household quickly.

Purchase inexpensive, pre-cut insulation gaskets and seal out the cold air entering your home through electrical switches and outlet plates, particularly on outside walls.

Ensure that your attic and crawlspace or basement have recommended levels of insulation. Add insulation as needed. If you need to know how much insulation you need, visit [http://www.ornl.gov/sci/roofs+walls/insulation/ins_05.html](http://www.ornl.gov/sci/roofs+walls/insulation/ins_05.html) and enter your zip code.

Use draperies, awnings, blinds or shutters on all windows to lessen the loss of heat through the glass. In winter, on southern facing windows, keep window coverings open on sunny days to let the sun’s warmth in and close them at night to insulate against cold outside air.

For more energy conservation tips for your home, contact Peggie Garner at (910-455-5873) North Carolina Cooperative Extension Center with Onslow County.

---

**Mailbox Overflowing with Credit Card Offers?**

**Pre-qualified credit card offers**

Be aware that “pre-qualified” does not mean you are or will be approved to open an account. The credit card companies purchase from the credit reporting agencies a list of addresses for consumers who meet certain specifications; such as, whether or not you regularly carry a balance on your existing credit accounts.

The lender has not had the opportunity to look at your credit report and does not have your employment and income details. Therefore, the lender is only inviting you to apply for an account after which your creditworthiness will be determined.

**Pre-approved credit card offers**

Be aware that pre-approved offers can result in denial of credit. Generally, a pre-approved offer requires only your acceptance in writing or verbally.
However, the provisions of the Fair Credit Reporting Act (FCRA) make it even harder to determine if an offer is truly a pre-approved offer.

This act specifically allows a lender offering a pre-approved card to verify that you meet the issuer’s criteria after acceptance. The issuer is not required to disclose that they will re-verify your status or employment. So, even with a pre-approved solicitation, you can be rejected if there have been changes in your financial picture.

*Pre-approved "up to" a specified credit limit.* Many pre-approved credit card solicitations will state that you may qualify for credit "up to" a certain credit limit. Once you respond to the solicitation, the credit card issuer will review your credit history to determine your credit limit, which might be significantly less than what you expect based on the solicitation.

**Before you apply for an account, consider:**

Your current income and expense levels. Is it likely that you will be able to limit your charges to a dollar amount that can be paid in full when the bill arrives? Will you be tempted to make only the minimum payment and increase your household debt level?

Your current debt load. If the current minimum payment on all accounts is equal to or greater than 20% of your take-home pay, then you are probably better off not opening another account. (Sum of minimum payments/take-home pay = percentage in decimal form or multiply by 100 for the percentage).

Your current payment history. If the payment has been late on some or all of your existing accounts it is likely the credit card company will see you as a high-risk customer. As a result, the lender may either charge a very high interest rate or decline to open an account.

The account interest rate. Ignore the introductory rate and look at the rate that takes effect after the introductory period expires. High interest rates make it difficult to pay-off the account because most of the payment goes to interest and leaves very few dollars to pay down the original purchase. When accounts are not paid in full each month, variable interest rates impair your ability to plan since the payment amount can dramatically change with increases in the account interest rate.

The payment calculation method. Avoid accounts with a two-cycle method; this procedure charges interest against the average of the balances for a two month billing period. You will pay the most interest on an account that calculates interest using the two-cycle method. Look for an account that charges interest only on the current month’s balance. This way, if you pay your account in full each month you will not pay any interest charges.

Shopping for a better card on your own. If you decide that opening a credit card account fits with your family’s financial plans, do some comparative shopping. Credit Unions often offer attractive credit products for its membership. There are frequently several Credit
Unions in a community and you may be eligible to join. Also check with the banks or other financial institutions with which you currently do business. In addition, you can search for credit cards with low interest rates by visiting www.cardweb.com. Enter the “Consumer Services” section and select “Find a Card,” then click “Low Rate (ranked by APR).”

January Spotlight
Onslow County
Master Gardener Volunteer Program

The Master Gardener Volunteer Program is a joint endeavor of the North Carolina Cooperative Extension Service and volunteers who wish to learn how to be better gardeners and help other gardeners by sharing their knowledge. The program is designed to recruit and train volunteers to help meet the educational needs of the citizens of Onslow County.

The term ‘gardening’ is used in a broad sense. It includes, vegetables, fruits, lawn grasses, shrubs, flowers and trees. The training focuses on developing diagnostic skills for insects and diseases of plants. Classes are also given on landscaping for water quality, soils, composting, propagation, wildlife control and much, much more!

As a Master Gardener, you will receive 40 hours of intensive horticultural training.

After graduation you will be expected to provide an equivalent amount of volunteer work in the community. Examples of the types of activities that you can choose to perform are: answering homeowner inquires at the Extension Office; mailing out information bulletins to homeowners, conducting plant clinics, working with elementary school children on special horticultural projects, talking to Garden Clubs, advising on community beautification projects and writing newsletter articles.

The volunteer work is fun and interesting, and you will not be required to do anything with which you are not comfortable. Master Gardeners make ‘friends for life’ and enjoy working and learning together.

The 2007 Master Gardener course will begin February 13th and end April 5th. Classes normally will be taught Tuesday and Thursday mornings from 9:00 – Noon. Cost for the course is $75.00, which includes a comprehensive Master Gardener Manual that you keep.

If you would be interested in receiving an application for the 2007 course, please call the North Carolina Cooperative Extension – Onslow County Center at (910) 455-5873, and leave your name, address and phone number. Enrollment will be limited, so inquire early.

Robin Taylor
Extension Agent
Family & Consumer Science

Peggie L. Garner
Onslow County Extension Director

Wishing you a Happy New Year!