



# Family Ties

Family and Consumer Sciences

University of Tennessee Extension

## Put Away Extra Retirement Savings to Offset Benefits Losses

If the current economic crisis has meant a job change for you, it's important to remember that the economy is affecting job benefit packages as well as job availability. Boards and CEOs of many companies are further cutting employee benefits to save costs and increase profits in these tight economic times. USA Today recently reported that about 25 percent of U.S. companies have either suspended 401(k) matches or plan to do so. The majority have said that they plan to reinstate those company contributions to benefits over the next year or so, but in many companies, the contribution may take a different form.



A new trend is to tie employee benefits such as 401(k) contributions to company profits or some other measure of success rather than providing them carte blanche to all employees. The USA Today report notes that a number of companies are also considering diverting the match to health savings accounts or other funds to offset the rise in health care costs.

The consensus among financial experts is that employer matches for 401(k) plans will go the route of defined contribution (pension) plans and that young to middle-age employees will be on their own to provide for their post-employment income needs.

The bottom line for employees is that they need to budget considerably more for retirement savings to make up for the loss of contributions by their employers along with the expected insolvency in the Social Security system. They also will need to become more engaged and savvy in managing their own retirement accounts since they will be less able to rely on employer-provided fund managers.

Dena Wise, Ph.D.

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**Question: If I take advantage of the \$8,000 tax credit to first-time homebuyers to purchase a home, will I have to pay back the \$8,000?**

**Answer:** If you live in the house you purchase longer than 3 years, you will never have to pay back the \$8,000. If you sell the house or move out before three years have passed, you will have to pay back the **ENTIRE** \$8,000. It would be assessed with your Federal Income Tax return the year you move out of or sell the house.

# Can Lack of Sleep Cause . . . . .

## You to Gain Weight?



Reduced sleep time has become a common aspect of behavior in America. Studies have shown that reduced sleep time is associated with changes in levels of hormones that control appetite and satiety. Leptin and ghrelin are hormones that help the body control appetite and weight gain or loss. Leptin suppresses appetite, while ghrelin increases appetite and may prevent a person from losing weight. When lack of sleep becomes a chronic problem, levels of ghrelin increase, causing greater appetite, and levels of leptin decrease.

At June 2009 meeting of the Associated Professional Sleep Societies in Seattle, studies were reported that showed the impact of restricted sleep on weight loss and body fat. In one study, subjects completed two 14-day trials, conducted at least 3 months apart, during which time they spent either 5.5 hours or 8.5 hours in bed per night. During both study periods, they consumed a restricted diet that was nutritionally balanced. The calorie level was about 90 percent of their resting metabolic rate. Weight loss for both study periods was similar (6.6 vs. 6.4 lbs, respectively). However, fat loss was only 26 percent of the weight loss during the period of sleep restriction. When subjects slept 8.5 hours, fat loss was 57 percent of the total weight loss. This indicated that subjects lost a greater amount of lean muscle mass compared to fat loss during reduced sleep conditions. They also found that ghrelin increased during the period of sleep restriction.

In another study, subjects spent two nights of unrestricted sleep (10 hours in bed), followed by 5 nights of restricted sleep (4 hours in bed), and then 4 nights of recovery. Control subjects spent 10 hours per night in bed during the 11-day study. Sleep-restricted subjects experienced an average weight gain of 2.9 pounds during the trial protocol, even though they reported decreases in appetite, food cravings and food consumption. By contrast, there was no significant weight gain in the control group.

Researchers now believe that inadequate sleep may contribute more to obesity than they once thought. Regardless of diet and exercise, it's possible that some obesity is caused, or made worse, by sleep deprivation.

Sleep may not fix weight problems all by itself. Don't expect it to overrule the calories you eat or the lack of physical activity. But there appears to be a relationship between sleep and weight.

