This month six more money saving tips:

1. **Check expiration dates.** Avoid buying a food that is past its prime. If it's on sale and near its expiration date, use it soon. Example: Avoid dumping a half gallon of soured milk down the drain = Save $2.50.

2. **Small scale experiments.** Before trying a new food, buy the smallest size of package. If your family doesn't like the food, you won't be stuck with a big box of it. Example: Limit your purchase of an exotic spice you discover your family won't eat to a small container = Save $1.50.

3. **Costly convenience foods.** How much time do you really save when you buy a convenience food? It takes just a few seconds to mix your own sugar and cinnamon rather than buying it pre-mixed. Microwaving a bowl of regular oatmeal rather than pouring hot water over a pre-measured packages adds only a few minutes. You're likely to save by cutting fruits and veggies yourself. Plus, the precut ones won't keep as long. Example: Buying a carton of old-fashioned or quick oatmeal that provides 30 servings vs. buying 3 boxes instant oatmeal that contain 10 packets each = Save $5.50.

4. **Staple food stock up.** Invest in staple foods when they're on sale. Buying a boatload of bananas (and other perishable foods) isn't a very good long-term investment. Stocking up on staple items such as reduced-price canned tuna, tomato sauce or mandarin oranges can be. Remember to check expiration dates. Example: Stocking up on 10 cans of food reduced by 20 cents each = Save $2.00.
5. **Bulking up when the price is right and you can use it.** First, do the math and check if you actually do save by buying a larger package. The cost of two foods of the smaller size may be a better price than the larger one. Plus, will you use the food while the flavor is still tasty? Always check it out and if the larger size meets your criteria, go for it! Example: Buying a 5-pound bag of rice instead of a 1-pound bag = Save $1.50.

6. **Store brand savings.** Store brands are comparable in nutrition to name brands. And taste-wise, there may be little difference. In some comparisons, they have been preferred over the name brands. Some store brands may vary more in size, color, or texture than the name brands. However, this may be unimportant, depending on their use. A less than perfect appearing vegetable may be just fine if used in a casserole or soup. Store brands and lower-priced brands tend to be positioned on the middle shelves. Example: Buying just two store brands and saving 50-cents in each= Save $1.00.

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**Controlling Anger**

Anger is a completely normal and usually healthy, human emotion. But, when anger gets out of control it can become destructive. Contrary to popular belief, research has found that allowing anger to go without restraint actually escalates anger and aggression and does nothing to help resolve the problem. We all know that when we lose our temper it scares younger children, can numb older kids into tuning us out and prevents parents from thinking clearly. A better approach is to examine what triggers our anger and develop a strategy to eliminate the problem.

**How to keep your cool**

**Calm down!**
The first step is to slow down and think through your responses. Don't say the first thing that comes into your mind. Take a deep breath and sit down. Your body language will show your child that your goal is not to go to combat, but rather to have a face-to-face discussion.

**Use I-messages.**
A good way to avoid escalating arguments and putting others on the defensive is to discuss your feelings or needs using I-messages. Example: Rather than saying, “You always do this!” or “You're driving me crazy!” try, “I feel frustrated when I see dirty dishes left all over the house, because I worked hard to clean it up this morning. I want you to put your dirty dishes in the dishwasher.” This approach gets your message across without sounding confrontational or condescending and increases the likelihood of getting compliance and cooperation.

**Focus on long-term outcomes.**
Sometimes we overreact to mishaps because we consciously or unconsciously fear the incident is part of a bigger pattern or problem. Example: Your daughter can't find her shoes again, and it's time to get out the door. Your larger concern is that she's not learning to be self-reliant. Yet, sometimes when we're under pressure it's easier for us to just do the task ourselves. Calmly resist the urge to jump in and find her shoes and remind her to become accountable and suffer some unpleasant natural consequences (perhaps by being late for school or a party), she will learn to take responsibility.
Time out for yourself.
If possible, give yourself time to step away from the really tough issues. If you attempt to discipline when you're emotionally charged, you may respond in ways you later regret. Disciplining when you're angry also gives your kids an excuse to tune out and remain angry with you. Let your children know they did something wrong and that you'll discuss it with them very soon, within a half hour with small children, an hour for grade-schoolers and up to 24 hours with teenagers.

