



MICHIGAN STATE UNIVERSITY  
EXTENSION

Meeting the needs of families  
across the life cycle

## Bringing Knowledge to Life

# Family and Consumer News Notes

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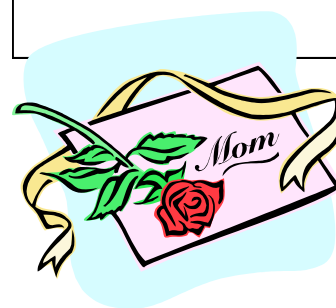
### Did you know?

- There are over 10 million female-owned businesses in America, generating more than \$2.5 trillion in annual revenue.
- Women are starting new companies at twice the rate of men, according to the National Foundation for Women Business Owners.
- Women tend to be better investors than men. According to a recent study by the National Association of Investment Clubs, women's investment clubs outperformed their male counterparts by a wide margin in 9 out of 12 years.
- Women are more likely than men to carry consumer debt but less likely to take on big-ticket debt such as a small business or investment loan according to the Journal of Financial Planning.
- Women live an average of 7 years longer than men so they need 20% more for retirement.
- On average, women earn 25% less than men.
- Women save less than men do for retirement not only because they earn less but because they take time off to raise children or take care of parents. Approximately 11 years more!
- Over 75% of all women are eventually widowed at an average age of 56.
- 87% of the poverty stricken elderly are women.

Women have definite financial needs and must tend to those needs to have a secure financial future. MSU Extension - Hillsdale County and Southern Michigan Bank and Trust are teaming up to provide a financial workshop for women, taught by women. See information on the back of this page for details.

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To Your Good Health,

*Jeannie Nichols*

Jeannie Nichols  
Family and Consumer  
Extension Educator

JN:cas

### MSU Extension- Hillsdale Co.

20 Care Dr., Ste. B  
Hillsdale, MI 49242  
517/439-9301

Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, gender, disability, age, religion, political beliefs, sexual orientation marital status, or family status.

Michigan State University, U.S. Department of Agriculture and counties cooperating. MSU is an affirmative-action equal opportunity employer.

# Money Matters

## A Finance Workshop for Women—Taught by Women

Sponsored by: Michigan State University Extension—Hillsdale Co.  
and  
Southern Michigan Bank and Trust

**Why:** Women have unique financial needs. Statistics show that 85% or more will be on their own financially at sometime.

**Purpose:** This workshop is designed to help you take charge of your future and increase your knowledge of financial matters.

**When:** Wednesday, May 16, 23 and 30, 2007  
5:45 p.m.—7:45 p.m.

**Where:** MSU Extension Conference Room  
20 Care Dr., Hillsdale



**Cost:** \$25.00 per person (includes notebook and light refreshments)

**Contact:** Jeannie Nichols, MSU Extension Educator—Family and Consumer Sciences  
517/439-9301 OR nicho115@msu.edu

Accommodations for persons with disabilities may be requested by calling the MSU Extension Office at 517/439-9301 by May 4 to ensure sufficient time to make arrangements. Requests received after this date will be met when possible.

### Money Matters Registration—May 16, 23 & 30, 2007

Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_

Phone: \_\_\_\_\_

Make check payable to:

**MSU Extension/Hillsdale Co.**

And mail to:

20 Care Dr., Ste. B

Hillsdale, MI 49242

## Curlicue Light Bulbs?



Those curlicue light bulbs you see in the stores are really compact fluorescent lamps, or CFLs. More people now buy them and use them. They use them in place of incandescent light bulbs, the normal, roundish Thomas Edison kind.

CFLs do look like curlicues. Or vanilla soft-serve ice cream cones.

**Why switch?** The U.S. Energy Star program says CFLs use up to 80 percent less electricity than regular bulbs. Lower use means lower bills. Replacing five old bulbs in your house with CFLs would save you about \$60 a year. If every home in America did that, the savings would hit around \$6.5 billion a year. And the nation would cut its output of greenhouse gases (which fuel global climate change) as much as if it got rid of 8 million cars.

