Prairie County Homemakers,

Seasons Greetings!! I hope you enjoy this time of celebrations and visits with friends and family. If you are looking for some holiday entertaining and gift ideas, we have copies of past Holiday Potpourri recipes and craft ideas. Stop by the Extension Office or give us a call if you would like a copy of any of these booklets.

As we look toward the New Year, I would like to let you know that our annual Extension Winter Series will take place in Terry on January 10th. Tara Andrews will be our guest speaker and give a presentation on making meals for 1 or 2 people and an introduction to the Thrive for Montana mental health program. Be on the lookout for more information in the coming month.

Amy and I wish you a joyful holiday season!

Sincerely,

Sharla Sackman
Prairie County Extension Agent

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**Holiday Potpourri**

*December 6 at 2:00 p.m. ~ American Legion Banquet Room*

Laura from the Enchanted Room in Glendive will be sharing Holiday craft and decorating ideas with us again at this year's potpourri. Your clubs are also invited to share holiday recipes for this year's Potpourri.

Contact Potpourri Chair Eileen Nielsen if you have questions.
**SAVE THE DATE!**

**2018 Extension Winter Series**

**Thursday, January 10**

Watch for more information
Canned vegetables are an economical, convenient food to have on our kitchen shelves. All forms of fruits and vegetables “count” toward the recommended 4 1/2 to 5 total cups of vegetables and fruits recommended daily.

We have more than 1,500 types of canned foods available to us. According to some research, having canned vegetables and fruits available can boost fruit and vegetable consumption.

An analysis of the eating habits of 25,000 adults showed that canned fruits and vegetables can make a difference in nutrition. Researchers analyzed data from the National Health and Nutrition Examination Survey collected between 2001 and 2010. Adults who ate canned fruits and vegetables ate 19 percent more total fruits, 17 percent more total vegetables, 7 percent more dietary fiber and 5 percent more potassium.

Children who had canned vegetables available ate 22 percent more vegetables and 14 percent more fruits in their overall diet, compared with children who did not eat canned vegetables and fruits.

Canned fruits and vegetables are comparable in nutritional value to their fresh and frozen counterparts. Canned beans, for example, are an excellent source of fiber and folate. The cancer-fighting antioxidant (lycopene) in canned tomatoes is better absorbed than that in fresh tomatoes. The vitamin C in most canned goods is stable for two years of storage.

If you are looking for new ways to inspire your menus with canned goods, visit https://www.mealtime.org for some recipes.

Here’s a tasty twist on green beans that is featured in our 2019 calendar. You can start with fresh or frozen green beans, but trying this twist might perk up canned green beans, too.

I have a special bonus for the first 20 people who read my column to the end. Email me at julie.garden-robinson@ndsu.edu with “2019 calendar” in the subject line and your mailing address in the email body. I will mail you a full-size, full-color calendar at no charge. Yes, you read that correctly: free. Thanks for reading!

**Bacon Parmesan Snap Beans**

4 slices bacon, diced
2 pounds fresh or frozen green beans
1/4 c. shredded Parmesan cheese
2 medium-size garlic cloves, minced
1/8 tsp. salt
1/8 tsp. black pepper

Cook and then chop the bacon. Cook the beans by placing them in a large pot of boiling, salted water, or microwave them. Fill another pot or bowl with ice water. Cook the beans until they can be pierced with a fork (usually three to five minutes). Remove the beans and place them in ice water. Drain well and place in oven-safe pan. Preheat oven to 350 F. Combine the bacon, garlic, Parmesan cheese, salt and pepper in a bowl, then mix with beans. Bake for eight to 10 minutes.

Makes six (1 cup) servings. Each serving has 70 calories, 2.5 grams (g) fat, 5 g protein, 9 g carbohydrate, 5 g fiber and 160 milligrams sodium.
5 ‘clean’ habits that actually make your kitchen germier

From www.ajc.com

You cleaned for days and cooked for hours to ensure a fantastic Thanksgiving for family and friends.

Some of what you did, however, could have made your loved ones sick. Don’t risk your family’s health this Christmas. Here are five things you’re doing wrong in the kitchen:

1. Rinsing raw meat and poultry

Research has shown that washing raw meat or poultry in your sink just spreads the bacteria you’re trying to get rid of. A Drexel University study and the U.S. Department of Agriculture’s foodsafety.gov say it’s best to just move the meat from the package to the pan. The heat will kill any bacteria.

