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Surviving Economic Uncertainty

While Michigan is in a turbulent economic climate, there is help for families to weather the economic storm! MSU Extension has resources that can assist families with career development, entrepreneurship, financial and housing education.

The information in this edition of the Family and Consumer Sciences Newsletter is organized around the theme, "Your Family's Survival in Uncertain Economic Times." All of the articles relate to information you need to know in these economic times and ways to save or conserve scarce resources. Many of them came from a new national Website created by the Extension Service nationally called, "Managing Your Money in Tough Economic Times." The website highlights many more tips and tools to help families stretch their food dollars, decide what bills to pay first, build an emergency fund and manage debt, than I have room to feature in this newsletter. The web site can be found at:

[www.extension.org/pages/
Financial_Security:_Managing_Money_in_Tough_Times](http://www.extension.org/pages/Financial_Security:_Managing_Money_in_Tough_Times)

I hope you find the information in this newsletter timely and useful. As is always the case, if you have questions about what you read here or need more information, you can call us at the MSU Montcalm Extension Office at 989.831.7500.



FAMILY DEVELOPMENT

Practical Parenting

Job Loss Affects Children, Too

Losing a job or steady income can seriously affect the adult who is no longer working. However, job loss affects everyone in the household.

Sometimes grownups become so preoccupied with their job loss they forget that these tough times have an emotional and financial impact on their children, as well.

Unemployment is undeniably stressful for adults, but it can be downright scary for children. Children depend on their parents for emotional security. When parents are tense, upset and inattentive, much of this feeling of security is gone. Communication is key when it comes to telling your children about your job situation and how it is going to affect them.

Suddenly, dealing with reduced income can mean lifestyle changes for the entire family. There is less money to spend, so it is important to make decisions about spending what money is available. It may also mean a move to a new location to find employment.

Unemployment can mean that other family members must find jobs, which can result in less time together as a family.

Unemployment also can mean one parent is home more, while another one starts a new job or picks up more hours at a current job.

Whatever changes hard economic times bring to a family, everyone feels the impact. As the changes begin to take place, discussing your feelings and concerns as a family is important. Keep in mind that listening is just as important as talking. Everyone needs someone to listen to them, including children. Listening and responding with concern and understanding are vital to getting through a tough situation.

Parents may feel overwhelmed with their own problems when they have lost their jobs, but it is a parent's role to help the children cope with the stress. Provide your children with information about the family's situation in a way that is age appropriate. Do not keep the income loss a secret from children, despite the urge to spare them. Family communication and coping skills have a great impact on how your family deals with tough times.

Source: Trisha Gedon, Oklahoma State University Extension - <http://www2.dasnr.okstate.edu/Members/trisha.gedon-40okstate.edu/job-loss-affects-children-too>



Selecting Books for Your Kids

Reading with your child is not only an inexpensive form of entertainment; it is one of the best ways to prepare your child for school. If you are choosing books for your children, here are some suggestions:

- Consider the child's age.
- Consider the child's attention span, especially for certain topics and compare that to the pace of the action in the book, the length of the sentences, chapters or entire book.
- Think about what your child has experienced (or may be about to experience).
- Determine if you are comfortable with the quality and accuracy of the illustrations and the text.
- Review the illustrations and text for consistency with your values regarding gender, age, race, religion, occupation, disabilities and other characteristics.
- Consider how easy the book will be to use: is the type the appropriate size for your child (or you), and are the margins wide enough so that it is easy to read all the text?

Source: Reprinted with permission from Parenting Press News for Parents, copyright June 2008.

Doing Things Together as a Family for Less

Take advantage of local public resources:

- Spend time together at the park or local community festival.
- Go for hikes or bike rides.
- Go for a family picnic.
- Go swimming at the local pool, lake, ocean or springs.
- Take advantage of free programs offered by the library, museums and community bands or orchestras or other free community events.
- Check out books, music and videos for free from the library.



Find cheaper entertainment at home:

- Have a family game night.
- Rent or borrow movies, pop some popcorn and have a family movie night at home.
- Bake or cook together as a family.
- Read stories to one another.
- Go on evening walks together.