**Call it a bright idea!**

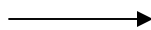
Source: Ohio State University

## Potential Causes of Choking in Children's Food Items



### Food Items:

- **Nuts**, sunflower seeds, pumpkin seeds, etc.
- **Raw vegetables**, such as celery, carrots and peas; whole olives; and cherry tomatoes
- **Hard candy**, lollipops, and cough drops; taffy; marshmallows, caramels, jelly beans
- **Popcorn**
- **Raw, unpeeled fruits slices** such as apples and pears; whole grapes, cherries with pits, dried fruits such as raisins or apricots
- **Chunks of food**, especially meat or poultry; hot dogs or sausages served whole or cut in "coins" cheese cubes
- Spoonful of peanut butter
- **Snack chips**



## Garden Spot

- Q. What can I do to avoid disease problems in my tomato plants?
- A. Use resistant varieties whenever possible, and rotate tomatoes and other closely related crops so they grow in the same part of the garden no more often than every three or four years. Use only healthy-looking transplants, and water at ground level rather than using overhead sprinklers, which wet the foliage. Staying wet for long periods can lead to leaf infections.
- Q. It seems I've had nothing but bad luck trying to grow cauliflower. Sometimes I get no heads; other times, the white part isn't white or doesn't taste good. What am I missing?
- A. Because cauliflower is best if it matures while temperatures are still cool, it should be planted in early spring. The danger of this is that a late freeze can cause plants to fail to form heads. Planting later, you run the risk of exposing the plants to high temperatures, which can cause small leaves to form inside the white part (called the curd) or give the curd a ricey texture. Off colors and flavors are usually caused by exposure to light. Unless you plant a self-blanching or colored variety, you need to gather the leaves loosely around the head when it's about the size of a tennis ball, securing them with a rubber band or a strip of nylon hose. Check the heads regularly and harvest them when they are big enough.
- Q. If my rhubarb plants flower, does that make the stems poisonous?
- A. No, the leaf stalks remain edible. (The leafy portions are always poisonous.) The main reason for removing flower stalks from rhubarb is to prevent the plant from investing its resources in producing flowers, fruits and seeds rather than producing edible stalks or storing carbohydrates for later use.

### Non-Food Items:

- Coins, button-cell batteries
- Buttons (loose as well as those attached to clothing)
- Deflated or broken latex balloons
- Pencils, crayons, and erasers; pen and marker caps
- Rings, earrings
- Nails, screws, staples, safety pins, tacks, etc.
- Small toys, such as tiny figures, balls or marbles, or toys with small parts
- Small rocks
- Damaged or loose nipples on pacifiers or bottles

Food Insight

# Eating Right Is Basic

A free nutrition and cooking program starting  
Tuesday, May 1, 2007



This is a group series of 5 sessions held Tuesdays, **May 1, 8, 15, 21, 28** from **1:30 to 3:30 p.m.**  
at the MSU Extension demonstration kitchen.

At each session tasty, nutritious dishes will be prepared by participants. It will also include:

- Making Healthy Meals
- Food Safety
- Stretching Your Food Dollar
- Meal Planning
- Hints and Tips each week
- And More



Upon completion of the program each participant will receive the  
**Eating Right Is Basic Cookbook** with other weekly handouts.

Seating is limited. Registrations must be in by **12 noon on Monday, April 30<sup>th</sup>**.  
Please fill out the form below and drop off to:

**MSU Extension-Hillsdale County**  
20 Care Drive  
Hillsdale, MI 49242

Or call 439-9301 and ask for Candace Gardiner, Health and Family Nutrition Program Associate  
to reserve your place  
Or email: [gardin19@msu.edu](mailto:gardin19@msu.edu)

Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, gender, disability, age, religion, political beliefs, sexual orientation, marital status, or family status.

Accommodations for person with disabilities may be requested by calling the MSU Extension Office/Hillsdale County by **April 25<sup>th</sup>** to ensure sufficient time to make arrangements. Requests received after this date will be met when possible.

## Eating Right Is Basic Registration

Tuesday, May 1, 8, 15, 21, 28

Name \_\_\_\_\_ Male\_\_ Female\_\_

Address: \_\_\_\_\_ Zipcode \_\_\_\_\_

Phone : ( \_\_\_\_\_ ) \_\_\_\_\_ Do you use a bridge card? ( ) Yes ( ) No  
MSU Extension is unable to provide childcare assistance.