Ask your children for help.
Seek your child's help when you lose your temper. Example: The school bus is due to arrive in 10 minutes and your second-grader is still in her pajamas. First, set an example by apologizing for your yelling. Then explain why you are upset and seek her help in finding a solution. Be genuinely curious; ask specific questions, “How do you think you could make sure this doesn't happen again?” If she can't figure it out, give multiple choice solutions. “Do you have too many chores in the morning? Should we select your clothes together the night before?” Help kids learn to identify a problem and a solution. Example “I think you are moving slowly because you didn't get enough sleep last night, so tonight you'll go to bed earlier.”

Develop clear consequences.
Once you've agreed upon a plan, discuss what will happen if your child ignores or defies it. The best consequences have a logical relationship to the behavior. Example: If your child is a dawdler and your patience is wearing thin, try using penalties you've thought up during calm, rational moments. Example: If she's taken too long to get ready for bed, she'll have to skip the bedtime story. By removing activities she enjoys, she will be motivated to comply. Predictable consequences help you keep your sanity and discipline with love and consistency.

Avoid immediate deadlines.
Beware of insisting things be done “now!” Deadlines work best when kids get plenty of advance notice. When you demand immediate compliance, it can backfire and put the kids in control. All they have to do is say “no,” and you become angry. You'll get better results if you first give them a warning. Example: “I need you to be dressed and ready to go in a half-an-hour. I'll remind you to start getting ready in 10 minutes.”

Reward kids for a job well done and try to catch them doing things well. Praise them when they follow through on rules without being reminded.

Discipline
The words punishment and discipline are often used interchangeably, yet each exemplifies a different approach to reaching children appropriate behavior.

The word discipline literally means, “to teach.” A person who is learning is a disciple. Discipline creates a positive learning process for the child. Children learn appropriate behaviors when parents set consistent limits that are enforced by firm kindness.

Discipline teaches children:
- Actions produce consequences.
- Appropriate behavior results in positive consequences.
- Inappropriate behavior results in negative consequences.
- We are all held accountable for our choices.
Parents who render punishments hope that their children will not repeat the misbehavior. The belief behind punishments is that pain must be felt in order for learning to occur. The problem with punishment is that when a child commits subsequent infraction, the severity of the punishment must also increase.

Because the punishment, example: (spanking) is rarely connected to the actual misbehavior (leaving shoes out in rain), the child learns nothing about real-life consequences and grows up without the ability to discipline his or herself. Punishment is experienced externally while discipline is experienced internally.

Punishment teaches children:
- To be afraid or resent authority.
- To lie.
- How to do thing without getting caught.

A First – Year Guide for First Time Homebuyers

With interest rates having dropped to record lows, many Americans are enjoying their first-year of homeownership.

Along with the fun of owning a home, comes a hefty dose of responsibility. These tips will help you manage your newfound obligation and enjoy it.

On time: Be sure to pay your monthly mortgage on time and in full. If mailing the bill is difficult, consider online options or automatic withdrawal from your account.

Insure your future: Be sure you have adequate home insurance. And continue to assess the amount of coverage you have year after year.

Keep it up: Buying a home is one thing, keeping it in great working condition is another. Homes need continual maintenance and repair. If you're interested in doing some of the upkeep yourself, your local library has how-to books to guide you through everything from plumbing to painting. Keep thorough records of everything you do.

Hiring help: First, get several bids. Second, get references. Whether you're having a fence built or your windows cleaned, interview several companies or individuals – then call several people who have used them. You won't regret the extra legwork.