Betty Greer, Ph.D., RD  
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# Physical Activity & Kids

Parents, are your children being couch potatoes? Not only is physical activity often associated with prolonging life and decreasing the chances that your child will develop cardiovascular disease, there are many benefits that your child can gain from regularly participating in physical activities.

## **Just to name a few, participating in a regular physical activity program:**

- Reduces obesity and helps children maintain a healthy weight
- Helps your child maintain a healthy blood pressure
- Increases your child's self-confidence and self esteem
- Raises HDL (good cholesterol) levels
- Reduces your child's chances of developing type 2 diabetes



## **How can kids be motivated to become more physically active?**

- Reduce the amount of time your child is allowed to sit in front of the television, play video games, or talk on the phone
- Make the activities that you plan as fun and interactive as possible
- Adopt an active lifestyle yourself and they will want to follow your lead!

## **The American Heart Association recommends (2008) that:**

- All children age two and older should participate in a fun, moderately intense, physical activity each day for at least 30 minutes.
- In the event your child is not able to take 30 minutes each day to exercise, try two 15 minute or three 10 minute periods that allow them to move and participate in physical activity that is appropriate for their age and level of development

**Keep in mind that inactive children will likely become inactive adults. All children should be physically active. The habits that children develop while they are young, both good and bad, can last a lifetime.**



Vicki Lofty, FCS Extension Agent – Marion County  
State Extension Human Development Leadership Team



## *Now is the Time to Talk to Teens About the Economy*

In our current economic climate, many adults are worrying about their retirement funds, job security and house **foreclosures**. With all the **anxiety**, people have forgotten about one key group that this situation can greatly affect – America’s teens. Junior Achievement and The Allstate Foundation conducted a poll of U.S. teenagers to gauge their thoughts on the economy, with some surprising statistics:

- More than 50 percent say they talk about the economy with their friends.
- 53 percent of teens surveyed say they’re choosing activities that cost less money.
- Nearly three-in-ten teens (29 percent) said that the economy is causing them anxiety.
- One-third of all teens report less job availability.
- More than three-quarters (77 percent) of the teens polled say that their parents are talking about the economy more than they used to.
- Nearly half (49 percent) said their parents had discussed family finances with them as a result of the economy.

Even though this group may not be watching the five o’clock news, they’re keeping informed on the status of our nation’s economy and adjusting accordingly. What about the teens in your life- how are they dealing with it? Take this as an opportunity to discuss it with them if you haven’t yet.

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Programs such as JA Economics for Success, created by Junior Achievement and The Allstate Foundation, teach middle school aged teenagers money management skills. There are also now **12 free downloadable lessons** that teach age-appropriate concepts around budgeting, saving, spending and investing.

The 2009 Teens and Personal Finance poll was conducted by Opinion Research Corporation the week of February 23, 2009, and surveyed 1,000 U.S. teens ages 12-17 via telephone. Its margin of error is +/- 3.2 percent.

Judy Cloud Berryhill  
Extension Area Specialist – Adolescent Development

# Going Beyond “The Talk”

Are having the right facts enough to encourage good decision making? As parents we certainly hope that this is true and when it comes to talking to our children about sex we are encouraged to have the right talk with the right facts at the right time. It all sounds so simple and yet so complex. Often parents worry about whether or not their child is old enough; and, if so, mature enough to handle “the talk.” The idea of “the talk” being a brief and singular moment in rearing



a child puts a lot of pressure on the situation. What if the child is not ready? What if they only hear part of what you say? What if you get flustered when they ask a question you weren't prepared for? Then “the talk” becomes more like a filibuster-lots of words and no audience. Even so, this uncomfortable scenario is still better than no talk at all, right? True, but wouldn't the message for parents be clearer and easier to grasp if it was presented instead as an on-going conversation rather than a one time monologue with a child. The idea of teaching relations while forgoing training in relationships is tantamount to putting the cart before the horse.