Help your children learn new skills and ideas:

- Teach children how to garden.
- Teach children craft skills you enjoy and spend time doing these together.
- Teach children about issues that are important, such as politics, news, the environment or others. Are there opportunities in the community to volunteer as a family for a cause you all believe in?

Source: www.extension.org - eXtension provides objective and research-based information and learning opportunities that help people improve their lives. eXtension is an educational partnership of 74 universities in the United States.

Create Yard Sale Excitement with Carnival Activities

As the weather begins to improve and many of us are cleaning out outgrown clothes, toys and sports equipment, a group yard sale is a convenient way to see your neighbors, send your discards to new homes and raise money. You can raise more funds and have much more fun if you add carnival activities here and there throughout the yard. A few suggestions to get you started:

- Create displays of go-together items and add word-play signs: use a garden stake with lightweight cardboard to say, "Hat Tricks This Way" and direct customers to the mirror hanging by the rack of hats and scarves. Set up the "Reindeer Crossing" yard sign with the holiday decorations. Display old posters and record album covers in your "Vintage Delights" corner with the purple polyester tuxedo, 1980's bridesmaids' dresses and original go-go boots.
- Hang "Free Stuff This-a-Way" signs on tomato cages and then tuck the boxes of giveaways at the back of the sale area, so people have to walk past the for sale items.

- Put kids at a table at the entrance with homemade cookies, coffee and lemonade to sell.
- Set up a face painting station with your best artists.
- Swath the group's most imaginative young person in silk, satin and beads, give her a crystal ball and let her tell fortunes.
- Dump a bag of clean sand near the truck and tractor display, so little kids can try out toys while their parents browse.

Other ideas that will encourage people to stay longer and spend more: a table for balloon animals, where one of your talented kids twists exactly the critter that someone orders and a digital photo booth with costumes where people can pose and then return in a hour for the printed photos. If you have lots of space, you might even add a car wash in the driveway!

Source: Reprinted with permission from Parenting Press News for Parents, copyright May 2008.

Working Teens as Contributors to the Family

Many teens work for extra money, but rarely are their earnings used as a contribution to the family's economic wellbeing. Research of teen employment reveals that costs for transportation, clothing and food away from home actually increase with teen employment. Involving teens in family problem solving helps teach them the reality of managing money and distinguishing between needs and wants. Asking teens to help with household expenses will need to begin with an open sharing of a family budget, income and needs. They need to know that their financial help is appreciated. Help your teen:

- Analyze expenses and income from their job. Do the costs outweigh the benefits to themselves or the family?
- Develop a budget that includes earnings going toward savings, family budget (if appropriate) and teen expenses.
- Plan and budget for wants like entertainment, vacation or trips. Consider what part the teen's money will play in family vacations or other purchases. Teens will learn the value of saving over time for wants.

More Tips for Parents:

- To reduce potential negative impacts for employed teens, limit their work hours during the school months to 10 hours a week.
- If a teen is contributing to family efforts, consider reducing them from some family chores.
- Ask their help to problem solve/determine other cost cutting goals for the family.

Source: *Financial Security: Managing Money in Tough Times*

Family Communication

Communication has two parts - talking and listening. Each must occur for communication to be successful. Active listening is essential to understanding the speaker's experience, feelings and point of view.

As families undergo changes in their lives, they need to talk about them. This includes adults and children. People who are not ashamed to express fears, anxieties and sorrows and seek help from others, deal with crisis the most successfully. Children who learn this at a young age will be more likely to cope with stress as adults. Being able to discuss and vent angry feelings can help keep those feelings from creating more severe problems, such as emotional difficulties, family violence or alcohol abuse.

Listening is as important as talking. Everyone needs someone to listen to them - someone who supports them and allows them to openly express feelings. Sometimes a person can find a solution or discover the sources of stress through talking. The listener should not feel obligated to advise, analyze or have all the answers. Listening and responding with concern and understanding may be all the help that is needed.

Open communication within the family is vital to good relationships. During stressful times we frequently need people outside the family willing to listen when we need to vent our feelings. In some families, listening without judging is difficult because we want to help, but have strong feelings and opinions. Taking the extra effort to actively listen is important.

