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# THIS 'N THAT

Williams County Extension Homemakers Newsletter  
Family & Community Education

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## TIDBITS

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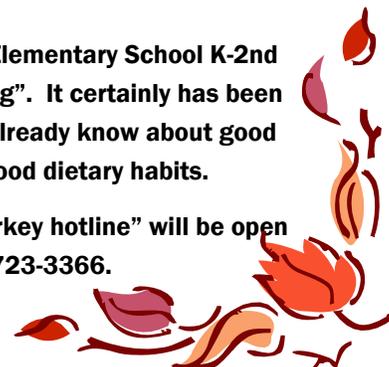
**It looked more like winter than fall last week! Glad the normal weather has returned.**

**As you read this I will be in Fargo for fall conference. We will be back on Friday, the 5th, full of knowledge and new ideas. This will be a busy month for me. I will be in Denver the 15th through the 19th for a Financial Counseling conference, along with three other agents. Thanksgiving will be just around the corner when we return!**

**Heather, FNP Agent, and I have been visiting Hagan Elementary School K-2nd graders with a program called "Food, Fun and Reading". It certainly has been fun! It is surprising how much these young children already know about good nutrition! Let's hope that they continue to practice good dietary habits.**

**Enjoy your Thanksgiving feast and remember the "turkey hotline" will be open and the FDA hotline for non-turkey questions at 888-723-3366.**

*Mary*



## Area Events

- Nov 6 & 7 Sew Exciting Weekend in Sidney call 406-569-2020 for information
- Nov 7  FALL BACK—Daylight Savings Time Ends at 2:00am
- Nov 12 & 13 Tri-County Arts & Craft Sale/Home Show Open House Airport International Inn
- Nov 18 Empty Bowls Fundraiser 5 p.m. to 7 p.m. at Gloria Dei Lutheran Church. You will receive a bowl of soup (keep)
- Nov 25 HAPPY THANKSGIVING
- Nov 27 Light Up Harmon Park Parade & Warm Up After Light Up at the James Memorial

## WILL YOU NEED LONG TERM CARE?

There may come a time when you need to wear diapers, when you start to babble, when you need the keys taken from you, and you can no longer take care of yourself.

This is not very fun to think about, but the good news is that there is something you can do now to prepare for this possibility. It's called Long-Term Care Insurance (LTCI).

LTCI is primarily designed to protect your wealth from potential high costs for long-term care, and give you peace of mind, but it DOES NOT necessarily guarantee better care in the event that you need it. So, if you have assets of under roughly \$100k-\$150K, not including the house, you might not want LTCI because the premiums may be too expensive to afford.

Premiums are based on many factors and can vary from about \$75 to \$450 a month depending on the features of the policy, and the age and the health of the insured. Since many insurance companies have discounts when married couples get policies together, an average couple of roughly 60 years of age could probably get comprehensive partnership policies for a combined total of somewhere around \$400-\$500 a month (which includes inflation protection, and non-forfeiture of benefits), or standard policies for around \$150-\$200 a month.

Let's assume average, comprehensive partnership policies for both of you with a combined cost of \$400 a month. Payments would add up to add up to \$4,800 a year, and \$72,0000 over 15 years. So is LTCI worth it? And what other options are there?

Consider that Medicare covers only temporary LTC needs, and Medicaid can cover long-term care, but it requires that you basically spend down all your cash savings and investments until you reach poverty level. There are some exceptions to this Medicaid rule including a Partnership LTCI Policy feature, and certain automatic spousal exemptions.

Medicaid is designed for low-income, poverty-level individuals, so the program generally requires that you to use up all your assets first, before payments are made on your behalf.

So, here are the hard questions: Do you plan on paying for long-term care out of your own pockets if it's necessary, or do you pay \$4,800 a year to have much of this financial risk covered by an insurance policy financial risk covered by an insurance policy? It's a tough question, and one that you and your spouse need to discuss and agree upon. You should look into specific policies and get exact prices, which might affect your decision, the numbers referred to previously are just estimates.

SOURCE: *Idaho's Two Cent Tips*, University of Idaho Extension

- Two-thirds of people over 65 will need some form of long term care in their remaining life (including nursing home, home care, or assisted living).
- 44% of people age 65 are expected to enter a nursing home at least once in their lifetime.
- Approximately 25% of people age 65 will stay in a nursing home for over a year..

## WARM UP AFTER LIGHT UP Christmas From the Kitchen



November 26  
2:00 to 4:00 pm  
Local Pianist

6:30 to 8:30 pm  
Entertainment by WSC Community Strings

Come and enjoy the music, treats and holiday décor!



James Memorial Art Center

## FOOD PRODUCT DATING

I recently had a phone call from a resident who was cleaning out a cupboard in an elderly relative's home. She asked how long various food products are safe. During our conversation, she said she was going to go home and check out her own cupboards, too. We should all do that once in awhile.