***Young people need instruction on healthy relationships now more than ever in a society where so many have lost the script as to what healthy really is.***

What would an on-going conversation look like? First of all by definition it would occur multiple times along a period of time from birth on. It would begin with good attachment and social skills in infancy and toddlerhood and continue on with good role modeling and communication by caregivers throughout childhood. This is achieved through responding to a baby's cries, playing with and reading to young children, and helping them learn self-control by setting limits. Along the way there would be quality time spent not only talking to the child *but listening* to what the child has to say. Only by listening to a child will you pick up what they are struggling with or the misinformation that they may believe to be true. When we share their struggles and reaffirm our love we automatically insert our ethics and beliefs, correct misinformation, encourage communication and help children make better decisions.

If these pieces are in place when a child becomes a teenager, they will feel more comfortable broaching subjects and sharing their feelings with you. They need to know that healthy relationships are about respect, trust, and compromise. According to the Centers for Disease Control (CDC) one out of every 11 teens report being physically abused in a relationship. Further, the CDC asserts that these teens are at a higher risk for binge drinking, suicide attempts, and physical fighting. Teens need to know that dating violence isn't an argument after a bad day but a pattern of controlling behavior. Again, the best time to talk to a child or teen about

unhealthy relationships is before one begins. This is where having that long-term investment in open communication and building a foundation of trust really begins to pay off.

Many teens report that having the facts about sexuality does help them make a decision on whether or not to begin having intercourse. But having the facts about sex does not help them make a better decision about who they choose to date. To make a good choice about a dating relationship teens need to know enough about themselves to set personal boundaries. They need to be able to answer questions; such as, is this the kind of person I would want to be a parent to my child? Is this the kind of person that will share my beliefs, values, and encourage me to achieve my personal goals? Does this person respect my opinions and is this person willing to compromise when we do not agree? Most of all does this person respect my personal boundaries? The answers to these questions help teens see beyond just the matters of the facts to make wise choices in the matters of the heart.

Submitted by

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## **Bullying Is a Big Problem**

Every day thousands of teens wake up afraid to go to school. Bullying is a problem that affects millions of students, and it has everyone worried, not just the kids on its receiving end. Yet because parents, teachers, and other adults don't always see it, they may not understand how extreme bullying can get.

Bullying is when a person is picked on over and over again by an individual or group with more power, either in terms of physical strength or social standing.

Two of the main reasons people are bullied are because of appearance and social status. Bullies pick on the people they think don't fit in, maybe because of how they look, how they act (for example, kids who are shy and withdrawn), their race or religion, or because the bullies think their target may be gay or lesbian.

Some bullies attack their targets physically, which can mean anything from shoving or tripping to punching or hitting, or even sexual assault. Others use psychological control or verbal insults to put themselves in charge. For example, people in popular groups or cliques often bully people they categorize as different by excluding them or gossiping about them (psychological bullying). They may also taunt or tease their targets (verbal bullying).

Verbal bullying can also involve sending cruel instant or email messages or even posting insults about a person on a website — practices that are known as cyberbullying.

# Keep Your Children Safe When Near Water



Did you know it only takes as little as 1 inch of water or other liquid to drown an infant or young child? Among children ages 1 to 14, drowning is the second leading cause of unintentional injury-related death, according to the University of Kentucky Cooperative Extension Service. Childhood drowning can happen in a matter of seconds and most often occurs when a child is left unattended or unsupervised for even a brief moment.

Most drowning occurs in residential swimming pools and in open water. However, because an infant or young child can drown in as little as 1 inch of water, wading pools, bathtubs, buckets, diaper pails, toilets, spas, and hot tubs can also be dangerous to small children.