Communication Tips

- Be sensitive to nonverbal communication. Clenched fists, fidgeting, eye movements and other body language can suggest totally different meanings for what is said.
- Avoid "you" statements. They can stifle communication. Sentences that begin with "you" can sound like accusations.
- Share your feelings with "I" statements. "I" statements build trust in the relationship. They give you ownership for what is said. The model for this type of communication is:
 1. Begin: "I feel"
 2. Name situation: "when you"
 3. Tell how you are affected: "because"
 4. State what you would like to see in the future: "from now on please"

Source: www.extension.org/pages/FinancialSecurity:ManagingMoneyinToughTimes



FAMILY RESOURCE MANAGEMENT



Financial Management

Feeling the Pinch?

Does your emergency fund add up to less than three months of living expenses? Are you paying only the minimum amount due on your credit cards each month? Are you arguing about money in your household? If you answer yes to any of these questions, it is time to talk about money.

Money is a common problem

Regardless of your income, age or education, money can cause hassles and arguments. Lack of open discussion about money and feelings about money often lie at the root of family financial problems.

When talking about money:

- Clearly identify the issue at hand.
- Recognize that whoever earns the money does not also earn the right to dictate how it should be spent.
- Let each household member freely state wants, needs and personal feelings.
- Listen carefully.

Develop a spending plan

A spending plan helps you spend less than you make. Here's how:

Write down every dime, quarter and dollar you and your household members spend. Record your expenses on the Monthly Expense Chart. You may be surprised to see how you are spending your money. If you need a budgeting worksheet to help you get started contact the MSU Montcalm Extension Office at 989.831.7500.

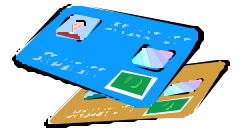
After a month of charting your expenditures, think about how you and your household members spend money. Can you make changes that allow you to pay more than the minimum on your credit cards?

- Are you buying coffee you could make at home?
- Are you making unnecessary trips with the car and using more gas? Can you combine trips or eliminate trips by carpooling?
- Are you bringing your lunch to work or are you buying lunch at work?

Where can you reduce or eliminate spending? Every change in how you spend money will free up some money for you to spend in another category.

Source: www.extension.org

Debit-Card Dilemma



Debit-card purchases for 2008 are expected to have risen by 13 percent, but those cards have downsides, including a growing appeal to thieves. Using a technique called skimming, thieves set up devices that capture magnetic-stripe and keypad information when you input your PIN at ATMs, gas pumps or retailers. Then they pull cold cash from your bank account. Here is how to protect yourself:

Do not type your PIN at the pump. Gas pumps are notorious for skimming. Use a credit card rather than a debit card, or if you must debit, choose the screen prompt that identifies it as a credit card so that you do not have to type in your PIN.

Stick with ATMs at banks. A thief has to attach a skimming device to the ATM and retrieve the device. That is easier in nonbank settings.

Monitor your bank accounts regularly. Federal law limits your liability for fraudulent debit-card charges and Visa and MasterCard go further, but there are time limits for reporting a problem. And when a thief steals money from your account using a counterfeit debit card, you might not have access to that cash until the bank classifies the act as fraud.

Source: *Consumer Reports* - March 2009

Household Hints



Spring Cleaning? Think Green!

In order to save the environment when doing spring cleaning **THINK GREEN**. So what does it mean? Think of products to use that are more environmentally friendly. Let's look at some of the products we have around the house that can be used to clean and are not toxic. Baking soda, vinegar and lemon juice are common products essential for green cleaning. Not only are they common, they are inexpensive. They also work as well as chemical cleaners.

Baking Soda is a natural powder. It will neutralize acids and bases and will help eliminate odors. It can be used as an air freshener, drain opener, polish and scouring powder. Keep a box of soda in the refrigerator to help eliminate odors, sprinkle on carpet to deodorize (always vacuum up after a few minutes). Use dry baking soda and a dry cloth to polish chrome. Clean black heel marks and crayon marks by rubbing with baking soda and a damp rag.

