

Ask the Agent

Q—If my recipe calls for vegetable oil, can I use canola oil instead?

A— Absolutely! In fact, that is a more heart-healthy choice than using vegetable oil because canola oil is only 7% saturated fat which makes it a more heart-healthy choice than other common oils used in recipes.

Q— I am trying to find different ways to save money. I found a recipe online for homemade laundry detergent. Is it safe to use on my laundry.

A— Using homemade laundry soap are a great way to reduce the cost of clothing care in your home. They are also a good option for individuals concerned about product quality, the health related benefits of using natural products, and the environmental impact of using detergents that contain synthetic ingredients. The cost analysis of homemade laundry soap (\$.01/load) vs. purchased laundry soap (\$.10—.25 per load) is definitely a positive!

Inside this issue, you will find two recipes for homemade laundry soap that have been proven effective by the Utah State Cooperative Extension Service. Call me at the Geary County Extension office if you would like to have additional recipe options.

October is Domestic Violence Awareness Month

The Centers for Disease Control (CDC) reports that approximately 29% of women and 10% of men in the U.S. have experienced some form of physical violence, rape, and/or stalking by an intimate partner. The agency goes on to report that 1 in 4 women and 1 in 7 men aged 18 and older in the United States have been the victim of severe physical violence by an intimate partner in their life time. Of those victims, 15% of women and 4% of men have been injured from this violence, including rape, physical violence, and/or stalking. In 2010, 1,095 females were murdered by an intimate partner (U.S. Department of Justice, FBI, 2011.)

Only approximately one-quarter of all physical assaults, one-fifth of all rapes, and one-half of all stalkings perpetuated against females by intimate partners are reported to the police (National Violence Against Women Survey, 2000.)



The odds are very high that every person reading this article personally knows or suspects they know someone who is a victim of domestic violence.

How can we help or emotionally support those who are victims of domestic violence? First, we need to recognize that the victim often feels alone, isolated, and confused about what is happening in their life. Make sure you approach them in a place that is safe and confidential. Begin by expressing your concern for their well-being. Be a good listener—be patient, supportive, and believe what they tell you. Tell them you care about them and you don't want them to be hurt. Be firm in telling them that the abuse is **not their fault**. The abuser thrives on power and control and likely has told them many times that they deserve what happens to them and that it is their fault. Victims of domestic violence need to hear the truth. **Nobody deserves to be abused**. These victims also have a wide range of feelings—guilt, depression, confusion, and fear. These feelings are normal and they need affirmed of that. Respect their decisions and be patient. Do not try to convince them to leave the relationship—you may not know the reasons they are choosing to stay and you are likely not trained to provide the type of counseling they need. Instead, provide them with local resources that can help them: KS 24 hr. Crisis Hotline 1-800-363-2287 or The Crisis Center hotline 1-800-727-2785 or 785-762-8835 and just be a good friend and let them go at the pace they need to as they figure out how they need to face this challenge in their life.

Cost Effective Clean!

Homemade laundry soaps are a healthy and environmentally safe alternative to commercial laundry soaps. Another benefit is the cost savings it can provide for your family's overall laundry expenses.

If you are wondering if they are safe for using with HE washing machines, the answer is YES! HE stands for "high efficiency washer". These front-loading washers use much less water than conventional machines. They also require the use of commercial laundry soaps that are designated for use with HE washers. Traditional laundry detergents create too many suds and "confuse" the washing cycle—delaying, if not preventing the washer from transitioning into the rinse cycle. Homemade laundry detergents are naturally low in suds and have not been found to harm or damage the clothing or the washing machine. Here are a couple of proven homemade laundry detergents:

Recipe #1

- 1 quart boiling water
- 2 c. Bar Soap—grated (Ivory, ZOTE, Fels-Naptha*)
- 2 c. Borax
- 2 c. Washing Soda

- ◆ Add finely grated bar soap to the boiling water and stir until soap is melted. You can keep on low heat until soap is melted.