## Water Safety Tips For Parents and Guardians

- \*Never leave an infant or young child alone in the bathtub or a swimming or wading pool. \*Bathing seats and flotation devices are not a substitute for your attention.
- \*Leave toilet lids down and do not leave young children alone in the bathroom without your direct supervision.
- \*Empty ice chest, immediately after use, keep lids closed, and store out of a child's reach.
- \*Enclose wells, open potholes, and irrigation or drainage ditches with a fence or other barrier to protect your child.
- \*Never leave a child alone in or near a pool not even for a second. An adult should be within an arm's length of a child at all times.
- \*Separate your house from your pool with a fence. Young children who drown in pools frequently wander out of the house and fall into the pool.
- \*It is recommended that a fence, at least 4 feet high, be installed around all sides of a home pool.
- \*Rescue equipment like a shepherds hook or life preserver and telephone, should be kept by the pool at all times.
- \*It is recommended that parents learn CPR to be prepared for an emergency.
- \*Air filled flotation devices are not a substitute for Coast Guard approved life vests.
- \*After children are finished playing in the pool, remove all toys so that they will not be tempted to go in the pool for them.
- \*Once children are done swimming, secure the pool area so that they cannot get back into it.

**Remember even if your child knows how to swim this does not mean that they are safe in water.**

Vicki S. Lofty, FCS Extension Agent – Marion County  
State Extension Human Development Leadership Team



# Keep the Sun Fun!!

Summer is in full swing but it is not too late to practice sun safety!! Did you know that 50-80% of lifetime sun exposure occurs before a child is 18? Read on to learn how you can protect your child.

## Sun Safety Tips:

**COVER UP:** Clothing is the first defense. When possible, the less skin exposed the better. Encourage tight-woven fabrics and long shorts.



**SEEK SHADE:** Look for shady trees. Use a portable umbrella or find other suitable shelter.

**USE A HAT:** Find a hat with a wide brim that will help to shield the face, neck, ears, and scalp.



**SUNGLASSES!:** Don't forget the eyes! The same UV rays that damage skin can also damage eyes and increase the risk of future cataracts and macular degeneration. Find a pair of sunglasses that protect against both UVA and UVB rays.

## **ALWAYS USE SUNSCREEN:**



- Choose a "broad spectrum" sunscreen. This means that it will shield against both UVA and UVB rays.
- Always choose sunscreen with an SPF of 15 or greater. *SPF* stands for *Sun Protective Factor*.
- **Apply generously.** Visualize a shot glass full of sunscreen- this is the recommended amount needed to provide adequate protection.
- Sunscreen should be used 30 minutes prior to sun exposure to insure absorption.
- Don't forget to apply to: ears, nose, lips, neck, hands, tops of feet and under bathing suit straps in case they move around.
- **Reapply! Reapply! Reapply!** Sunscreen should be reapplied every two hours. (Always reapply after swimming, even with "waterproof" sunscreens).

**TIMING:** Limit sun exposure between 10 a.m. and 4 p.m., when the sun's rays are the strongest.

**AVOID SUNBURNS:** Research has shown that even a few serious sunburns in childhood/early adulthood can increase the risk of skin cancer.

- Be conscious of surfaces that reflect sunlight: water, snow, sand and asphalt.
- Remember that UV rays are still coming through even on a cloudy or overcast day!
- Some medications increase skin sensitivity to sun. Pay attention to warning labels on all medications.



Sources: American Academy of Pediatrics, KidsHealth.org, CDC and WebMD.com

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# Facing a Layoff? Know Your Mortgage Payment Options



As unemployment continues to rise, additional families are at risk for mortgage default and foreclosure. If you face a layoff or job loss, financial experts recommend that you do some soul-searching to decide how much you're willing and able to sacrifice to keep your home. Some of the options available to you may include:

**Forbearance with reinstatement.** If you expect to be back to work in the near-future, the lender may allow you to reduce or suspend your payments for a short period of time (forebearance) with the expectation that you will be able to make your account current at a near-future date and resume regular payments (reinstatement). Choose this option only if you are assured that you will have the money available to pay your arrears in full at the time set for reinstatement.

**Partial claim.** If you have an FHA-insured mortgage, your lender may be able to help you get a one-time payment through the FHA Insurance fund to bring your mortgage current. In this case, you will agree to repay the money (without interest) at the time you pay off your first mortgage or sell your home.