Vinegar is a strong acid and will cut through grease. It can be used on all types of surfaces. It works well to clean kitchen appliances, as well as glassware and pots and pans. Cleaning glass, such as windows and mirrors is another favorite use for vinegar. Mix equal parts of water and vinegar in a spray bottle to use on windows and mirrors. One cup of vinegar in the rinse cycle serves as a fabric softener. To clean a steam iron add one tablespoon white vinegar to one cup of water. Pour into the iron and set heat to steam setting. Let steam until solution is gone and rinse. Vinegar and soda work well together to unclog drains. To use for this purpose put 1/2 to 1 cup baking soda and one cup of white vinegar down the drain. Rinse with hot water. To clean linoleum and tile floors mix 1/2 cup white vinegar with one gallon hot or warm water.

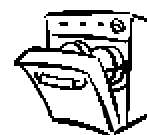
Remove hard water stains and cloudiness from vases and glass utensils by filling them with a hot water and vinegar solution. Allow the solution to stand in the utensil until it

cools. Wash and rinse. Straight vinegar can be used for bad problems. To clean an automatic coffee maker run one cup of vinegar through the cycle. Rinse by running a couple pots of plain water through the cycle.

Lemon juice contains acid to help cut grease. It can be added to vinegar to help cut the smell. The rinds can be put down the garbage disposal to clean and deodorize.

Source: Lorene Bartos, UNL Extension Educator, University of Nebraska-Lincoln in Lancaster County. Website: lancaster.unl.edu

7 Tips for Clean Dishes



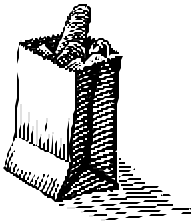
Family members who bicker over how to load the dishwasher should know that some procedures help ensure that dishes emerge safely and gunk-free:

1. Load large items at the sides and back so they do not block water and detergent from other dishes.
2. Put the dirtier side of dishes toward the center of the machine.
3. Do not let dishes or utensils nest or rest side by side.
4. Use the top rack for plastic and more delicate items.
5. Rest glasses on prongs so they stay upright and do not fill with water.
6. Load silverware with handles down; knives with handles up. If there is an open basket, mix spoons, forks and knives so they will not stick together.
7. Do not machine-wash brass, bronze, cast iron, disposable plastic, gold-leaf china or anything made of wood.

Source: www.consumerreports.org - March 2009

FAMILY NUTRITION PROGRAM

Food, Nutrition and Health



Stretch Your Food Dollar: Keep Food Safe

Keeping food safe saves money by preventing food waste and foodborne illness.

Planning

- Inventory your perishable foods before making a shopping list.
- Have a cooler in your car for keeping perishables safe on the way home.
- Plan to shop when you can take food home immediately and store it safely.

In the Store

- Select perishable foods like dairy and meat last so they stay cold in your cart.
- Put raw meat in a plastic bag and keep it separate from other foods in the cart.
- Choose produce at its peak freshness.
- Check to be sure eggs are not cracked.
- Check 'use-by' dates to be sure you will use foods before they go bad.
- Do not buy dented cans or jars with bulging or cracked lids.

At Home

- Store ripe fruit and fresh cut produce in the refrigerator.
- Wash produce with running water just before using.
- Put newly purchased canned foods behind older ones in your cupboard; use older cans first and before 'use by' date.
- Refrigerate perishable leftovers within two hours and use them within three days.

Source: www.extension.org

Stretching Your Food Dollar

Grocery shopping can be a real challenge, especially if you are on a limited budget. However, food is a flexible budget expense which can be reduced when money is tight. By planning ahead and managing your money wisely, you can still serve meals which are appetizing, easily prepared and nutritious.

Most of us can change our food spending habits in ways that make each food dollar go further and still improve nutrition. Before dashing out to the supermarket, it is important to do your homework. Take the time to review newspaper ads, plan meals and make a shopping list. By doing so, you are more likely to find the best buys, avoid impulse purchases and eliminate extra trips for forgotten items.

Check newspaper ads for special sales.

Planning your meals around specials and seasonal foods can help save money. Compare advertised prices among stores to find where you can save the most on your entire shopping list. Buy only what you can use and compare prices with those found in other ads. Be aware that specials and coupon offers invite you to buy impulsively. And impulsive buying can blow your budget. Even at special prices and with refunds or coupons, some foods may not be within your budget.

