

NC STATE UNIVERSITY

# EXTENSION'S *Successful* Family



Fall 2009

## Plan Ahead for Long-term Care

According to government statistics, Americans are living longer than ever.



The newly released annual report from The National Center for Health Statistics shows that life expectancy in the United States (as of 2006) has reached an average of 77.9 years, up from 75.4 years in 1990.

Life expectancy for both men and women hit records, rising from 78.8 to 80.4 years for females and from 71.8 to 75.3 years for males. As people live longer, the need for long-term care is likely to increase.

Long-term care offers individualized personal and medical services and support to people who have a chronic illness or disability. Personal services include assistance with daily activities such as meal preparation, bathing, dressing, and using the toilet. Services can be provided at home, in the community, in assisted living residences, or in nursing homes, depending on an individual's health status, mobility, and financial resources.

A study by the United States Department of Health and Human Services shows that

people who reach age 65 have a 40 percent chance of entering a nursing home, and about 10 percent of them will stay there five years or more. One year in a nursing home can cost between \$30,000 and \$60,000. Plan for the possibility that you will need some form of long-term care one day.

Evaluate your unique situation, including health and financial resources. Medicare does not provide long-term care coverage. Medicare's Skilled Nursing Facility Benefit covers you only when your condition requires a minimum of three days of hospitalization within the 30 days prior to entering a skilled-nursing facility or rehabilitation center. Costs are paid in full for only 20 days, after which a daily copayment is required.

If you are eligible, Medicaid will pay for nursing homes and intermediate-care facilities, as well as long-term care in the home. But there are income and resource limits, as well as transfer of asset requirements.

The Department of Veterans Affairs (VA) provides both in-home and nursing facility care for eligible veterans, although there might be a waiting list for VA nursing homes.

Long-term care insurance can help cover expenses for private assisted living and nursing facilities. The cost is based on your age, health, and the selected options.

Premiums are lower if you purchase at a younger age, when people are usually in better health. However, some experts recommend not purchasing until age 65. When your mortgage is paid in full and your children are no longer financially dependent on you, you'll have more money for long-term care insurance premiums, and you'll likely have a better idea of your needs.

Policies can be either tax-qualified or non-qualified and generally include features such as inflation coverage, length of coverage, a waiting period before benefit payments begin (also called an elimination or deductible period), and daily benefit amount. Be sure to consider an option that will provide benefits for in-home care. Also look for flexibility. You may want a plan that provides coverage if you move to a different state to be near family.

Do research and comparative shopping before making decisions about long-term care insurance. To learn about options go to <http://www.medicare.gov/LongTermCare/static/Home.asp>. Information on Medicaid is available on the North Carolina Division of Medical Services' Web site at <http://www.dhhs.state.nc.us/DMA/medicaid/ltc.htm>. Talk with your family about your decisions and choices. Compare quotes for the same policy features from at least three insurance providers before purchasing.

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## Costumes on a Budget

With many families experiencing tight budgets, this is the perfect year to begin what can become a fun and money-saving family tradition. Rather than purchasing your child's fall harvest costume, make a one-of-a-kind costume with supplies you already have on hand. Costumes from the local department store can be common and unimaginative. A unique costume made at home can provide a sense of pride and the shared memory of making it with the family. And it can be lots of fun to wear.

Brainstorm costume ideas with family members, encouraging themes that reflect the passions, interests, and hobbies of your children. Search the closet, the attic, and the second-hand store for ideas and supplies. Use old sheets, your child's dress-up clothes, and scraps of fabric. Despite the challenge of a busy family schedule, this can be a really great way to teach your child about saving money, being creative, and having fun – all at the same time.

### Include Safety in Costume Design:

- Make sure your child stays warm and dry. Assemble the costume so that warm clothing can be worn underneath.
- Prevent trips and falls. Pants and other garments should be hemmed so the child's feet show. Make sure your children wear well-fitting, flat shoes.
- Use reflective tape for visibility. Attach strips to the child's front and back and to the treat bag.
- Design the costume so that it is easy to put on and take off.
- Props and accessories should be made of flexible material and easy for the child to handle. Avoid rigid, sharp, or heavy accessories.
- Choose make-up over masks. Masks can obstruct vision and affect breathing.
- Purchase non-toxic makeup. Remove makeup with shortening, cold cream, or baby oil and tissues. Thoroughly wash faces with soap and water after make-up removal.
- Make sure wigs and beards fit properly.

They should not cover ears, nose, or mouth.



