North Carolina's senior citizens are a great resource for our state, and all our lives have been enriched by their contributions. Our seniors have earned our respect and gratitude.

Unfortunately, criminals know that some seniors may be vulnerable to being "conned" or manipulated into surrendering their hard-earned cash. They target our loved ones with a seemingly endless variety of frauds, scams and questionable business practices. They try to take advantage of seniors' trusting nature, sympathy or financial status. In some instances they try to capitalize on a senior's faltering memory or on a senior's diminished capacity to make good decisions.

The Consumer Protection Division of my office assists seniors who have been victimized. But knowledge is the best defense against these crimes, so we also work to prevent seniors from becoming victims in the first place. We also track the various frauds and scams that are in use, and this document lists many of the methods currently being used against our seniors. Please use this information to educate yourself and your loved ones about these threats to their financial security and peace of mind. And remember, there are some basic rules that can help to protect any consumer, young or old.

- **Protect your numbers:** Never give out Social Security number, credit card or bank account number to a person who contacts you by phone or mail.

- **Don't pay money “up front”:** In order to get a loan or to collect a prize. It's illegal to require such a payment. (And if someone says you've won a lottery or sweepstakes that you don't recall entering, they are trying to “win the lottery” by pulling a scam on you!)

- **Be wary of door-to-door “contractors”** and others offering home repair services.

- **Avoid get-rich-quick schemes:** If something sounds too good to be true, it probably is.
Becoming a parent creates and requires a complete transformation of one's lifestyle. Physical, mental, emotional, financial and social adjustments must be made. These modifications not only impact parents, they also affect the new child, who enters the world totally dependent on parents for his/her own vital need fulfillment. All of these lifestyle alterations are balanced by the priceless benefits of having a child and evolving from a couple into a complete family. Parental demands and responsibilities however, are even greater when the parents themselves are still adolescents.

**Relationships** - Before starting a family, teenage parents need to consider well the outcome of their relationship. Bringing a new life into their relationship requires much thought, planning and anticipation of consequences. The process should never be rushed.

**Residence** - More people require more living space. Housing costs are high and may be unavailable for teens who have lower income. Teens may find it difficult (if not impossible) to acquire appropriate and adequate housing.

**Knowledge of Parenting** – Teenagers are still in the process of maturing themselves. During a time when they are developing into adults, teenagers with a child need to begin learning about how to become effective parents and care for a life other than their own . . . the life of their baby.

**The way People React** – Most teens are unaware of (or are in the process of learning) the skills necessary to effectively manage money. Budgeting, avoiding debt, wisely using credit and saving money become necessities in a teen parent's lifestyle. Due to their lower income, developing their financial management skills may be especially difficult.

**Educational/Employment** - Some teens may decide to continue their education. Some may enter the workforce. Some may attempt both. Whatever their decision, teenage parents need to think first about the care and health of the baby, and make the choices that will work best in their individual situation.

In order to adequately prepare for a child, the above change in lifestyle are not the only changes that will need to occur.

**Teen mothers need to:** Seek prenatal care at an early period of their pregnancy, because teenage pregnancies are usually problematic.

Sleep enough for both them and their baby.

Exercise, according to their physician's recommendations, in order to maintain their energy, fitness and health.

Eat healthy, nutritious foods.

Avoid dangerous habits (e.g. Smoking, drinking any alcohol, using drugs, etc.). Such habits can result in birth defects and damage the baby's health.

**Teen fathers need to:** Be there for their spouse/partner/girl-friend and support her emotionally.

Actively participate in all parental responsibilities, including: playing/bonding with the baby; making parental decisions; and all changes/adjustments (above) associated with the birth and raising a child.
What's needed:

Babies require regular and consistent physical, emotional and sometimes, medical attention to adequately address their needs.

Physical Needs: Food, clothing, protection, safe environment, exercise, physical contact and rest (sleep).

Emotional Needs: Love, accurate understanding, support, communication, encouragement and relaxed parents.

Medical Needs: Checkups, immunizations, treatment for injury and illness.

In 1999, according to the National Campaign to Prevent Teen Pregnancy, over 7,000 teenage girls in Colorado whose ages ranged from 15 to 19 years old (became pregnant and gave birth). Today, more teenagers are aware of how to avoid becoming pregnant. Clearly, educating teenagers about abstinence and contraception is effective at preventing teenage pregnancies. If however, you are a teen parent or know of someone who is, let them know that there is help available to them. Social service agencies, family planning clinics, health departments and teen parenting programs within a community will assist the teen parent with all of the new changes and responsibilities confronting every teenage parent.