# BETTER KID CARE FOR OUR CHILDREN



The Michigan Better Kid Care (MiBKC) Project is a statewide program that is run by Michigan State University Extension (MSUE) and is funded by the Early Childhood Investment Corporation. The program provides free and accessible training to current and potential regulated and unregulated child care providers as well as parents, substitute parents or any consumer of child care services. The MiBKC vision is that all Michigan children will receive high quality care and education so that they are ready for school and life. Michigan Better Kid Care will accomplish this by ensuring current and new child care providers throughout Michigan will have access to high quality, evidence-based professional development through the MSUE network of county offices.

Professional development services include one-time educational workshops covering topics such as Early Literacy, Nutrition, Childhood obesity issues, Safe Sleep/SIDS and Shaken Baby Syndrome. Counties also offer more intense trainings designed to prepare new child care providers for work in the child care setting and a training specifically targeted towards relative care providers to enhance the care they already offer to children. Counties also have check-out kits on hand for providers to use at their convenience. Two on-line trainings are also available. All standard classes are provided at no charge to child care providers. Each participant will receive completion certificates for all classes attended and are eligible to apply for free continuing education units.

Three one-time educational workshops will be offered at the MSU Extension Office. They include: **“Science, it’s Everywhere”**, Tuesday, May 15 from 6:30–8:30 p.m.; **“Grow Your Kids”** which includes gardening and 5 A Day to be held on Tuesday, August 14 from 6:30–8:30 p.m.; and **“CPR” Recertification** to be held Saturday, Sept. 8, from 9:30 a.m.– Noon. All are free except the CPR recertification. For more information call the MSU Extension Office at 517/439-9301.

## Emergency Tip:

**Charged and Ready.** Keep the toll-free numbers of your utility companies programmed into your cell phone in case of emergencies. Most people have cell phones that are still usable during power outages because they are pre-charged.



## Tidbits for Kids and Adults

- Snakes can’t hear. Instead of ears, they have heat sensors. When they stalk prey such as mice, it’s because they are attracted to the prey’s body heat.
- Guinea pigs purr loudly and march in place when they feel aggressive.
- Cats scratch to mark their territory: glands in the paws secrete a scent that only other cats and dogs can smell. When kitty kneads you as she sits in your lap, she’s claiming you!
- Birds in the wild often mate for life.
- Some fish have swim bladders, a sack that can be filled with gas to keep the fish afloat when not swimming.
- Parrots don’t like to talk in front of strangers.
- Horses sleep less than three hours a night.

Source: Pet Science:50 Puff-fectly Woof-Worthy Activities for You and Your Pets by Veronika Alice Gunter and Rain Newcomb (2006)

We could learn a lot from crayons:  
Some are sharp, some are pretty,  
some are dull, some have weird  
names and all are different  
colors...but they all have to learn  
to live in the same box.

MSU Extension—Hillsdale Co  
20 Care Drive, Suite B  
Hillsdale, MI 49242



## Family and Consumer News Notes

Non Profit Presort  
Standard  
Permit # 455  
Hillsdale, MI

### MSU Extension—Hillsdale County

**Mark R. Williams,**  
County Extension Director/4-H

**Jeannie Nichols,**  
Extension Educator  
Family and Consumer Sciences

**Insa Raymond**  
4-H Youth Development Ext. Educator

**Mike Metzger,**  
Extension Field Crops Agent

**Candace Gardiner,**  
Health and Family Nutrition Program Assoc.

**Jasneet Sharma**  
Extension Land Use Educator

**Carol Spalding,**  
Senior Extension Secretary

**Sally Baxter,**  
Extension Secretary

[www.msue.msu.edu/hillsdale](http://www.msue.msu.edu/hillsdale)

### Manage Backyard Fires

As Michigan homeowners begin early season yard work, debris burning is often part of the routine. If a small backyard fire gets out of hand and starts a wildfire, the homeowner might not only have property damage, but a hefty bill from the local fire department too.

Michigan fire law states that even with a burning permit, residents who burn brush or other materials are responsible for maintaining and controlling their fires.

If homeowners plan to burn, they should check local fire ordinances in their township to see if burning is allowed. Then they must get a burning permit before doing so. For more information on reducing wildfire outbreaks, pick up a copy of “Understanding Wildfire Behavior in Michigan “ (E-2882), at the MSU Extension Office. Or visit [www.msue.msu.edu/emergency](http://www.msue.msu.edu/emergency).