**Repayment plan.** Under a repayment plan, you negotiate a different payment schedule that typically allows you to reduce your regular payments temporarily and catch up by making higher monthly payments for a period of time after your income is reinstated.

**Loan modification.** When you get a loan modification, the lender changes the terms of the original loan to make the payments more affordable. Missed payments may be added to the existing loan balance, the interest rate may be lowered or the loan may be extended over a longer period of time.

If additional housing assistance funds are made available, your lender or housing counselor may have other options for your consideration.

If you do have money set aside, set a limit on how long you will use your savings to make mortgage payments. Making the hard choices **before** you completely exhaust your resources will give you more options for making a transition to other housing.

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# Get Ready, Get Set – Go Back to School

After a summer of fun and leisure, preparing to go back to school can be a source of family anxiety. Keep in mind that- with a little planning and preparation- the whole family can survive and even thrive! Whether this is the first year in school or the final year, each child will have concerns about what lies ahead. Here are a few tips to help you get ready.

- Talk with your children about the upcoming year, assuring younger ones that they will meet new friends and have fun... and reassuring older children that a new year is a fresh start for new friendships, better grades, etc.
- Involve your children when you shop for supplies, giving them ownership of their school materials.
- Lay out the next day's clothing and shoes at night. Use layers of clothing if your children complain about the school's temperature or if the weather is expected to change.
- Place backpacks loaded with homework, signed notes, etc. by the door.
- If you are making your children's lunch, prepare it the night before and put it in the refrigerator. (Feel free to include a "happy note" for your child to discover at lunchtime!)
- Go to bed and wake up at the same time each day. Children need 8-10 hours of sleep in order to stay healthy and to be ready for the physical demands of school. Teens especially do not get enough rest due to assignments and extra-curricular activities. Help your children learn to use their time wisely so that they can stay on a bedtime routine.
- Some parents find it easier to get themselves ready for the day before waking the children. This allows you to then focus all of your energy on getting the children ready. Decide if this might work for your family situation.
- Follow the same schedule each morning – eat, bathe, dress, etc. (in the order that works best for you). Your children will quickly learn what is expected of them and the mornings will go more smoothly.
- Your children's emotions begin at home and go with them to school. A pleasant start at home with positive words & hugs prepares a child to be in a more cooperative mood for their teachers.
- Have your child at school on time every day. If you pick up your child, be on time! Children become alarmed if no one is there when it is time to leave.

**Even if you are nervous about the 1<sup>st</sup> day of school, be excited about it in front of your children. Try to leave them on a happy note. (If your children see you crying or sense your anxiety, they will also become upset). Celebrate this milestone in your child's life!**

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# ARE YOU OVERINDULGING YOUR CHILD?

When parents overindulge their children, they are doing more harm than good. Overindulgence isn't harmless. It sets children up for unnecessary discomfort and failure and can make parenting a very bumpy road.

Overindulgence in children is all around us. It is not exactly like spoiling but does show similar traits. Over-indulgence is not directly related to affluent families. It can happen in families of any income level and in families with more than one child. Children who are overindulged can have serious difficulties in many areas of life, both when they are young, as well as when they are adults.

Overindulgence is not necessarily centered on material things. An article in February 2004 printed in Family Information Services stated that overindulgence can be divided into three types: giving the child too much, over-nurturing and soft structure:

**1. Giving the child too much or too many things** goes beyond just toys and clothes, but includes anything that costs money. Children who are overindulged with too many material things often fail to learn the skill of knowing what is enough.

**2. Over-nurturing** is doing things for children that they could or should be doing for themselves. All children need nurturing to survive. This is not about giving too much love. It is more about hovering over a child or depriving a child of the opportunity to reach out and experience things on his or her own. It deprives the child of feeling the thrill of achievement or experiencing consequences. Making mistakes and then learning from the experience is not an option when the "helicopter parent" is preventing experiences from happening, or swooping in for the rescue before anything can go wrong!