Be neighborly: Be a good neighbor to those around you. Forming a bond, whether a deep friendship or a friendly acquaintance, with those who live around you. Why? First, your efforts will help build your community. Second, there will be many issues over the years you'll need to discuss. Being on good terms will help those discussions be productive and friendly.

Mildew – Prevention in the Home

North Carolinians are familiar with mildew, that thin growth of fungus that grows on many kinds of surfaces. Mildew grows when the spores of molds settle on a welcoming surface. It commonly develops on areas that are damp, warm, poorly ventilated, and dark, and it thrives in warm, humid weather. Bathrooms, closets, basements, and crawl spaces are prime sites. A musty odor often indicates mildew.

Mildew is a greater problem when the weather is warm and the relative humidity is 60 percent or more for several days. It is also a problem when moisture is trapped
in an area in your home. Take special precautions to prevent mildew growth if either of these conditions occur.

Prevent mildew by keeping surfaces dry, clean, and well ventilated. To prevent excess moisture:

- Turn on air conditioners when relative humidity is 50 percent or above. Humidity is given in the weather forecast. Air conditioning helps remove moisture from the air. Make sure air conditioner condensation drains outside and away from the foundation of the house.

- Install sheets of polyethylene in crawl spaces. Open vents in foundation walls. Cover 70 to 80 percent of the ground under the house with 6-mil plastic. Weigh the plastic down along the foundation wall.

- Ventilate the attic. Continuous soffit and ridge vents in combination are recommended. Attic fans may also be used.

- Use ventilating fans in the kitchen and bathrooms. Make sure these fans vent to the outdoors, not to the attic, crawl or living spaces. Run the fans while cooking and bathing, and 15 to 20 minutes after bathing.

- Combustion appliances can contribute to excess moisture in the home. Vent a gas heater or gas logs to the outside using an approved flue.

- Vent clothes dryers to the outside of the house, never to the attic, crawl or living spaces.

- Do not let damp or wet clothes lie around the house.

- Clean or wash clothes before storing. Mildew begins on spots and stains.

- Stretch out a wet shower curtain after every shower.

- When necessary, use chemicals to control humidity by absorbing moisture. Silica gel, activated alumina, and calcium chloride can be purchased in drug stores and department stores. Put in an open box and place in the closet, but keep it out of reach of children.

- Keep closet lights on. A 40 to 60 watt bulb uses a very small amount of electricity.

- Use a dehumidifier. These are especially useful in basement and other naturally cool areas of the house during humid summer months when you may need to run the unit continuously. Make certain that you remove water and clean humidifier daily. Only use a dehumidifier with an Underwriters Laboratories (UL) Seal.

- Wax leather goods. Wax will protect leather from mildew. Spray-on fungicides are also, available for leathers and fabrics. Follow the label instructions.

- Trim shrubs growing close to the house. They often prevent good air circulation and hold dampness.

- Thoroughly remove any mildew from the exterior of a house before repainting. If this is not done, the mildew will grow through the new
paint coat. Scrub the painted surface with a bristle brush or sponge using the following solution: 1/3 cup of household detergent, 1 to 2 quarts of liquid household bleach (5 percent sodium hypochlorite), and 2 to 3 quarts of warm water. This mixture can also be used to remove mildew from naturally finished or unfinished wood.

**Warming:** Do not mix liquid household bleach with ammonia or with any detergents or cleaners containing ammonia. Bleach and ammonia form a lethal gas. Many household cleaners contain ammonia, so be extremely careful what type of cleaner is mixed with bleach.

If mildewed wood is refinished without cleaning the surface, the mildew can grow through the new coating. Then it is usually impossible to control the mildew. The entire paint coat should be stripped, scrubbed with the above solution, rinsed, allowed to dry, treated with a water-repellent preservative, and refinished with mildew-resistant paint.