If you absolutely must rinse that Christmas bird, however, foodsafety.gov says you should first remove everything around the sink — dishes, the dish drainer, dish towels, sponges, any food. Then clean the sink and put paper towels on the counters. Rinse the turkey with a gentle flow of cold water. If the water pressure is too high, then the bacteria will be splattered around with the water. Put the bird immediately in the pan. Throw away the paper towels, then clean the sink and counters.

2. Letting food cool too long before putting in refrigerator

According to foodsafety.gov, illness-causing bacteria can start to grow in perishable foods within two hours — one hour if the room temperature is above 90 — if not refrigerated.

“Time plus warmer temperatures equals growth of bacteria,” Shelley Feist, executive director of the nonprofit Partnership for Food Safety Education told AARP.

If putting a large pot of hot food in the fridge bothers you, Feist said, then put it in smaller containers. “That helps cool it more quickly,” she told AARP.

3. Not taking apart your blender to clean it

A simple Google search will return pages and pages of ways to quickly clean your blender without taking it apart. Your appliance will look clean, but unless you remove the bottom to properly clean the rubber gasket, you are flirting with bacteria.

A 2013 germ study by NSF International (formerly known as the National Sanitation Foundation), found Salmonella, E. coli, yeast and mold on the blender’s rubber gasket. NSF International ranked the rubber gasket as the third germiest item in a kitchen.

To be safe, always take your blender apart and thoroughly wash the blades and rubber gasket.

4. Thawing frozen meat or poultry

You bought a frozen turkey, which is fine. How do you go about thawing it safely?

Not, as some believe, by running it under hot water, and definitely not on the counter.

The three safest ways to thaw meat and poultry are in the refrigerator, in cold water and in the microwave.

But even thawing in the fridge can cause problems if you don’t play it safe. Always thaw raw meat or poultry on a plate — to keep any juices contained — and on the bottom shelf — to prevent any spillage from contaminating other food.

5. Not cleaning your knife block

You wash your knives after every use, but then you put them back in a dirty knife block. Today.com reported that Allen Rathey, principal of the Healthy Facilities Institute, said those openings can become a breeding ground for bacteria.

Your knife block should be cleaned at least once a month. First, shake out any crumbs. Then submerge the block in warm, sudsy water. Use a pipe cleaner or baby bottle brush to clean the knife slots. To dry it, turn the block upside down and let it dry thoroughly. If you reinsert the knives before the block is dry, you can trap water and promote bacterial growth.
Open a Montana Medical Savings Account before Dec. 31 for 2018 income tax savings

Marsha A. Goetting, Ph.D., CFP®, CFCS, goetting@montana.edu, MSU Extension Family Economics Specialist

Have you had any medical expenses so far this year that haven’t been covered by your health insurance policy or a flexible spending account (FSA)? If you said yes, did you know you can open a Montana Medical Care Savings Account (MSA) by Dec. 31 to cover those expenses and save state income taxes? If you establish an MSA and deposit up to $3,500, (the maximum in 2018) you can reduce your 2018 Montana adjusted gross income by that amount and resulting in a tax savings of about $242

This tax advantage does not apply to your federal income taxes and should not be confused with the Federal Health Savings Accounts (HSAs) or Federal Flexible Spending Plans (FSAs). You do not have to be in a high deductible health insurance plan to be eligible for an MSA. And, unlike an HSA, you can be age 65 and over and still be eligible for an MSA.

If you do not use any money deposited in your MSA during the year it was deposited, it remains in the account and earns interest that is free from Montana income taxation. The money in the MSA then can be used for eligible medical care expenses in future years.

If you have already paid your 2018 medical bills either by check, cash, or credit/debit card, you can add up those eligible expenses, make a deposit by December 31 and reimburse yourself from the MSA account on the same day for eligible expenses paid January through December.

The key word is paid. You can reimburse yourself for paid eligible medical expenses by the end of the year. But if you haven’t yet paid those bills because your health insurance company hasn’t sorted out what it will pay and what you still owe, you still can reimburse yourself for those unpaid 2018 eligible expenses during 2019.

The amount you can use to reduce your Montana income is the total deposited, not the amount used for medical expenses during the tax year. For example, if you deposited $3,500 in an MSA but only used $500 for eligible medical expenses during 2018, you still get to reduce your income by $3,500. The remaining $3,000 is available for paying medical expenses in future years.

