Allowance teaches children responsible financial management

Giving children an allowance can help teach them to be responsible financial managers.

Sissy Osteen, Oklahoma State University Cooperative Extension resource management specialist, said even very young children can gain valuable money management skills that involve spending and saving.

“Some parents simply may give their children a set amount for allowance. Other parents require the children to ‘earn’ the money by doing extra chores around the house,” Osteen said. “This is a personal decision for each family.”

To begin with, set a base amount for each child when you establish the allowance system. It is important to stick to this base amount.

If a child is requesting more money, create a list of jobs around the house that the child can do to earn additional funds.

“Make sure the list includes a complete description of the task to be done so there aren’t any questions when the task is finished,” she said. “Set a specific amount for what each individual task is worth.”

Osteen pointed out that even young children can learn that money is a payment for services. Children as young as two or three can help with outdoor chores like pulling weeds and raking leaves, even though they sometimes make more of a mess.

Elementary age students can collect cans and other recyclables to turn in for money. Older children can babysit and tutor or give lessons to others for payment.

“No matter how you set up your system of giving money to your children, encourage them to start making buying and savings decisions,” she said. “Help your child develop a savings and spending plan. The savings plan should include both short- and long-term savings goals. The spending plan should include expenses the child is expected to incur, such as entertainment, school lunches or clothing. Be sure to include any charitable donations or church tithing in the plan.”

If your child does not follow the spending plan, do not bail her out. Sticking with the spending plan will help teach her the responsibility that comes with money management.

Have children write down their spending and savings goals. This recordkeeping will help them keep track of progress toward reaching their goals.

“Learning money management skills at an early age will be a big advantage to your children later in life,” Osteen said.

managers.
Triclosan: What Consumers Should Know

What is Triclosan?

Triclosan is an ingredient added to many consumer products to reduce or prevent bacterial contamination. It may be found in products such as clothing, kitchenware, furniture, and toys. It also may be added to antibacterial soaps and body washes, toothpastes, and some cosmetics—products regulated by the U.S. Food and Drug Administration (FDA).

What is known about the safety of triclosan?

Triclosan is not currently known to be hazardous to humans. But several scientific studies have come out since the last time FDA reviewed this ingredient that merit further review. Animal studies have shown that triclosan alters hormone regulation. However, data showing effects in animals don’t always predict effects in humans. Other studies in bacteria have raised the possibility that triclosan contributes to making bacteria resistant to antibiotics.

In light of these studies, FDA is engaged in an ongoing scientific and regulatory review of this ingredient. FDA does not have sufficient safety evidence to recommend changing consumer use of products that contain triclosan at this time.

Does triclosan provide a benefit in consumer products?

For some consumer products, there is clear evidence that triclosan provides a benefit. In 1997, FDA reviewed extensive effectiveness data on triclosan in Colgate Total toothpaste. The evidence showed that triclosan in this product was effective in preventing gingivitis.

For other consumer products, FDA has not received evidence that the triclosan provides an extra benefit to health. At this time, the agency does not have evidence that triclosan in antibacterial soaps and body washes provides any benefit over washing with regular soap and water.

What consumers should know:

- Triclosan is not known to be hazardous to humans.
- FDA does not have sufficient safety evidence to recommend changing consumer use of products that contain triclosan at this time.
- In light of questions raised by recent animal studies of triclosan, FDA is reviewing all of the available evidence on this ingredient’s safety in consumer products. FDA will communicate the findings of its review to the public in spring 2011.
  - At this time, FDA does not have evidence that triclosan added to antibacterial soaps and body washes provides extra health benefits over soap and water. Consumers concerned about using hand and body soaps with triclosan should wash with regular soap and water.
  - Consumers can check product labels to find out whether products contain triclosan.

How can I tell if there is triclosan in a product that I am using?

Antibacterial soaps and body washes, and toothpastes are considered over-the-counter drugs. If an over-the-counter drug contains triclosan, it will be listed as an ingredient on the label, in the Drug Facts box. If a cosmetic contains triclosan, it will be included in the ingredient list on the product label.

What is FDA doing to evaluate the safety of triclosan?

We are engaged in an ongoing scientific and regulatory review of the safety of triclosan in FDA-regulated products. We also have partnered with other Federal Agencies to study the effects of this substance on animal and environmental health (see http://www.epa.gov/oppsr1/REDS/factsheets/triclosan_fs.htm; http://www.epa.gov/endo/).