**3. Soft structure**, the third type of over-indulgence, is giving children too much freedom. It can mean giving children choices that are not age appropriate, not insisting they follow rules set by the parents or

letting children make decisions that should be made by the adults within the family. Not giving children responsibilities for chores and 'family work' deprives them of contributing to the family's well-being, and sets up an 'attitude of entitlement.'

If you are concerned that a child you care about is being overindulged, ask yourself these four expert-recommended questions:

- Does the situation keep the child from learning tasks that support his or her development?
- Does the situation give disproportionate amounts of family resources to one or more children? (money, space, time, attention)
- Who benefits the most from the situation— the child or the parent?
- Is the child's behavior potentially harmful to others or society in some way?

According to a study of grade school children by the Center for a New American Dream, when children want something new they are prepared to ask nine times before their parents will "give in." You don't have to give in — and you shouldn't. As a way to stop overindulging your child, learn to say no, and learn to say no in as many ways as you possibly can.

Some common troubles that overindulgence breeds are: the inability to delay gratification and knowing when 'enough is enough', selfish thinking, incompetence in everyday skills, self-care skills, and interpersonal skills, difficulty in establishing a sense of personal identity, and an inability to take personal responsibility.

For more detailed information about identifying and stopping overindulgence, locate a new book written by Drs. Jean Illsley Clarke, Connie Dawson, and David Bredehoft, *How Much is Enough?*

Matt Devereaux, Ph.D.

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# Pregnancy, STDs on the Rise Again Among U.S. Teens

## Trend threatens to reverse years of positive change, CDC researchers say

Birth rates among U.S. teens increased in 2006 and 2007, following large declines from 1991 to 2005, according to a new U.S. government study.

It found that previously improving trends in teens' and young adults' sexual and reproductive health have flattened or may be worsening in some cases.

U.S. Centers for Disease Control and Prevention researchers analyzed national data from 2002-2007. Among their findings:



- About one-third of adolescents hadn't received instruction on methods of birth control before age 18.
- In 2004, there were about 745,000 pregnancies among females younger than age 20. This included an estimated 16,000 pregnancies among girls aged 10 to 14.
- Syphilis cases among young people aged 15 to 24 have increased in both males and females in recent years.
- In 2006, about one million young people aged 10 to 24 were reported to have chlamydia, gonorrhea or syphilis. Nearly one-quarter of females aged 15 to 19, and 45 percent of females aged 20 to 24 had a human papillomavirus (HPV) infection during 2003-2004.
- From 1997 to 2006, rates of AIDS cases among males aged 15 to 24 increased.
- In 2006, the majority of new diagnoses of [HIV](#) infection among young people occurred among males and those aged 20 to 24.
- From 2004 to 2006, about 100,000 females aged 10 to 24 visited a hospital emergency department for nonfatal sexual assault, including 30,000 females aged 10 to 14.

"This report identifies a number of concerns regarding the sexual and reproductive health of our nation's young people," Janet Collins, director of CDC's National Center for Chronic Disease Prevention and Health Promotion, said in a news release.

"It is disheartening that after years of improvement with respect to teen pregnancy and sexually transmitted diseases, we now see signs that progress is stalling and many of these trends are going in the wrong direction," she said.

The study also identified a number of racial/ethnic disparities in the sexual and reproductive health of young Americans. For example, Hispanic teens aged 15 to 19 are much more likely to become pregnant (132.8 births per 1,000 females) than non-Hispanic blacks (128 per 1,000) and non-Hispanic whites (45.2 per 1,000). The study also found that non-Hispanic black youth in all age groups have the highest rates of new HIV and AIDS diagnoses.

The study appears in the July 17 issue of the *Morbidity and Mortality Weekly Report*, published by the CDC.