Happy (Healthy) Halloween

With childhood overweight and obesity in the front of all our minds, you may want to consider giving out healthy snacks this year for Halloween instead of the typical candy treat. You may be wondering what are some good options?

Unfortunately, it's no longer proper to give out fresh fruit or homemade snacks, because the children's parents never know if it's safe or coming from a reliable source. Another concern with handing out treats are the children with potential food allergies; it's safest to not give out any foods that might contain peanuts (because many children have severe peanut allergies) and there are many children with allergies to gluten (so no products made with wheat).

Here are some food ideas to put in your trick-or-treaters' bags:

1. Canned fruit. Although it's not the lowest cost item to hand out (a 4-pack of canned fruit can cost $1.00), it is still a healthy and low calorie snack. Buy 4oz. Containers of applesauce, fruit cocktail, peaches, pears . . . you get the picture.

2. 100 calorie snack packs. If you would like to give out a sweet treat that is relatively low in calories, you could give out the 100 calorie packs of cookies, crackers, pudding cups, etc.

3. Hot chocolate packets (think sugar free hot chocolate packets). What a yummy treat if that Halloween night is cool.
4. **Sugar free bubble gum.** Low in calorie and fun to chew.

5. **Sugar free Kool-Aid packets.** Something sweet but low in calories.

6. **Cheese and crackers packets, peanut butter and crackers packets.** Most are usually 200 calories, but do provide some nutrition. Look for the pack of four rather than six crackers.

7. **Crispy rice cereal treats** – although they aren't very nutritious, they are only 100 calories.

8. **Pretzels.**

9. **Individual servings.** Dried fruit (raisins for example).

10. **Cereal.** Single serve cereal packets.

Or, you could bypass snacks altogether and give out something different:

1. **Stickers.**
2. **Fun pencils, pens.**
3. **Small tablets and pens.**
4. **Small coloring books, crayons.**
5. **Small cans of modeling clay.**
6. **Small party favor type toys.**
7. **Toothbrushes.**

Check with your local dollar store for some ideas, as some of these alternatives to food may get expensive, depending on the number of children you expect to knock on your door. Oh, and watch out for lead paint!

Have a Safe and Happy (Healthy) Halloween.

---

**Easy Ways to Stretch Your Wardrobe Budget**

With gas and food prices up and the stock market and exchange rate down, everyone is looking for places to cut back on expenses. Historically, clothing is one of the first places to “get the ax” in hard times. But before you go “cold turkey” on your wardrobe and eliminate clothes shopping completely, remember that dressing appropriately and maintaining a good image can reap huge benefits regardless of the economy. In fact, with unemployment on the rise, honing your skills AND packaging yourself appropriately can mean the difference between a promotion – and a pink slip.

So what are some easy ways to cut back on your clothing budget yet still look great?

**Get Organized and Take Inventory**

Many of us are guilty of buying duplicate tops. Coats or shoes because our closets are such a mess we don't know what they have. So clear the clutter and take inventory, you may be astounded by what you find. If you haven't gone through your closet or dresses drawers in a while, set aside an afternoon or a few weeknights to do it. Keep what fits, mend what needs to be fixed (or get a seamstress to do it), and make a pile of things to sell or give away.

**Wear Old Clothes in New Ways**

Once you know what you want to keep, put them back in your closet with like things together (all jackets together, all skirts together, etc.) by color (all white tops, all blue pants, etc). That way, you create a mini boutique in your closet where you can find things easily. You can also mix-and-match more readily since you know at a glance what you have to work with. Take advantage of that. Pair your old favorites with different pieces to create new ensembles. Just because you
bought a certain top to go with a certain skirt doesn't mean you can't wear it with anything else. Get creative. See an outfit in a magazine you'd love to have? See if you can create a similar look with your EXISTING pieces. It's easy to do when you know what's in your closet.

**Add Accessories**
Another way to give a new look to a favorite is to go through your accessories to see what you have to work with. Add a scarf, try a different belt, revisit your dangle earrings just a little changes can make a big difference.