FDA is working to incorporate the most up-to-date data and information into the regulations that govern the use of triclosan in consumer products. FDA will communicate the findings of its review to the public in spring 2011.

This article appears on FDA’s Consumer Updates page, which features the latest on all FDA-regulated products.

Keeping Your Back Healthy

Back pain affects eight out of ten people at some point during their lives. Back pain can range from a dull, constant ache to a sudden, sharp pain. Acute back pain comes on suddenly and usually lasts from a few days to a few weeks. If pain lasts for more than three months, doctors refer to it as chronic pain.

According to the National Institute of Arthritis and Musculoskeletal and Skin Diseases (NIAMS), anyone can have back pain, but these factors may increase your risk:

- Getting older
- Poor physical fitness
- Being overweight
- Inherited diseases or conditions
• Other diseases such as arthritis and cancer
• Your job if you have to lift, push, or pull while twisting your spine
• Smoking

The NIAMS names several mechanical problems that can cause back pain. These include:
• Disc breakdown
• Spasms
• Tense muscles
• Ruptured discs
• Injuries from sprains, fractures, accidents and falls
• Scoliosis
• Spondylolisthesis
• Arthritis
• Spinal stenosis
• Pregnancy
• Kidney stones
• Infections
• Endometriosis
• Fibromyalgia
• Tumors
• Stress

If you have back pain, consider the following:
• Exercise often and keep your back muscles strong.
• Maintain a healthy weight or lose weight if you are overweight. To have strong bones, you need to get enough calcium and vitamin D every day. Try to stand up straight and avoid heavy lifting when you can. If you do lift something heavy, bend your legs and keep you back straight.

See a doctor if you have pain with any of these symptoms:
• Numbness or tingling
• Severe pain that does not improve with rest
• Pain after a fall or injury
• Pain plus any of these problems: trouble urinating, weakness, numbness in your legs, fever, or weight loss when not on a diet.

**Jump In – The Water Feels Great!**

As the weather starts to get warmer, a lot more people take an interest in learning about the benefits of aquatic exercise. Granted, it’s not just a summertime exercise. Indoor warm-water pools make aquatics a good choice year-round. Actually, exercise in the water is one of the best non-impact fitness activities around and just about anybody can participate.

While important it is to exercise, some may find certain types of exercise to be too difficult. For example, if you experience joint pain as a result of arthritis, high-impact activities and some land-based forms of exercise would not be a good choice, and in fact, may increase pain.

On the other hand water is a forgiving environment. No matter your age, size, or physical ability, the water is a good fit. It provides a low-impact medium that is good for people with a wide range of physical challenges. One reason for this is because of the buoyancy the water provides during exercise. In fact, when standing in chest deep water, about 85 to 90 percent of the body’s weight remains supported. As a result, much less stress is placed on the body’s joints during aquatic exercise than during similar exercise on land. Workouts in the pool are perfect for those who find the same movements on land too jarring or painful. This makes water exercise an ideal choice not only for healthy individuals, but also for those affected by medical conditions such as arthritis, neck and back problems, strokes and obesity. Many people find when they exercise in the water they have little or no pain in comparison to other forms of land-based activities.

Aquatic exercise provides a full-body workout. While you’re working a particular muscle group, like legs, you’re still using your arms and torso for balance. The constant resistance of the water is also perfect for a strength-training workout. While providing buoyancy, it also creates 12 times more resistance than you get on land. Instead of using weights, the water itself provides the resistance. Additionally, one of the greatest benefits of water exercise is flexibility. Because the effects of gravity are lessened, you can move your joints through a wider range of motion and perform stretches that might normally be too difficult on land.

Some are afraid of getting in the water to exercise. They may be unable to swim, and the idea of “getting in over their head” is out of the question. Keep in mind, however, that most warm water exercise pools are designed to allow persons of various heights to remain standing chest-deep. Students who have such fears to stay close to the edge of the pool and spend some time just walking back and forth until they feel more comfortable moving toward the middle. Whatever movement you are able to do while in the water will be beneficial, and most gain confidence very quickly, especially in a group setting where others are around them.

If you have a medical condition that causes you concern about whether or not water exercise is right for you, ask your doctor first. Otherwise, find a facility nearby that offers aquatic exercise and give it a try. I know you’ll be happy with the results. The water does feel great, and the benefits are even greater!

*Randy Cogburn, Wellness Director for Tulsa Jewish Retirement and Health Care Center*
WHAT IS YOUR MONEY PERSONALITY?

