



# Extension's Successful FAMILY

You have the will. We have the way.

Summer 2013

## Eating local foods in North Carolina

Across the country, more and more consumers are making an effort to eat food that was grown and produced locally. Local food is “the strongest food trend in decades,” according to Kathleen Merrigan, deputy secretary of the U.S. Department of Agriculture. North Carolina has a healthy and growing local food scene. To further promote this trend throughout the state, the Center for Environmental Farming Systems leads the 10% Campaign, a statewide collaborative that promotes locally grown food and the businesses and people who grow, prepare, distribute, and sell local food in North Carolina.

Through the campaign’s website—[www.nc10percent.com](http://www.nc10percent.com)—consumers and businesses pledge to spend 10 percent of their food dollars locally, purchasing products from area farmers and local food producers. Campaign participants receive weekly email reminders to report how much money they’ve spent on local food. The website also illustrates how money spent on local food contributes to the North Carolina economy.

North Carolinians spend about \$35 billion a year on food. If we spent 10 percent of that sum on local food—about \$1.05 per person per day—approximately \$3.5 billion would be contributed to the state’s economy annually. Money that is generated at the local level circulates in the community and promotes local economic prosperity. Other benefits of consuming locally grown and produced food include positive health outcomes, increased vitality in North Carolina communities, and protection of farmland. Buying food that is grown and produced locally also helps us to become

more aware of the seasonality of food, which affects when foods are most flavorful, most abundant and least expensive.

When buying food for your family, consider the growing number of options for finding locally produced food:

- Farmers’ markets
- Roadside stands
- Pick-your-own farms that allow you to harvest your own produce
- Mobile produce markets that set up temporarily in empty parking lots
- Local foods highlighted in grocery stores and convenience stores
- Local foods highlighted at restaurants and other eateries
- Community gardens developed and maintained by collaborations among citizen groups and nonprofit organizations
- Home gardening plots and containers
- Urban farms
- Community-supported agriculture—An arrangement where community members pay an annual membership



fee to a local farmer, and in return members receive a weekly share of the harvest during the growing season

For more information about local food in North Carolina, visit [www.nc10percent.com](http://www.nc10percent.com) or contact your local Cooperative Extension office and ask for the local food coordinator.



## Managing family finances

**D**o you wish you did a better job of managing your family's financial situation? A money management plan will help you develop sound financial management habits, avert money-related stress, and build a strong financial future for you and your family. Here are some strategies for developing a money management plan for your family.

- **Identify your financial goals.** Make a list of immediate goals, such as paying bills on time or improving insurance coverage. Then make a list of short-term goals that could be achieved in six months to a year, such as saving for a car or building up your emergency fund. Next create a list of long-term goals, such as purchasing a home or planning for retirement. The family's goals will evolve over time as your needs change.

- **Distinguish between needs and wants.** The family's needs include food, clothing, and shelter. The wants are things you'd like to have but that are not crucial for living. Discuss the difference between needs and wants in terms of the family budget to find ways to meet your financial goals.

- **Pay yourself first.** Experts recommend having the equivalent of three to six months' take-home income set aside in a bank account that can be easily accessed in case of emergency. Your savings fund should be treated as an expense that you pay before other obligations. Set up

automatic deductions or transfers to a designated account to assure that part of each month's pay is going into savings. Ten percent of take-home pay adds up to a sizable amount over time when it is put into savings and investments.

- **Determine how much income you have.** Identify all sources of household income, including paychecks, self-employment income, commissions, tips, and unemployment benefits.

- **Track household expenses.** Keep track of all payments and all purchases for at least one month. Then review your spending pattern and determine whether it will allow you to meet basic needs, create an emergency fund, and allocate funds for short-term and long-term goals. It may be that goal-oriented funds will need to wait until after you establish your emergency fund.

- **Develop a spending plan.** Writing your spending plan down on paper or electronically will help to keep the family on course. The plan is a road map to help you



reach your goals. Review the plan periodically, and make necessary adjustments as family needs evolve.