# Splash Safely: Summer and the Public Pool



For most Americans, summertime means fireflies, corn on the cob, and the neighborhood swimming pool. While lightning bugs and sweet corn pose no threats to human health, the community pool may cause parents some concern, as the incidence of Recreational Water Illnesses (RWIs) has been escalating over the past 20 years.

The most prevalent waterborne illnesses are *Cryptosporidium*, *Giardia*, and *E. coli*. As with other communicable diseases, the effect of RWIs are most damaging to those with immature or compromised immune systems: young children, the elderly, or those with chronic health issues. Children are often the victims—as well as the perpetrators—of waterborne illness.

RWIs result from contaminated fecal matter, either actively (diarrheal symptoms, soiled diapers) or passively (dirty bottoms), entering pool water. Some swimmers, most notably children, swallow water, thereby exposing themselves to bacterial contamination. While proper chlorination kills most bacteria, some organisms, such as the Crypto bacterium, are more resistant to the effects of pool chemicals.

## **An educated and diligent public can easily banish RWI concerns with the observance of a few basic hygiene practices:**

- Don't allow those who are experiencing—or recently experienced—intestinal illnesses to enter the pool. Lingering bacteria from diarrheal conditions can continue to cause illness for up to two weeks.
- Avoid changing a baby's diapers at poolside or on deck furniture.
- Visit the restroom instead, and wash hands and baby's bottom with warm, soapy water before returning to the pool.
- Always shower with warm water and soap before entering the pool. A quick, cold water splash is not sufficient to kill fecal germs.
- Follow the time-proven travelers' tip: "Please DON'T DRINK the WATER!" Swallowing even minute amounts of contaminated water may lead to RWIs.



(Continued)

Most pool operators employ stringent measures to ensure their pools maintain optimal chemical and hygiene balances, but the struggle to overcome contamination is a constant one. An environmental byproduct of chlorine and human contact is a chemical reaction known as chloramines. Chloramines are formed when human perspiration and urine binds to the chlorine. The resulting illness is typically respiratory in nature: nasal or ocular irritation and breathing difficulties. Chloramine contamination is most likely to occur with indoor pools, where ventilation may be less than adequate, but it is not uncommon in outdoor pools.

Well-maintained swimming pools should exhibit the following qualities:

- 🌈 Clear, not cloudy, water. Swimmers should be able to easily see the pool's bottom.
- 🌈 Smooth sides. If the sides of a pool feel tacky or slimy, it is less than maximally clean.
- 🌈 Mild chlorine odor. If the smell of chlorine is particularly strong, chloramines are usually to blame. Pools with the proper chemical balance emit little or no chlorine odor.
- 🌈 Purring noise. The sound of a pool's filtration system should be in evidence. Silence or obtrusive noise may mean that the equipment is not operating effectively.

May all the "bugs" in a family's summer be of the lightning variety!!

Bonnie Hinds, Extension Assistant -  
Environmental Health Programs

## Getting Rid of Fruit Flies

Battling a swarm of fruit flies in your kitchen or bathroom? Get rid of them quickly with this simple, homemade trap:

### What You Need:

Apple cider vinegar  
Dish soap  
Small bowl

### What You Do:

- ✚ Pour a cup of apple cider vinegar into a small bowl.
- ✚ Add a teaspoon of dish soap to the bowl and stir.
- ✚ Place in the area where you've seen the fruit flies, and wait for the trap to do its job.

### Why This Works:

Fruit flies are attracted to the smell of the vinegar, and will attempt to land on its surface. However, they're in for a surprise – since the dish soap breaks the surface tension of the vinegar, the fruit flies fall in and drown. Say good-bye to that annoying swarm!

### Benefits of Using Vinegar:

- ✚ no harsh fumes
- ✚ inexpensive
- ✚ environmentally-friendly

## Thoughts for the Day

Many people will walk in and out of your life, but only true friends will leave footprints on your heart. - Eleanor Roosevelt

The most important trip you may take in life is meeting people halfway. - Henry Boye

Too often we give children answers to remember rather than problems to solve. - Roger Lewin