## Breastfeeding: A Healthy Choice

The health, nutritional, economic, and environmental advantages of breastfeeding benefit infants, mothers, and families. The American Academy of Pediatrics recommends that new mothers breastfeed their infants exclusively, with no supplements of any type, for the first six months and continue to breastfeed for at least one year as foods are introduced. Having a friend, neighbor, or family member who has experience with successful breastfeeding can be a great comfort to a new mother who wants to provide the best nutrition for her baby.

### Benefits for Infants

There is strong evidence that breast milk helps infants fight diseases including ear, respiratory, urinary tract, and intestinal infections. Research suggests that allergies, obesity, and Sudden Infant Death Syndrome (SIDS) are reduced by breastfeeding. Other potential benefits include enhanced brain and IQ development, and optimal mother-child bonding. Breastfeeding also enhances jaw strength and facial development that may reduce the need for orthodontic treatment later.

### Benefits for Mothers

Breastfeeding helps mothers lose weight gained during pregnancy and may decrease bleeding after birth and the risk of anemia. Women who breastfeed have lower risks for osteoporosis as well as breast, ovarian, and endometrial cancer.

### Economic Benefits

Families can save money by not purchasing formula. Because breastfed infants are often healthier, medical expenses and time away from work are reduced. Breastfeeding benefits the environment by requiring far fewer bottles or cans.

Family members, employers, and workplaces can help mothers continue breastfeeding after they return to work. Working mothers can pump breast milk and store it for use by the child-care provider in the mother's absence.

### Proper Handling and Storage of Human Milk

Breast milk supply should be well established over three to four weeks before breast pumping and introducing breast milk through the bottle. Working moms should begin pumping about two weeks before returning to work or school. To ease

the transition, a caregiver other than the infant's mother should give the baby his or her first bottle.

### Safely Prepare and Store Expressed Milk\*

- Wash hands before expressing or handling breast milk.
- Be sure all equipment is clean. Collect milk in clean containers, such as screw cap bottles, hard plastic cups with tight caps, or heavy-duty bags that fit directly into nursery bottles.
- Clearly label the container with the infant's name and the date the milk was expressed. Use the oldest milk first.
- Do not add fresh milk to milk that is already frozen.
- Discard any remaining breast milk once the baby has finished feeding.

### Safely Thaw Breast Milk

- Thaw frozen breast milk by transferring it to the refrigerator or by swirling the bottle in a bowl of warm water.
- Do not use a microwave oven to thaw or heat bottles. Milk that has been unevenly heated could scald a baby. Excess heat also can destroy nutrients in the milk.
- Do not refreeze breast milk that has been thawed.
- Breast milk that is refrigerated or frozen separates. Swirl it gently to mix layers.

\*Source: Centers for Disease Control and Prevention



# Stress-free Cooking for the Holiday Season

The fall and winter seasons offer opportunities to entertain family and friends. A little planning and preparation can simplify your holiday dinner gatherings. Follow these tips for less stressful, more successful entertaining:

- Plan menus that won't keep you in the kitchen the entire time. It's no fun to be too busy to visit with guests. Avoid foods that require last-minute preparation. Slow-cooker or one-pot meals are great when company's coming. All the work is done well in advance, and the slow cooker keeps your meal warm until it's time to enjoy it.
- As you plan your menu, keep in mind the likes, dislikes, and food allergies of your guests.
- Choose an appetizer that will be ready to eat when your guests arrive. Appetizers can be as simple as cheese and crackers or raw vegetables and dip. Be sure to place appetizers wherever you want your guests to congregate.

- Use glass or ceramic plates, cups, and glasses to make the occasion more formal and "greener" than using disposable items.
- Making the table look special does not have to be expensive. Create a centerpiece by filling a vase with lemons, apples, or other fruit; putting sand or rice in a shallow bowl and carefully inserting a wide candle; or arranging sprigs of evergreen with small white candles.
- Involve guests. If guests offer to bring something, take them up on it. Suggest that they bring a salad, bread, or dessert. This will make them feel a part of the occasion and help you at the same time. You may want to ask one of the guests to help out in the kitchen or with dispensing beverages.
- Clean up later. After the meal, stack the plates in the kitchen. Refrigerate leftover food. Move to another part of the home and enjoy the company.

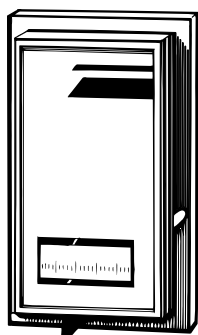


- Keep it SIMPLE, including the guest list, the menu, and the decorations. Keep your guest list small. Inviting two or three friends is much more relaxing than a larger crowd. Make the meal special with one treat, such as homemade bread or an elegant dessert, and serve other dishes that are easy to prepare and that can be made ahead of time.