What are your attitudes/values about money? Do you tend to do things the way your parents did (or do you find yourself rebelling against their example?)… A lot of people would argue that understanding yourself” (i.e., what drives your spending and saving decisions) is critical to achieving financial success. It is very common for money personalities to get in the way of making good choices. A study published by the American Psychological Association found that the #1 source of stress for 73% of Americans is money. This emphasizes the importance of exploring our feelings and attitudes about money. The ultimate goal is not necessarily to change your current personality/values to different ones, it is to learn to prosper with your values.

Experts have different names for these money personalities. Jordan Goodman, author of “Master your Money Type: Using Your Financial personality to Create a Life of Wealth and Freedom” summarizes money types as:

**STRIVERS.** You are all about achieving success and letting others know just how successful you are by buying lots of stuff. Money equals success. Ambition is the upside; overspending is the downside.

**OSTRICHES.** You are uncomfortable with money, even confused, intimidated or embarrassed by it. So you bury your (financial) head in the sand. The upside is you’re not consumed by money and you focus on more important things in life; the downside is eventually you’ll wind up regretting your avoidance of money problems and not setting financial goals.

**DEBT DESPERADOS.** You get a thrill for buying, which leads you to overspend. You quickly accumulate debt and may find yourself on the run from creditors. If there is an upside, it is that you likely understand the anguish debt can cause and that can be used to motivate and provide the resolve to get out of it. The downside is overspending is a weakness that is often bailed out through credit cards.

**COASTERS.** You may be coping or even thriving financially, but a lack of money crisis has made you comfortable with the status quo. The upside is that you’re organized and responsible. But complacency means you’re missing out on opportunities and greater prosperity.

**HIGH ROLLERS.** You’re a thrill-seeker and gambler with money, thinking you’re smarter than others and are certain you’ll get a “big score.” The upside is that you’re comfortable with risk, which can pay off with big rewards. The downside is that unbridled risk-taking can be dangerous and can land you in financial ruin.

**SQUIRRELS.** You hoard your money like a squirrel gathering nuts for the winter. You’re intensely afraid of losing money and exert a great deal of effort to spend less. The upside is you’re an excellent saver, but often at the expense of other things money is good for – spending, giving, etc.

A recent study by Putnam Investments outlined six financial benefits and habits that they found to be most important in achieving financial security:

1. Realistic Expectations
2. Resisting temptation for quick rewards and fads
3. Patience in the face of adversity
4. Greater satisfaction from saving than spending
5. Ability to tolerate above-average risk
6. Receptivity to advice on how to save and invest

**Saving for a Rainy Day**

It’s been in the news a lot lately. How much money will the State of Oklahoma need to take out of its rainy day fund to help balance the budget? All of us need to have a rainy day fund. Putting money away for the future is hard to do when you have bills to pay today.

You can use your income tax refund to jumpstart this process. Take 10% of the refund amount and spend it however you wish. Have a romantic dinner with your spouse. Take the whole family out for a day at the zoo. Then save the remaining 90% of your tax refund.

Sounds simple, right?

Anytime you get extra money coming into the household, follow this same strategy. Spend 10% of this money on whatever you want or need, saving does not seem as much of a burden.

Your rainy day fund needs to have at least 3 to 6 months of living expenses in a very safe, easily accessible account like a savings account or a money market fund. Once you have funded this account, you can start saving for other goals. While these other goals will vary among individuals and families, here are a few suggestions:

1. Pay down your credit card balances:
   
   The new credit card rules that went into effect on February 22 make it easier to do this. Credit card companies are now required to put your payment towards the highest interest rate balance first. The new rules will also make credit card companies disclose how much it will cost and how long it will take to pay off your balance if you only make the minimum payment. This will be a real eye-opener for many and hopefully make consumers realize how important it is to get their debt under control.
2. Contribute to retirement and college savings plans:
   Your children will have more time to pay off college loans than you have to save for retirement. There are also more options for paying for college (e.g., scholarships, grants, work-study, part-time job) than there are for retirement. So fund your retirement first, and then save for your kids’ college costs. That’s not being selfish. If you do not have enough saved for retirement, your kids will have to take care of you. That will impose a bigger burden on them than paying off college loans.

3. Make much needed home repairs:
   Given the current economic climate, it will be harder to take out a home equity loan to pay for necessary home repairs. Set up a special account and put money aside specifically for this purpose. Don’t forget about any tax credits you may be able to claim on next year’s tax return, like those for making energy efficient home improvements.