### How to Remove Mildew from Fabrics

Mildew most often appears on natural fibers, such as cotton, linen, silk and wool. It can actually rot the fabric. Remove mildew spots as soon as they are discovered. To avoid scattering the mildew spores in the house, take the fabric outdoors and brush off all surface mildew. Then sun and air the fabric thoroughly. If spots remain, non-washable articles should be dry cleaned promptly. Washable fabrics should be tested for colored fastness by trying bleach on a seam or hem. Use of the following solutions:

1. Make a mixture of lemon juice and salt. Apply to the stain and leave the fabric in the sun to bleach. Rinse thoroughly and dry.

2. Mix one tablespoon of non-chlorine bleach (sodium perborate bleach) with one pint of water. Use hot water if the fabric can take it; otherwise, use lukewarm water. Sponge and soak the stain with the solution. Leave it in for one-half hour; then rinse well. Repeat the process if the stain is not removed the first time.

3. Dilute household bleach as directed on the container. Dip stains in the solution. Dry. Do not use on silk or wood.

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**Kid First Aid - Treating Common Problems**

**Fevers:** Fevers are the body's natural defense mechanism to fight infection. Although many parents are understandably concerned when their children become ill with fevers, they are actually helpful in ridding the body of excess heat through sweating. When your child has a fever, *don't* overdress him, but *do* keep the room at a comfortable, cooler temperature. Give plenty of liquids to prevent dehydration (water, gelatin and clear soup are best). You may give your child a tepid bath & medication to reduce the fever. Call the doctor when a fever is over 102°F and your child is crying or whining a lot, cries when you touch or move him; or is unable to swallow. Follow your doctor's advice.

**Cuts and scrapes:** If an injury barely breaks the skin, wash the area with soap and water, pat it dry, and apply antibiotic ointment (such as Bacitracin or Neosporin) to prevent infection. Cover with a clean
bandage and change the dressing every day. For deeper wounds, apply direct pressure with sterile gauze or a clean cloth. Elevate the injured limb above the heart to control bleeding. Once the bleeding stops, gently rinse the area with water. Never clean deep gashes and cuts with soap or apply antiseptic, both can damage healthy tissue. Call the doctor if the cut is more than 1/8 inch deep, gaping open, or doesn’t stop bleeding after 5 minutes. Also call if you notice signs of infection (redness, pus, swelling, fever) or if your child isn’t up to date on tetanus shots (given at 2, 4, and 6 months, 15 to 18 months, and 4 to 6 years).

**Sprains:** To reduce swelling, wrap a towel around a bag of ice and leave it on the sore joint for 20 minutes intervals. Wrapping the limb in an Ace bandage and keeping it elevated will also help. Rest the joint if possible. Call the doctor if you suspect a fracture.

September Spotlight

**The Onslow County Fair is Coming to Town**

The Onslow County Fair will be here October 6th, 2008 through Saturday October 11th, 2008. Crafts, sewing items, baked goods, home canned goods are all needed to be judged. Young and old can enter. Entries to be judged can be entered on October 6th from 8:00 am until 4:30 pm. Some flowers entries may be entered the next morning.

Fair books will be available at all branches of the county’s public library or at the Onslow County Extension Office. All entries into the fair for judging have to have been completed within the last year and all participants with items to be entered have to be a resident of Onslow County. A complete listing of all the rules can be found in the fair book. There’s a category for everyone from agricultural exhibits to arts and crafts, to canning and baked goods.

Please join in the fun entering an item or items into the fair. The money awards are not large, but the ribbons are special.

Tuesday, October 7th, a talent show sponsored by 4-H will be held with youth from all parts of the county. Talent goes on parade at 7:00 pm. We need everyone to get involved with the fair to show those that attend all the talent we have in the county.

The price to get in the fair this year will be $5.00. Children under the age of three get in free as well as seniors age 65 and older get in free. Ride tickets will be sold separately on the midway. The fair opens on October 6th at 6:00 pm; Tuesday, October 7th, through Friday October 10th, at 4:00 pm and Saturday, October 11th at 12 noon.

If you have any questions regarding the entries to the fair or a fair booth, please call us at 455-5873.