- **Collaborate as a family in developing your plan.** Creating a spending plan requires the family to collaborate in setting priorities. Discuss expenses and the family wish list. Set priorities and goals that balance the needs and desires of all family members. Your spending plan should include target dates for funding family wishes based on monthly allocations. Remember that a plan can be changed if necessary.

- **Pay down debt, and avoid taking on new debt.** The spending plan should include a plan to control credit obligations. Your emergency fund will help you avoid taking on debt, allowing you to ensure that credit payments remain at or below 20 percent of your take-home pay. Keeping your family goal-oriented will help you avoid unplanned purchases that may lead to excessive debt. Remember to pay more than the minimum due when possible, and refuse offers to skip payments.

- **Track your credit rating.** Check your credit report each year by using the official website established for that purpose by the federal government: [www.annualcreditreport.com](http://www.annualcreditreport.com). Consumers can obtain a free credit report once every 12 months from each of the three credit reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)), Experian ([www.experian.com](http://www.experian.com)), and TransUnion ([www.tuc.com](http://www.tuc.com)).



## Understanding living wills and health care power of attorney

North Carolina law provides two methods for making your medical care wishes known in advance: living wills and health care power of attorney. You can use a living will to tell your doctors that if you are terminally and incurably ill or if you are in a persistent vegetative state, you don't want to be kept alive by extraordinary medical treatment or by artificial nutrition or hydration. You can use a health care power of attorney to appoint someone to make your medical decisions for you if you should become unable to make them yourself.

A health care power of attorney is a document that grants legal authority to a person of your choosing to make medical decisions for you if you cannot make them yourself. This person is called your health care agent. You do not need to be terminally ill for a health care power of attorney to take effect; you only need to be unable to communicate. A health care power of attorney should be created prior to the onset of the disabling condition. You must sign the document in the presence of two qualified witnesses, and it must be notarized. To make sure that your health care agent understands how you want everything handled, you can provide directions or guidelines as part of your health care power of attorney. It is important to remember that limits on your health care

agent's authority may reduce his or her ability to make necessary medical decisions on your behalf.

In order to assign a health care power of attorney, you must be at least 18 years old, and you must be able to make and communicate health care decisions. You may appoint as your health care agent any competent person who is at least 18 years old and who is not providing health care to you for money.



A health care agent can be given the authority to:

- Make your medical decisions, including the power to consent to your doctor giving, withholding, or stopping any medical treatment, service, or diagnostic procedure, including life-sustaining procedures
- Donate your body for medical purposes, donate your organs, authorize an autopsy, and dispose of your remains

You may revoke your health care power of attorney at any time so long as you are able to make and communicate your medical care decisions. The revocation may be done in writing, or you can perform it by any other means that communicates your intent to revoke to your doctor and health care agent. Revocation is effective only after you have notified your doctor and each named health care agent. You should also notify everyone who has a copy of the original document, such as family members, close friends concerned with your health and well-being, or your clergy person.

Some people confuse a health care power of attorney with a durable power of attorney, but they are two different documents with different powers and limitations. A durable power of attorney is a document used to give someone the legal authority to act on your behalf. A general durable power of attorney gives a person (called your "attorney-in-fact") broad powers to handle your affairs, including your property and finances, but it does

not grant authority to make your medical decisions. Only a health care power of attorney can do that.

It is possible to include a health care power of attorney in your durable power of attorney. If you choose this method, the person who has authority to handle your financial affairs and other personal matters will also have the authority to make your health care decisions. One document would cover everything.

Alternatively, you may choose to name a health care agent in a separate health care

power of attorney, so that your attorney-in-fact is a different person from your health care agent. A health care power of attorney does not affect the non-health-care powers granted to your attorney-in-fact under a general durable power of attorney. However, if you give health care powers to both your attorney-in-fact and to a health care agent, your health care agent's power is superior to your attorney-in-fact's power when it comes to making your health care decisions.