4. Save towards a specific family goal:
   Does the whole family want to go on a cruise this summer? Or perhaps everyone wants a new flat screen television. Set up a savings account to specifically save for this family goal.

5. Cross something off your “bucket list”:
   My husband and I had always wanted to drive to Alaska. We knew it would be expensive, so the majority of our 2008 tax refund went towards this trip. We now have a lifetime of memories!

   Once you have started saving towards your goals, you will find that it gets easier to save money. That’s because your financial behavior has changed.

   Can’t Sleep? Don’t Count Sheep

   Do your sleeping habits have you wide awake or leave you tired? When drinking warm milk or counting sheep no longer helps you fall asleep, it may be time to turn to a sleep disorders center.

   Each night, more than 70 million Americans who suffer from a sleep disorder struggle to get a good night’s rest. Sleep disorders involve any difficulties related to sleeping, including difficulty falling or staying asleep, falling asleep at inappropriate times, excessive total sleep time, or abnormal behaviors associated with sleep.

   Sleep Disorders
   More than 100 different disorders of sleeping and walking have been identified. They can be grouped in four main categories:
   • Problems with falling and staying asleep
   • Problems with staying awake
   • Problems with a regular sleep schedule
   • Sleep-disruptive behaviors

   Problems associated with sleep include:
   Sleep apnea – This results in poor sleep quality that makes you tired during the day. Sleep apnea is one of the leading causes of excessive daytime sleepiness.

   Sleep apnea is identified by two main classifications: obstructive sleep apnea and central sleep apnea. Obstructive sleep apnea is a condition in which a person has episodes of stopped breathing during sleep. Central sleep apnea is when you repeatedly stop breathing during sleep because the brain temporarily stops sending signals to the muscles that control breathing.

   Often the person who has obstructive sleep apnea does not remember the episodes of apnea during the night. Family members, especially spouses, may witness the periods of no breathing.

   A person with obstructive sleep apnea usually snores heavily soon after falling asleep. The snoring continues at a regular pace for a period of time, often becoming louder, but is then interrupted by a long silent period during which there is no breathing. This is followed by a loud snort and gasp, and the snoring returns. This pattern repeats frequently throughout the night.

   Symptoms may include:
   • Abnormal daytime sleepiness, including falling asleep at inappropriate times
   • Awakening un-refreshed in the morning
   • Depression
   • Episodes of no breathing
   • Lethargy
   • Loud snoring
   • Memory difficulties
   • Morning headaches
   • Personality changes
   • Poor concentration
   • Restless sleep

   Insomnia – This is any combination of difficulty with falling asleep, staying asleep, intermittent wakefulness, and early-morning awakening. Episodes may come and go, last as long as two or three weeks, or be long-lasting.
Common factors associated with insomnia include:
- Physical illness
- Depression
- Anxiety or stress
- Poor sleeping environment such as excessive noise or light
- Caffeine
- Alcohol or other drugs
- Use of certain medications
- Heavy smoking
- Physical discomfort
- Daytime napping

Counterproductive sleep habits also contribute to insomnia:
- Early bedtimes
- Excessive time spent awake in bed

Tests vary and depend on the specific sleep disorder. A sleep study may be done. Treatments vary and depend on the specific sleep disorder. The outcome varies with the type of disorder. Some disorders may clear on their own.

When to Contact a Medical Professional
Call for an appointment with your health care provider if lack of sleep or too much sleep is interfering with daily living. Also call if non-breathing spells are observed during sleep.

What to Expect During a Sleep Study
During a sleep study, a sleep technician evaluates patients’ respiration and other physiologic measurements while they sleep. Small electrodes are attached to the skin to measure snoring, eye and leg movements, muscle and brain wave activity, oxygen saturation, respiratory effort, and heart rate. Breathing is monitored by measuring airflow at the nose and mouth. These measures do not interfere with normal breathing, and no significant discomfort or risk is involved.

Making the move from the crib to toddler bed

There are many milestones a child’s life. Sitting up. Walking. Eating table food. Sleeping through the night.

One milestone parents often look forward to is transitioning their child from a crib to a “big kid” bed, said Debbie Richardson, Oklahoma State University Cooperative Extension parenting assistant specialist.