**Plan Your Purchases**
Once you know what you have, your wardrobe holes will become obvious. Need to add more tops, bottoms or shoes? Put them on your list and fill them in as your budget allows. Don't be distracted by impulse buys. Yes, you may find something on sale that seems too cute to pass up. If it fills a hole in your wardrobe, go for it. But if it doesn't go with anything else in your closet, take a deep breath and leave it at the store. You CAN live without it.

**Shop Sales**
Everyone likes a sale. But you can really make the most of them if you have a wardrobe plan AND you know when your favorite store is likely to put merchandise on sale, like:

**Holidays** – Stores know their traffic is slow around holidays, so they have sales to get people to come in. Upcoming: Veteran's Day, and the big day after Thanksgiving sales.

**End of Season** – Stores need to make space for the new season of merchandise, so they'll discount the current season to get rid of it. Upcoming: October and January.

If you have a department store credit card, they'll often send you notices of upcoming sales or even a few coupons. Make a note if you're in the market for a few items. Why pay full price when you don't have to?

**Shop Consignment**
So if you have high end tastes but a low end budget, try some of the consignment stores in your area, particularly those near the ritziest section of town. You may be surprised by what you can find. The items may have been worn once, or more frequently, not at all.

**Buy Vintage**
Like unusual, one-of-a-kind things? Want to wear something for a special occasion that will be unlike anything else in the room? Want to do it all on a teeny-tiny budget? Then vintage is the way to go. There's a reason why you hear the word “vintage” so much on the red carpet less days because great pieces never go out of style. They just become less popular and less expensive as time goes by. Which means you can buy really pretty things for a little bit of nothing that no one else is likely to have. Use the Internet to take advantage of that. Locate vintage pieces online and learn about designers from different eras. Shop vintage stores. Bid on ebay. Before you know it, you can have a singularly unique wardrobe for a fraction of what your friends paid to dress like everyone else.

**Swap Clothes**
Have clothes that are in good shape that you don't wear? Have friends or relatives that are about the same size as you? Do THEY have clothes they don't wear? Then plan a little get-together to socialize and swap clothes. I know – it sounds kind of weird. But it makes a lot of sense, is very eco-friendly, and can be lots of fun as well.
Check out this resource on how to organize a clothes swap:
http://www.lifeorganizers.com/home/clothesswap.htm

So just because the economy is struggling or you're struggling to get a handle on your expenses is on reason to abandon dressing well or appropriately. You simply have to get more creative and resourceful. These ideas should help get pointed in the right direction.

---

**Pumpkin Chip Cookies**

**Ingredients:**
1 cup Shortening  
¾ Sugar  
1 cup Pumpkin Puree  
1 Egg  
2 cups flour  
1 cup White chocolate chips  
½ Molasses  
1 teaspoon Baking soda  
1 teaspoon Cinnamon  
¼ tsp Nutmeg  
½ tsp salt

**Preparations Directions:**
- Pre-heat over to 375  
- Cream shortening and sugar  
- Mix in pumpkin, egg, and molasses  
- Stir in dry ingredients, spices and chips  
- Drop by the spoonful onto an ungreased baking sheet  
- Bake 10 to 12 minutes

---

Robin Taylor Seitz  
Extension Agent  
Family & Consumer Science

---

**October Spotlight**

By: Diana M.C. Rashash, PhD

**October is Energy Conservation Month!**

Energy. As a nation, the US uses more energy per person than any other nation in the world. We use a lot! How we produce it, what it costs, and what we can do to use less are issues that are becoming increasingly important. They are also tied to another term: sustainable.

“Sustainable energy” refers to the types and amounts of energy that we can reliably produce and use both now and into the future. Currently, only 2.5 percent of electricity in North Carolina is generated using renewable resources. Coal-fired plants generate more than 60 percent of our electricity, with nuclear plants generating roughly another 33 percent of our electricity. The NC State Energy Office website contains additional information (http://www.energync.net/).

On August 20, 2007, the signing of Session Law 2007-397 (Senate Bill 3) made North Carolina the first state in the Southeast to adopt a Renewable Energy and Energy Efficiency Portfolio Standard (REPS). Under this law, investor-owned utilities in North Carolina will be required to meet up to 12.5% of their energy needs through renewable energy resources or energy efficiency measures. Rural electric cooperatives and municipal electric suppliers are subject to a 10% REPS requirement. Renewable resources include wind, solar, geothermal, hydropower (including tides) and biomass.

Please feel free to contact our office (North Carolina Cooperative Extension Center - 910-455-583) for more information.