An MSU Extension MontGuide will help you decide if you would benefit from a Montana medical care savings account. The publication (MontGuide 199817 HR) can be downloaded free http://msuextension.org/publications/FamilyFinancialManagement/MT199817HR.pdf
A copy can also be obtained from your local County or Reservation Extension office.
Prairie County Homemakers’ Fall Banquet
Join everyone at the Prairie County Senior Center, as Prairie County Health Department’s Public Health Nurse, Tylene Eaton, RN, BSN gives the following presentation:

**Alzheimer’s: Destroying Memories and Lives**

**When:** December 6th, 2018    **Time:** 12:30-1:00 p.m.

**Place:** Prairie County Senior Center, 112 Garfield Ave., Terry, MT
All About Fats and Oils

Do we need oils?
Oils are not a food group, but provide essential nutrients and so are included in USDA recommendations for what to eat. Fat-soluble vitamins A, D, E, and K need fat to be transported and absorbed by the body. Note that only small amounts of oils are recommended.

What are the different kinds of fats?
Saturated fats are usually solid at room temperature and come mostly from animal sources, like butter, milk, yogurt, cheese, and meat. However, palm and coconut oil are also saturated fat. Saturated fats should be consumed in moderation because diets high in saturated fat have been linked to heart disease.

Trans fats have been chemically changed and are found in margarine and many store-bought baked goods. Trans fats in processed foods are listed as hydrogenated oil or partially hydrogenated oil in the ingredient list. Trans fats should be avoided, since they increase LDL (‘bad’) cholesterol and lower HDL (‘good’) cholesterol.

Polyunsaturated and monounsaturated fats are considered ‘healthy fats’ and are found in vegetables, fish, and nuts. These fats can help lower cholesterol. Although all fats need to be limited, polyunsaturated and monounsaturated fats should make up the majority of the fats you eat.

Omega-3 polyunsaturated fatty acids are a very healthy type of fat that our bodies need and are found in cold water fish and other foods like soy, flax, canola oil, and walnuts.

What specific fats should we eat?
‘Healthy fats’ (polyunsaturated and monounsaturated fats) include:
- Avocados
- Canola oil
- Cold water fish (salmon, tuna, mackerel, herring, trout, sardines)
- Nuts
- Olive oil and olives
- Soybean oil and tofu

How much fat should we eat?
Daily allowances for oils depend on age, sex, and level of physical activity. In general, the allowance for most people is 5 to 7 teaspoons of fat per day.

Examples of the amount of fat in foods

<table>
<thead>
<tr>
<th>Food</th>
<th>Serving</th>
<th>Fat (teaspoons)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avocado</td>
<td>1/5th of an avocado</td>
<td>1</td>
</tr>
<tr>
<td>Walnuts</td>
<td>¼ cup</td>
<td>1</td>
</tr>
<tr>
<td>Vegetable oils</td>
<td>1 teaspoon</td>
<td>1</td>
</tr>
<tr>
<td>Tuna</td>
<td>¼ cup</td>
<td>0.13</td>
</tr>
<tr>
<td>Tofu</td>
<td>¼ cup</td>
<td>0.25</td>
</tr>
</tbody>
</table>

Another way to think about fat intake is in terms of the percent of total calories or grams of fat you eat each day.

<table>
<thead>
<tr>
<th>Type of fat</th>
<th>Recommended percent of total calories</th>
<th>Calories (for 2000 calorie diet)</th>
<th>Grams of fat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>20-35%</td>
<td>400-700</td>
<td>44-78</td>
</tr>
<tr>
<td>Saturated</td>
<td>&lt;10%</td>
<td>&lt;200</td>
<td>&lt;22</td>
</tr>
<tr>
<td>Trans</td>
<td>&lt;1%</td>
<td>&lt;20</td>
<td>&lt;2</td>
</tr>
</tbody>
</table>
Comparison of the amount of fat in higher and lower fat version of the same foods

<table>
<thead>
<tr>
<th>Food</th>
<th>Serving</th>
<th>Fat (teaspoons)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole milk</td>
<td>1 cup</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonfat milk</td>
<td>1 cup</td>
<td>0.2</td>
</tr>
<tr>
<td>Whole milk yogurt</td>
<td>8 ounces</td>
<td>1.9</td>
</tr>
<tr>
<td>Skim milk yogurt</td>
<td>8 ounces</td>
<td>0.1</td>
</tr>
<tr>
<td>Ground beef, 70% lean</td>
<td>3 ounces</td>
<td>4.0</td>
</tr>
<tr>
<td>Ground beef, 90% lean</td>
<td>3 ounces</td>
<td>2.5</td>
</tr>
<tr>
<td>Cheddar cheese</td>
<td>1 ounce</td>
<td>2.4</td>
</tr>
<tr>
<td>Cheddar cheese, lowfat</td>
<td>1 ounce</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Healthy tips for fats and oils in the diet

- Limit your intake of saturated fat by reducing full-fat dairy and meat products. Try replacing red meat with poultry, fish, beans, and nuts when possible and switch from whole milk and other full-fat dairy products to lower fat versions.
- Try to eliminate trans fats from your diet. Limit your intake of store-bought baked goods like crackers, cookies, and cakes. Check nutrition facts labels for trans fat and ingredient lists for partially hydrogenated oil.
- Choose unsaturated vegetable fats and oils in moderation.
- Eat omega-3 fats and/or monounsaturated fats every day. Good sources of omega-3 fats include fish, walnuts, ground flax seeds, and canola oil.