“Many parents may ask themselves when is the right time to move the child from the crib to a bigger bed,” Richardson said. “Just as there are many different children, the timing can be different for all of them. However, in general, children start this transition anywhere from 18 to 30 months. For some, the adjustment takes less than a week. For other children, the transition may take longer.”

Parents first must decide that the time is right. Is your child ready to sleep alone? If your child still has a night feeding, it may be too early. Try to decrease night feedings in an effort to decrease the child’s nighttime dependence.

Parents may find themselves having to “sell” the child on the idea. Get the toddler excited by taking him or her to pick out a new bed or talking about a bed the previously belonged to an older child they know.

Safety is another concern for parents. If your child pulls himself over the guardrail or shakes the railing on the rib, these may be signs that it is time to move to a bigger bed. Also, a child who wiggles around and wakes himself up bumping into the crib rails is showing signs that he’s simply outgrowing the crib.

Richardson said parents need to take their child’s age into consideration when choosing a new bed. “An easy transition for a child 18 months old or older could be a toddler bed that uses a crib mattress, or a regular mattress placed directly on the floor,” she said. “The advantage to using a toddler bed is that you can still use the same bedding that was in the crib. This can be very comforting to children as they go through this transition.”

If you opt for a regular bed on a frame, consider a side rail to help prevent the child from falling out of bed. In addition, place the bed against the wall so there is only one side accessible. Placing the bed in the same location as the crib then moving it to another permanent location may also help a toddler gradually adjust to the change.

“It’s important for parents to remain patient during this transition process. It can take a while before the child is completely comfortable with the new sleeping arrangements,” Richardson said.
Adventures in Alternative Flours

For most people the question of flour never comes up in baking and everyday consumption of food. For some others who may have allergies to wheat or gluten, it is a constant struggle to find alternatives to flour that are comparable to traditional wheat flour and that are easy to use.

Allrecipes.com is committed to including recipes for everyone. They have compiled some key information, so that you too can enjoy baked goods and dishes that may normally contain wheat flour. For those of you who are not allergic, this is a great opportunity to learn about the other flours that make some pretty terrific cookies, bread, cakes and other yummy goodies.

Flour Power

There are so many different kinds of flour that it can be downright intimidating. Just go to your local health food store and you will experience a sense of panic as you peruse the aisles.

The staff at Allrecipes.com has provided a list of some of the flours you may encounter. This list will take some of the guesswork out of shopping for alternative flours.

**Potato Starch Flour**
This is a gluten-free thickening agent that is perfect for cream-based soups and sauces. Mix a little with water first, then substitute potato starch flour for flour in your recipe, but cut the amount in half.

**Tapioca Flour**
This is a light, white, very smooth flour that comes from the cassava root. It makes baked goods impart a nice chewy taste. Use it in recipes where a chewy texture would be desirable. It would work nicely in bread recipes such as white breads or French bread. It is also easily combined with cornstarch and soy flour.

**Soy Flour**
This nutty tasting flour has a high protein and fat content. It is best when used in combination with other flours and for baking brownies, or any baked goods with nuts or fruit.

**Cornstarch**
This is a refined starch that comes from corn. It is mostly used as a clear thickening agent for puddings, fruit sauces and Asian Cooking. It is also used in combination with other flours for baking.

**Corn Flour**
This flour is milled from corn and can be blended with cornmeal to make cornbread or muffins. It is excellent for waffles or pancakes.

**Cornmeal**
This is ground corn that comes from either yellow or white meal. This is often combined with flours for baking. It imparts a strong corn flavor that is delicious in pancakes, waffles, or simple white cakes.

**White Rice Flour**
This is an excellent basic flour for gluten-free baking. It is milled from polished white rice. Because it has such a bland flavor, it is perfect for baking, as it doesn’t impart any flavors. It works well with other flours. White rice flour is available in most health food stores, but also in Asian markets. At the Asian markets it is sold in different textures. The one that works the best is called fine textured white rice flour.

**Brown Rice Flour**
This flour comes from unpolished brown rice. It has more food value because it contains bran. Use it in breads, muffins, and cookies.

**Kamut and Spelt Flours**
These are ancient forms of wheat. While they aren’t appropriate for gluten-free diets, they are excellent substitutes for plain wheat flour as they add wonderful flavor and consistency.