How long you can store a food product depends on several factors: the type of food, length of time the food sat on the store shelf before you bought it, the temperature of the food while it was in the store, its packaging, how efficiently your refrigerator or freezer runs, and the temperature in your cupboards.

While you can't control all these factors, there are some precautions you can take. For example, always read the package labels and buy the products with the most distant expiration dates. When you're shopping, buy perishable foods, like meats, last. In fact, you may want to organize your shopping list so your perishables are at the bottom. At home, put purchase dates on packaging and rotate your food supplies on a regular basis. Be sure to always use the "first in first out" rule.

Manufacturer's dates may be confusing. The sell-by date is meant for the store. The use-by date is a quality date. It's the last date recommended for use of the product while it is at peak quality. The food may be safe to eat, but the texture and even the nutritional value may decline through time.

Acidic foods, such as commercially canned fruits and vegetables, are of best quality when used within 18 months. Low-acid foods, such as commercially canned vegetables and tuna, have a storage life of two to five years-if the can remains in good condition and has been stored in a cool, clean, dry place.

Home canned products prepared following the recommendations from the USDA, are at their best quality if used in a year but are safe longer than that.

According to the USDA, for best quality, store baking powder for up to six months in an unopened container or for three months after opening. Cake and brownie mixes are of best quality when stored for about a year on your shelf

Federal regulations require a "use-by" date on the product label of infant formula and the varieties of baby food under FDA inspection. Dating of baby food is for quality as well as for nutrient retention. Do not buy or use baby formula or baby food after its "use-by" date.

For further information on safe food storage, including a cupboard storage chart, request the NDSU Extension brochure FN-579 from our office.



Store foods in cool cabinets and away from appliances which produce heat.

Except for infant formula and some baby food, product dating is not generally required by Federal regulations.

## EASY APPLE DUMPLINGS

2 tubes crescent rolls  
2 apples (peeled, cored, cut into 8 wedges each)

Wrap each apple wedge in a crescent roll triangle. Place on greased jelly roll pan.

### Topping:

1 ½ cup sugar  
1 cup butter melted  
1 tsp. cinnamon

Mix topping together and pour over crescent rolls. Pour one can Mountain Dew over the rolls. Bake 45 minutes at 350 degrees.



Who would believe a dessert this fast and easy could taste so good?!

## SLIM DOWN WITH MILK

Got milk? If you're trying to lose weight, it might be a good idea to keep an extra carton on hand. New research published in the American Journal of Clinical Nutrition gives more credence to milk's reputation for doing a body good.

The study showed that over two years, people who drank milk regularly lost more weight than those who drank little to none of the white stuff. Milk drinkers shed an average of 12 pounds over the course of the weight loss study, and the more they drank, the more they lost.

The credit for this weight-loss boost goes to Vitamin D, which milk is chock-full of and which is known to promote bone and muscle health as well as cell growth, hormone balance, and immune system function.

That's a lot of health in a glass, and a good reason to add milk to your diet even if you've already achieved your target weight. If you feel like you're already drinking your fill of water for its health benefits, you might feel like you'll float away if you throw some milk into the mix. But just think: Dehydration will never be a problem.

You can also get Vitamin D from other sources, including some cereals, yogurt, cheese, salmon, and tuna. A healthy diet and regular exercise are still the major players in any weight-loss regimen, so don't think of milk as a magic elixir but as a potential diet helper.



"Milk - It Does A Body Good"

## SIMPLIFY YOUR GIFT GIVING

Thanksgiving is followed quickly by "Black Friday" and the official beginning of the holiday shopping season.

Often times we graciously accept gifts that end up as clutter in our lives. How can we avoid that? Why not ask for what you want! Many gift-givers who are close to you would be grateful for information about things you actually would use and enjoy. Keep a wish list - be proactive and keep a list for when someone asks!

Have a family conversation about simplifying the gift-giving overall. Although sometimes the subject may be hard to approach, it may bring relief for all involved.

Some suggestions to simplify family gift-giving may be:

- \* **Drawing names.** Focusing on just one person saves time and lets you make the gift special and meaningful to the recipient. You may want to have a spending range or limit for gifts, too.
- \* **Spending limits.** You may decide to still purchase gifts for everyone, but you could agree that no one spends more than a certain amount.
- \* **Kids Only.** If there are many kids in your extended family you can all buy for only kids and not worry about the adults.
- \* **Pitch in for a larger gift.** Siblings might agree to pitch in for one large gift for their parents instead of for each other.
- \* **No gifts at all.** You may choose to take a trip somewhere together, or work together on a charity project rather than give each other gifts.
- \* **Small or homemade gifts only.** These gifts are usually unique and personal.



"The excellence of a gift lives in its appropriateness rather than in its value"

Charles Dudley Warner