Clip coupons. You can save money if the item is one you would normally buy and if the item is less expensive than similar brands. Most cents-off coupons offered by manufacturers or stores are for the more expensive, highly processed foods or for foods in abundant supply. But using coupons for coffee, prepared foods, cereals, flour and flour mix products can save about 10 percent in most food budgets. Do not use a coupon to justify buying a food that your family does not need or that costs more than a store brand, even with the coupon savings.

Take advantage of seasonal specials. Foods, especially fresh fruits and vegetables, are generally less expensive when in great supply.

Plan the use of leftovers. When safely handled, leftovers can be used in casseroles, soups, for snacks and in lunch boxes. If there is food waste in your household, ask yourself why. Are you buying food in the right quantities? Is food refused or left on the plate? Are servings too large? Is the food cooked properly? Encourage family members to help in menu planning and meal preparation so you will have help in making decisions that affect the eating pleasure of the entire family.

—continued on next page

Make a Shopping List. One of the best ways to control spending and avoid impulse buying is to make a list of the items needed. Having already planned your menus, the rest is easy. Keep on ongoing list and jot down items as your supply gets low. Look over the recipes you plan to use. Be sure you have the necessary ingredients. Check the cupboards, the refrigerator and the freezer for foods on hand. Are there staple items, such as flour, sugar, coffee, salt, rice, which should be added to the list? If storage space permits, stock up on sale items used regularly. Organize your list according to the store layout. This will save you time and reduce the temptation to buy foods not on your list.

Managing food dollars wisely involves planning before and during your grocery shopping. Some knowledge of nutrition, plus careful meal planning, skillful shopping, proper food storage, handling and preparation will help you to serve satisfying meals while remaining within your food budget.

Source: www.extension.org

5 Food Fallacies

Fallacy 1: Skipping breakfast can help you lose weight. If you do not eat breakfast you are more likely to over eat later in the day. Health research on this issue is clear and convincing and it shows that skipping breakfast is not a good strategy for losing weight. Your first meal of the day should include protein, carbohydrates and fat to give you energy, along with at least 5 grams of dietary fiber.

Fallacy 2: You have to starve if you want to weigh less. The trick is to load up on lower calorie foods while cutting back on the most caloric items. By selecting foods with fewer calories and the same weight as your usual food you can reduce calories without feeling hungry.

Fallacy 3: Energy bars can save pounds and boost stamina. An energy bar cannot provide enough nutrition to replace lunch. Energy bars can provide you with some quick energy for an hour or two, but they are too small to be a meal replacement. Using one as a lunch substitute will leave you feeling starved later and you will probably over eat at dinner.

Fallacy 4: Drinks do not add to your weight. A cream topped, grande, double chocolate chip frappuccino blended crème from one popular chain packs close to 500 calories. A 20 ounce bottle of sweetened tea can contain more than 200 calories. Try sparkling water with a squeeze of lemon or lime instead.

Fallacy 5: All fat is bad for you. Some forms of fat are good for us and avoiding all fats would be a serious dietary mistake. Both monounsaturated fat (found in avocados, olive oil, walnuts and almonds) and polyunsaturated fat (found in corn, soybean and sunflower oil) can improve health by preventing buildup of harmful cholesterol.

Source: *Living Healthy Magazine - Spring 2008*

Substitution Ideas

This handy guide will give you great ingredient substitution ideas for items you probably have right at your fingertips.

Baking powder, 1 teaspoon

Use 1/2 teaspoon cream of tartar and 1/4 teaspoon baking soda (make fresh for each use).

Buttermilk, 1 cup

Place 1 tablespoon vinegar or lemon juice in cup and stir in enough milk to equal 1 cup; let stand 5 minutes to thicken. Or use 1 cup plain yogurt or sour cream, thinned with 1/4 cup milk (there will be some leftover).

Cake flour, 1 cup

Place 2 tablespoons cornstarch in cup and add enough all-purpose flour to fill to overflowing; level off top; stir well before using.

Chocolate, unsweetened, melted, 1 ounce

Use 3 tablespoons unsweetened cocoa plus 1 tablespoon salad oil, shortening, butter or margarine.

Cornstarch (for thickening), 1 tablespoon

Use 2 tablespoons all-purpose flour or 2 tablespoons quick-cooking tapioca.