Which oil should I use?

- **Virgin olive oil** is high in monounsaturated fat and antioxidants, but can be expensive. Olive oil is good to use in salad dressings and sautéing.
- **Canola oil** is low in saturated fat and is relatively inexpensive. Canola oil is an all-purpose oil and can be used for cooking and dressings.
- **Vegetable oil** can be made from any (or a combination of) the following: soybean, sunflower, or safflower oil. These oils are inexpensive and are mostly unsaturated fat. Vegetable oils are good for baking.

So, what are some ways my family can eat more unsaturated fats?

- Cook with olive oil. Use olive oil for stovetop cooking instead of butter, margarine, or lard.
- Use healthier oils and fats in baking. Try canola or vegetable oil instead of butter or margarine.
- Eat more avocados. Check for lower prices when avocados are in season. Add avocados to sandwiches or salads.
- Add nuts. Sprinkle a few nuts on salads or hot cereal.
- Make your own salad dressing. Create your own healthy dressing with 3 Tablespoons olive oil, 2 Tablespoons vinegar, salt, and pepper. Garlic, Italian seasoning, lemon juice, or mustard can be added for flavor.

Remember – you want to replace saturated fats with unsaturated fats – not just add more fat to your diet!

Contact Us

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Sharla Sackman
406-635-2121
sackman@montana.edu

Visit www.buyatlivebetter.org for more information.
<table>
<thead>
<tr>
<th>Date</th>
<th>Topic</th>
<th>Presenter</th>
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<tbody>
<tr>
<td>October 3</td>
<td>Auto Insurance</td>
<td>Joel Schumacher Montana State University Extension</td>
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<tr>
<td>October 10</td>
<td>Flood Insurance</td>
<td>Joel Schumacher Montana State University Extension</td>
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<tr>
<td>October 17</td>
<td>Life Insurance</td>
<td>Joel Schumacher Montana State University Extension</td>
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<td>October 31</td>
<td>The Psychology of Money</td>
<td>Carrie Johnson North Dakota State University Extension</td>
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<td>November 7</td>
<td>Financial Book Review</td>
<td>Joel Schumacher Montana State University Extension</td>
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<td>December 5</td>
<td>Charity Ratings and Reviews</td>
<td>Joel Schumacher Montana State University Extension</td>
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<tr>
<td>December 12</td>
<td>Year End Financial Opportunities</td>
<td>Joel Schumacher Montana State University Extension</td>
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<td>December 19</td>
<td>Flex Plans</td>
<td>Joel Schumacher Montana State University Extension</td>
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<td>January 16</td>
<td>Creating a Financial Record Keeping System and Sticking With It</td>
<td>Carrie Johnson North Dakota State University Extension</td>
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<tr>
<td>January 23</td>
<td>Dealing with Debt</td>
<td>Carrie Johnson North Dakota State University Extension</td>
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<td>January 30</td>
<td>To Be Determined</td>
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<tr>
<td>February 6</td>
<td>Choosing an Annuity Payout</td>
<td>Joel Schumacher Montana State University Extension</td>
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<tr>
<td>February 13</td>
<td>10-Minute Daily Financial Workouts</td>
<td>Luke Erickson University of Idaho Extension</td>
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<td>To Be Determined</td>
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<td>Elizabeth Kiss Kansas State University Extension</td>
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<td>March 6</td>
<td>Target Date Mutual Funds &amp; Life Style Mutual Funds</td>
<td>Joel Schumacher Montana State University Extension</td>
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<tr>
<td>March 13</td>
<td>Coupons, Rebates, and Store</td>
<td>Carrie Johnson North Dakota State University Extension</td>
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</tbody>
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For more information or to register go to [www.msuextension.org/solidfinances](http://www.msuextension.org/solidfinances), Or, contact Joel Schumacher, 406-994-6637, E-mail: jschumacher@montana.edu

All sessions will broadcast from 12:05 p.m. - 12:55 p.m. Mountain Time