Preparing simple, nutritious, and delicious food for special occasions helps your family and friends practice healthy eating year round. For more ideas on how to plan your meals and prepare simple recipes, contact your local your Cooperative Extension office.

# Save Money and Stay Warm this Winter

Take steps now to improve energy efficiency during the home heating season. Energy dollars can pour out of homes through drafty doors, windows, and uninsulated attics, walls, floors, and basements. Most winterizing investments pay for themselves relatively quickly with lower heating bills. Weatherstripping and caulking are inexpensive and among the simplest, most effective ways to boost efficiency and cut energy costs year round. A small investment now can pay big dividends in keeping your home warm this winter.



## Don't overlook simple energy-saving steps that are low cost - or no cost:

- Set your thermostat as low as is comfortable in the winter. Turn down the thermostat when you go to bed, leave

for work, or when you will be away for an extended period of time. According to the Department of Energy's Energy Savers, setting your thermostat 10 to 15 degrees lower for eight hours can save you up to 10 percent on your annual heating and cooling costs.

- Wear multiple layers of clothing and warm socks and slippers inside. Dressing warmly will help you stay comfortable while your thermostat is set a little lower.
- Make sure a throw blanket is located within easy reach when relaxing.
- To reduce water-heating costs and water bills, lower the temperature of the water heater to 120° F and install low-flow water restrictors on showerheads and faucets. Repair all leaky faucets.
- Replace or clean the furnace filter according to manufacturer's instructions. Check the filter at least once a month and replace when dirty. Dirty or clogged filters can reduce the efficiency of the

system and block air circulation. If you have pets, you may need to change your filters more often.

- Use drapes, blinds, curtains, or shutters on all windows to reduce heat loss through the glass. To maximize thermal energy from the sun, open window coverings during sunny days and close them at night to keep heat inside.
- Use kitchen and bathroom vent fans sparingly during the winter to minimize the heated air that escapes to the outdoors.
- Make certain that furniture and window coverings don't block air flow from supply ducts and air returns. Arrange the sitting area so that sofas and chairs are away from drafty windows.
- Close the damper and the glass doors on the fireplace when not in use.



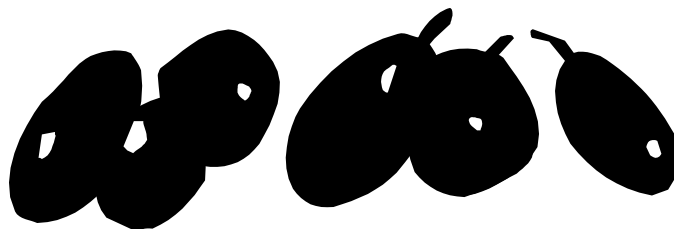
# What's In Season?

Cranberries are at their peak from October through December, which has led to their traditional presence in holiday meals. Today cranberries are as traditional to Thanksgiving as turkey and pumpkin pie.

Cranberries provide about 100 calories per quarter-cup and are a rich source of antioxidants. A compound found in cranberries keeps bacteria from sticking to the walls of the bladder and has been shown to help prevent and treat urinary tract infections. Laboratory studies have also shown that these tiny red berries are anti-carcinogenic, although this finding is not yet verified in human studies.

Although fresh cranberries contain higher levels of beneficial nutrients, cranberry juice and dried or frozen cranberries are easy to include in your daily fare. Cranberries are tart, firm, red, and are a great addition to salads, muffins and other baked goods, as well as to compotes and beverage-

es. Try adding one cup of whole cranberries to a dish of bread dressing and warm in the oven until the berries pop. Cooking longer will result in mushy, bitter berries. These bright-red whole berries add attractive color and texture as well as good nutrition. Purchase brightly colored, dark red cranberries. Sort and discard any soft or bruised berries. Refrigerated cranberries can be stored for one month. Try freezing cranberries in an airtight container – either whole or sliced for year-round use.



## EXTENSION'S Successful Family

This quarterly newsletter is written by a team of North Carolina Cooperative Extension family and consumer education agents. The purpose of the newsletter is to inform and educate families on issues that affect them, and to provide ideas for helping improve their quality of life. An educational outreach of NC State and NC A&T State universities, Cooperative Extension is located in every county and the Cherokee Reservation.

*Extension's Successful Family* is produced by Family and Consumer Sciences, NC State University.



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