Light brown sugar, 1 cup

Use 1 cup granulated sugar and 1 tablespoon molasses or use dark brown sugar.

Tomato sauce, 15-ounce can

Use 6-ounce can tomato paste plus 1 1/2 cans water.

Source: *Excerpted from The Good Housekeeping Cookbook (Hearst Books/Sterling Publishing) as published on www.delish.com*



Money Saving Recipes

Whole Wheat Muffins

*Serving Size: 1 muffin
Yield: 12 servings*

1 cup all purpose flour
1 cup whole wheat flour
1/2 teaspoon salt
2 teaspoons baking powder
1/4 cup firmly packed brown sugar or white sugar
1 cup milk
2 eggs
1 teaspoon vanilla (optional)
1/4 cup melted margarine or butter or 1/4 cup vegetable oil

Topping:

1 tablespoon sugar
1/2 teaspoon ground cinnamon

Preheat oven to 400 degrees. Lightly oil or coat with non-stick spray the cups of a 12 cup muffin pan or use paper muffin cups. Mix together sugar and cinnamon for topping and set aside. In a large bowl, stir together flour, salt, baking powder and sugar. In a glass or plastic liquid measuring cup, measure milk, then add eggs, vanilla (if using) and melted shortening or oil. Mix with a fork until egg is well combined with other ingredients. Pour milk mixture over flour mixture and stir with a spoon, about 20 strokes, until flour is just moistened. Batter will be lumpy and thick. Fill prepared muffin cups about 2/3 full with batter. Sprinkle about 1/4 teaspoon of cinnamon/sugar topping over each muffin. Bake in oven for 20 to 25 minutes until golden brown. Serve warm. Leftovers may be frozen.

Cost: Per recipe: \$0.83; Per serving: \$0.07

Source: Montana State University Extension Service

Apple Cinnamon Bars

*Serving Size: 1 bar
Yield: 24 servings*

Crumb mixture:

1 cup flour
1/4 teaspoon salt
1/2 teaspoon baking soda
1/2 teaspoon cinnamon
1/2 cup brown sugar
1 cup uncooked oats
1/2 cup shortening

Apple filling: 4 medium apples

Preheat the oven to 350 degrees. Put the flour, salt, baking soda, cinnamon, brown sugar and oats in the mixing bowl. Stir together. Add the shortening to the bowl. Use the 2 table knives to mix the ingredients and cut them into crumbs. Lightly grease the bottom and sides of the baking dish with a little bit of shortening. Spread half of the crumb mixture in the greased baking dish. Remove the core from the apples and slice them. Put the apple slices into the baking dish. Top the apples with the rest of the crumb mixture. Bake in the oven for 40 to 45 minutes. Cut into squares. It will fall apart easily.

NOTE: You can use applesauce (16 ounces) or canned apples in place of fresh apples. You can use either peeled or unpeeled apples.

Cost: Per recipe: \$1.87; Per serving: \$0.08

Source: Pennsylvania Nutrition Education Network - Pennsylvania Nutrition Education Program

New England Johnny Cake

*Serving Size: 2 inch square
Yield: 24 servings*

2 beaten eggs	3/4 cup sugar
2 cups flour	1 cup yellow cornmeal
1 tablespoon baking powder	3/4 teaspoon salt
1/4 cup vegetable oil	1 1/2 cups skim or reconstituted nonfat dry milk
Vegetable oil or spray	

Preheat oven to 375 degrees. Mix sugar with beaten eggs in small mixing bowl. In the other bowl, mix flour, cornmeal, baking powder and salt together. Add oil, egg mixture and milk to the flour mixture. Mix. Pour into a lightly oiled baking dish. Bake at 375 degrees for 30 minutes.

Cost: Per recipe: \$1.15; Per serving: \$0.05

Source: Eating Right is Basic Nutrition Education Program, MSU Extension Service



Family and Consumer Science Newsletter

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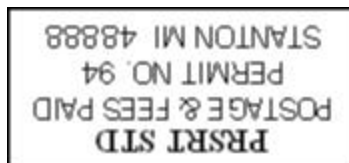
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The information in this newsletter is for educational purposes only. Reference to commercial products or trade names does not imply endorsement by MSU Extension or bias against those not mentioned.



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