A health care power of attorney is the best assurance that your medical care will be handled the way you want if you become unable to make these decisions yourself. Simply telling your family what you want done is not enough. Someone needs the legal right to make these decisions for you. Choose your health care agent carefully. He or she will have the right to make life-and-death decisions on your behalf. Make sure your health care agent understands your wishes. For more information, see North Carolina Cooperative Extension publication number FCS-540-3. Consult with an attorney for guidance related to your specific needs and concerns.

### Legal Terms for You to Know

**Living will**—A document that tells your doctors you do not want to be kept alive by extraordinary medical treatment or by artificial nutrition or hydration if you are terminally and incurably ill or if you are in a persistent vegetative state

**Health care power of attorney**—A document that designates a person of your choosing to make medical decisions for you if you cannot make them yourself

**Durable power of attorney**—A document that gives a person of your choosing the legal authority to act on your behalf

What's in season?

## Bell peppers

Named for their bell-like shape, bell or sweet peppers are actually a fruit in the same family as tomatoes, potatoes, and eggplant. They come in a variety of colors, including green, red, yellow, orange, purple, white, and brown. Their sweet, mild flavor and crisp, juicy flesh make them a cooking staple. Bell peppers can be stuffed and baked, grilled, roasted, stir-fried, and served in salads, stews, and soups.

Green peppers, the most common and least expensive variety of bell pepper, are picked before they ripen and have a slightly sharper flavor. When left to ripen, green peppers become sweeter and turn red, yellow, or other colors depending on the variety. Red peppers are an excellent source of vitamins A and C. Green peppers are an excellent source of vitamin C.

Select bell peppers that are firm and crisp and that feel heavy for their size. They should be shiny and richly colored. Avoid any that are shriveled or have soft spots. For stuffed peppers, choose rounded, block-shaped peppers. Refrigerate unwashed peppers in a plastic bag for up to one week. Red, yellow, and other colored peppers are slightly more perishable than green peppers. Wrap leftover cut peppers in plastic wrap and refrigerate for one to two days.



Rinse bell peppers under cold running water just before using. To chop or slice, stand the pepper on its end on a cutting board. Cut downward three or four times to form vertical slices. Discard the stem, core, and seeds. Remove the white membranes. Cut the slices into strips or chop as desired.

To cut a pepper into rings or to prepare it for stuffing, make a circular cut around the top of the pepper with a paring knife. Pull out and discard the stem, core, and seeds. Carefully cut out the membranes, and rinse with water to remove any seeds. Slice crosswise to form rings or leave intact for stuffing.

Roasting peppers gives them an intensely sweet, smoky flavor. To roast peppers, arrange whole peppers on a foil-lined baking sheet. Broil them two to four inches below the heat source, turning with tongs as needed until they are blackened on all sides. Wrap the roasted peppers in the foil from the pan, and

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

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place the foil-wrapped peppers in a sealed plastic bag to steam them and loosen the skins. When they're cool enough to handle, peel off and discard the blackened skins. Remove and discard stems, cores, and seeds. Slice and use in sandwiches, salads, dips, spreads, pizza toppings, and pasta dishes.

### Bell Pepper Serving Suggestions

- Cut peppers into strips and serve with your favorite dip as an appetizer.
- Toss cut-up peppers into stir-fries, salads, chili, soups, and stews.
- Stuff hollowed-out bell peppers with cooked rice, pasta, or other grains, and bake for a hearty entrée.
- Serve your favorite creamy dip in a hollowed-out bell pepper for a unique edible bowl.
- Top pizzas with sliced or diced bell peppers, either raw or roasted.
- Add chopped or sliced peppers to pita pockets and wrap sandwiches for great color and crunch.
- Stir chopped red, yellow, or orange peppers into fruit or vegetable salsas for a touch of color and sweetness.