- ◆ Pour the soap water into a large, clean pail and add the Borax and Washing Soda. Stir well until all is dissolved.
- ◆ Add 2 gallons of water, stir until well mixed.
- ◆ Cover pail and use 1/4 c. per load of laundry. Stir the soap each time before you use it (it will gel.)

Recipe #2

- Hot water
- 1 c. Washing Soda
- 1 soap bar—grated (Ivory, ZOTE, Fels-Naptha*)
- ◆ Grate the bar soap and add to a large saucepan with hot water. Stir over medium-low heat until soap dissolves and is melted.
- ◆ Fill a large pail with 2.5 gallons of hot water, add hot soap mixture. Stir until well mixed.
- ◆ Set aside to cool
- ◆ Use 1/2 c. per full load, stirring well before each use (will gel.)

Better on the pocketbook and better for the family!

*I use Fels-Naptha on my laundry to get tough stains out. Very effective by itself or in homemade detergent! *For more information on making homemade laundry soap, stop by the Geary County Extension office and ask for the Extension Article titled "Homemade Laundry Detergents" produced by the Utah Extension Service.*

Establishing a Spending Plan—Part 1

Does it ever seem that every paycheck gets smaller or that the bills just keep getting larger? Do you ever wonder where all your money goes? Is your wish list longer than your survival list?

Developing a spending plan can help you take control of your financial future and put you back in charge of your money. It requires time and effort, but the practice of sticking with a spending plan can help you get the most out of the money you have.

Before building your spending plan, you need to consider what your spending habits are. Do you know how much money you spend weekly...monthly? How do you decide what to spend money on? Have you ever compared your monthly income against your monthly expenses? How important is a consistent savings plan to your financial security?

Once you take this close look at your spending habits and attitude about savings, you can begin collecting the information you need to build a savings plan that works well with your life necessities, your lifestyle, and your wish list.

1) Identify your financial goals. Financial goals are statements about what want to be able to afford. They need to be specific and measurable. Perhaps you need to replace your car. You estimate that you can drive your current vehicle for 3 more years be-

fore you need to replace it. A financial goal for this might be to save \$60 from your bi-weekly paychecks for 36 months which will result in \$4,320 in savings to buy a used car with lower mileage.

2) Identify income. What are the various sources of money that comes into your home? In addition to wages/salary, do you have seasonal earnings, government assistance, other income?

3) Track your spending. Sometimes you spend money without even thinking of it. Account for every penny you spend by keeping a spending journal or notebook with you in which you can write every purchase or expense you pay for. Tracking your purchases helps you become aware of your spending. Include bills that are annual such as tags and taxes for your car. Divide this annual expense by 12 and add it to your monthly total.

4) Compare your income to your spending. If you want to achieve your financial goals, your income must be larger than your spending.

Don't rush through the process of creating your spending plan. It may take a number of months to create it, but it is time spent that is well worth the effort. Next month, I'll share some ideas on solidifying your spending plan and using it to meet your goals.

Upcoming Geary County Extension Programs

****Requires pre-registration. Call 238-4161 to pre-register****

- October**
30— ****Open Enrollment Event**, Valley View Estates, 1440 Pearl Drive, Junction City, KS. Program is free to the public. Please call the Extension Office by October 28 to make an appointment to visit with a SHICK Medicare Counselor.
- November**
4— ****12th Street Community Center Nutrition Class**. Learn how to make wise food choices and prepare a nutritious dish at this new monthly program. Program is free to the public. Please call the Extension office by November 2 to reserve your seat.
6— ****Knowledge at Noon—”Let’s Live a Little”**, Valley View Estates, 1440 Pearl Drive, Junction City, KS. This program focuses on healthy lifestyle choices for those 50+. Being physically active and eating healthy foods will help individuals “Live a Little”. Program is free to the public. Please call the Extension Office by November 5 to reserve your seat. Meal is served at 11:30 and program begins at noon.
14— ****Open Enrollment Event**, First United Methodist Church, Junction City, KS. Program is free to the public. Please call the Extension Office by November 12 to make an appointment to visit with a SHICK Medicare Counselor.



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K-State Research and Extension, including health, wellness, and financial tips.

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Geary County Office information: <http://www.geary.ksu.edu/>



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