**Substituting Gluten**
Wheat flour contains gluten, which keeps cookies, cakes and pies from getting crumbly and falling apart. It is what makes baked goods have a good texture because it traps pockets of air. This creates a lovely airy quality that most baked goods possess when baked with traditional wheat flour. In order to help retain this structure when using non-wheat flours, gluten substitutes must be added to a gluten-free flour mixture. For each cup of gluten-free flour mix, add at least 1 teaspoon of gluten substitute. Here are three very good substitutes for gluten.

- **Xanthum Gum**
This comes for the dried cell coat of a microorganism called Zanthomonas campestris. It is formulated in a laboratory setting. This works well as a gluten substitution in yeast breads along with other baked goods. You can purchase it in health food stores.

- **Guar Gum**
This is a powder that comes from the seed of the plant Cyamopsis tetragonolobus. It is an excellent gluten substitute and it is available in health food stores.

- **Pre-gel Starch**
This is an acceptable gluten substitute. It helps keep baked goods from being too crumbly. This too can be purchased at most health food stores.

**Substitution is the solution**
If you are ready to try some recipes, start with recipes that use relatively small amounts of wheat flour like brownies or pancakes. These turn out lovely and the difference in taste is minimal. Here are two gluten-free flour mixtures that are suitable for substituting wheat flour cup for cup.
### Gluten-Free Flour Mixtures

- **Gluten-Free Flour Mixture I**
  - ¼ cup soy flour
  - ¼ cup tapioca flour
  - ½ cup brown rice flour

- **Gluten-Free Flour Mixture II**
  - 6 cups white rice flour
  - 2 cups potato starch
  - 1 cup tapioca flour

Keep these flour mixtures stored in containers at room temperature. Having them on hand will simplify your baking routine. The above mixtures can be doubled or tripled. Another option is to purchase a gluten-free flour mixture at a health food store. This really takes the guesswork out of substitutions. This flour mixture can usually substitute wheat flour cup for cup, but read the package directions to be sure.

### Picnic Plans for a Summer Celebration

What better way to celebrate summer than an outdoor picnic with friends and family. While the usual picnic fare can pack a wallop of calories and fat, you can trim down traditional recipes and add lots of fruits and veggies to the menu. The bonus? These changes are in line with guidelines for cancer prevention. So enjoy a lighter version of fried chicken, along with a choice of delicious salads. And to wrap things up, have the (light and lemon) cake and eat it too!

### Keep it Safe

While these foods are perfect for a summer picnic at home, dining “al fresco” on your patio or in your yard, extra care is needed if packing foods for a take-along feast. Summer heat can cause bacteria in food to multiply fast, leading to food-borne illness. To keep food safe, follow these tips:

- Carry food in an insulated cooler. Pack the cooler just before leaving home, placing ice cubes or ice pack around the most perishable foods (meats, seafood, eggs and dairy products).
- Keep the cooler tightly closed until mealtime. This prevents cold air from escaping. It’s a good idea to pack snacks or beverages that may be reached for more often in a separate cooler.
- Keep the cooler cool. The cooler should ride up front with you, instead of in the car’s trunk, and be put in a shady place at the picnic site.
- Wash hands before handling foods. Towelettes are a good idea if no hand washing facility is available at the park or beach.

### Oven “Fried” Chicken

- 2 large egg whites
- 1 Tbsp water
- ½ tsp hot pepper sauce
- ¼ cup + 2 Tbsp corn flakes or other cereal, crumbs (use 2/3 cup if using boneless, skinless chicken breasts)
- 1 tsp paprika
- ½ tsp dried tarragon, crumbled (optional)
- ½ tsp dry mustard
- ¼ tsp ground black pepper
- 1/8 tsp salt
- 4 chicken breast halves (about 2 ¼ lbs), or 4 boneless, skinless breast halves (about 1 lb).

Preheat oven to 350o F (375°F if using boneless breasts). Spray a baking sheet with vegetable cooking spray. In a small bowl, stir together egg whites, water and hot pepper sauce. In a medium bowl, combine crumbs, paprika, tarragon if desired, mustard, pepper and salt. To prepare, first coat chicken halves with egg white mixture, then roll in crumb mixture to coat lightly. Place on baking sheet cone-side down. Bake for 50 minutes (less for boneless breast) or until cooked through.

This recipe can be easily doubled. Serves 4, with 240 calories and 4 grams fat per serving.

### Tomato, Corn & Bean Salad

- 1 Tbsp + 1 tsp olive oil, divided
- 1 ½ cups fresh corn kernels (3 ears*)
- 1 lb tomatoes (2 to 3 tomatoes), seeded and chopped**
- 1 can (15 oz) black beans, rinsed and drained
- 3 Tbsp chopped scallion
- 2 Tbsp canned chopped green chilies
- 2 Tbsp fresh lime juice
- 1 Tbsp chopped fresh cilantro (optional)
- ¼ tsp salt, or to taste
- 1 clove garlic, pressed
- Ground black pepper to taste

Heat 1 teaspoon oil in a nonstick skillet over medium heat. Add corn and cook, stirring, 3 to 4 minutes or until lightly browned. In a medium bowl, stir together corn with the remaining ingredients. Refrigerate at least 30 minutes.

*Frozen drained canned whole kernel corn can be substituted for the fresh corn. Omit the cooking step.

**Diced low-sodium canned tomatoes can be substituted for the fresh tomatoes.

Makes seven ½-cup servings, with 108 calories and 3 grams fat per serving. With frozen or canned corn, 76 calories and 1 gram fat per serving.

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Oven “Fried” Chicken

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<th>Ingredient</th>
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<td>2 large egg whites</td>
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- Carry food in an insulated cooler. Pack the cooler just before leaving home, placing ice cubes or ice pack around the most perishable foods (meats, seafood, eggs and dairy products).
- Keep the cooler tightly closed until mealtime. This prevents cold air from escaping. It’s a good idea to pack snacks or beverages that may be reached for more often in a separate cooler.
- Keep the cooler cool. The cooler should ride up front with you, instead of in the car’s trunk, and be put in a shady place at the picnic site.
- Wash hands before handling foods. Towelettes are a good idea if no hand washing facility is available at the park or beach.

### Tomato, Corn & Bean Salad

<table>
<thead>
<tr>
<th>Ingredient</th>
<th>Measurement</th>
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<tbody>
<tr>
<td>1 Tbsp + 1 tsp olive oil</td>
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<tr>
<td>1 ½ cups fresh corn kernels</td>
<td></td>
</tr>
<tr>
<td>1 lb tomatoes</td>
<td></td>
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<tr>
<td>1 can (15 oz) black beans</td>
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<tr>
<td>3 Tbsp chopped scallion</td>
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<tr>
<td>2 Tbsp canned chopped green chilies</td>
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<tr>
<td>2 Tbsp fresh lime juice</td>
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<tr>
<td>1 Tbsp chopped fresh cilantro</td>
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<tr>
<td>¼ tsp salt</td>
<td></td>
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<tr>
<td>1 clove garlic, pressed</td>
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</tr>
<tr>
<td>Ground black pepper</td>
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</tbody>
</table>

Heat 1 teaspoon oil in a nonstick skillet over medium heat. Add corn and cook, stirring, 3 to 4 minutes or until lightly browned. In a medium bowl, stir together corn with the remaining ingredients. Refrigerate at least 30 minutes.

*Frozen drained canned whole kernel corn can be substituted for the fresh corn. Omit the cooking step.

**Diced low-sodium canned tomatoes can be substituted for the fresh tomatoes.

Makes seven ½-cup servings, with 108 calories and 3 grams fat per serving. With frozen or canned corn, 76 calories and 1 gram fat per serving.
Light Lemon Cake

- 1 ¼ cups all-purpose flour
- ⅓ cup whole wheat flour
- 2/3 cup granulated sugar
- 1 tsp baking powder
- 1 tsp baking soda
- ½ tsp salt
- 1 cup skim milk
- 2 large egg whites
- 2 Tbsp Canola oil
- 1 ½ tsp grated lemon peel
- 1 Tbsp fresh lemon juice
- 1 tsp vanilla extract
- 1 ½ tsp confectioners’ sugar for garnish
- Fresh raspberries or strawberries for garnish

Preheat oven to 350°F. Spray an 8-inch square pan with vegetable cooking spray. In a large bowl, stir together flours, sugar, baking powder, baking soda and salt. In another bowl, stir together milk, egg whites, oil, lemon peel, lemon juice and vanilla. Add milk mixture to dry ingredients. Stir just to combine. Pour into prepared pan and spread to an even layer. Bake until a cake tester inserted in center comes out clean, about 30 to 40 minutes. Cool in pan on wire rack for ten minutes. Remove cake to the rack and cool to room temperature. Sift confectioners’ sugar over the cooled cake, if desired. Top the cake with fresh raspberries or strawberry slices, if desired.

Serves 9, with 190 calories and 3 grams fat per servings.

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