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### Avoiding Costly Banking Mistakes: No Trivial Pursuit

**Here are clues to preventing expensive errors with your checking account, credit card or other financial services. After all, this isn't play money!**

To err is human...and sometimes it can be expensive. That's the case for many consumers who have to pay fees and penalties because of mistakes they've made when using their checking account, credit card or other banking services. Follow these tips and you can enjoy a more satisfying banking relationship and keep more of your cash.

#### **Not checking up on your checking account**

Many people write checks and use their debit card without paying attention to their account balance. The results can be costly and may include fees from \$20 to \$35 for each "bounced" check you write when you don't have enough money in your account. Similar fees can be imposed

if you overdraw your account using your debit card at the ATM.

Be aware that if bounced checks are not repaid in a timely fashion they may become part of your record. That could make it difficult to get a merchant to accept your checks. And if your account is closed by the bank because of repeated problems with insufficient funds that you do not repay, you may have difficulty opening a new account elsewhere.

#### **How can you avoid unnecessary costs?**

- **Keep your check register up to date.** Deduct for all withdrawals — not only for checks but also for ATM transactions, bank fees and debit card purchases.
- **Promptly compare your check register with your bank statement to look for errors or unauthorized transactions.** Open and review your monthly statement as soon as it arrives in the mail or check your account

information more frequently online or by telephone.

### **Not considering fees when opening a bank account**

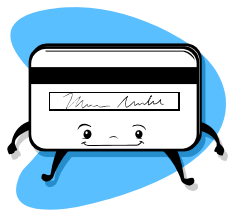
A high interest rate or Annual Percentage Yield (APY) on a checking account is definitely an attention grabber. But that great rate shouldn't divert your attention from fees that can significantly reduce, if not wipe out, your earnings.

For example, a \$2,000 IRA with an APY of five percent and a \$20 annual service fee "will earn \$100 interest after a year but, after deducting the service fee, your actual return is four percent, not five percent," Herman said. "Under federal law, fees are not factored into APY calculations, so consumers are on their own when it comes to determining whether fees will have a negative impact."

### **Paying your credit card bill late**

Don't assume it's okay to be late with your card payment just because the minimum payment due is fairly small. In fact, you can be hit with fees or penalties any time you miss a payment deadline, even if it's only by a day.

You can expect a late-payment fee of about \$30 or more. You may also face a major hike in your interest rate — often to between 29 and 35 percent — on this credit card and possibly other cards or loans, especially if your credit record shows other signs of risk. And if you're late paying by about a month or more, you might find your credit score reduced, which can make it harder or more expensive to get a new loan or even a new job or insurance (because prospective employers and insurers can review credit histories when deciding on applications).



### **Paying as little as possible on your credit card bill each month**

If you use a credit card to make a major purchase and each month you pay back only the minimum amount you owe, not only will it take you a very long time to pay off the balance but the total interest and fees can sometimes double the cost of what you purchased.

However, if all you can afford to pay back each month is the minimum amount, pay that — and pay it on time — to avoid late fees and a bad mark on your credit record, which in itself can be costly.

### **Not reviewing your credit report**

Many people never or rarely look at their credit report (a history of paying debts and other bills) or their credit scores (numerical ratings of credit reports) until they apply for a loan or they have been denied a loan. By then, it's often too late because inaccurate or missing information in your credit report could raise your borrowing costs or cause delays when you're in a rush to make a major purchase, like a new home.

Solve this problem by taking advantage of your right under federal law to obtain one free copy of your credit report each year from each of the three nationwide credit bureaus (Equifax, Experian and TransUnion).

For more information about ordering your free report, go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call toll free 1-877-322-8228.

FDIC Website

## IRS Warns of Phony E-Mails Claiming to Come from IRS

The Internal Revenue Service today alerted taxpayers about Internet scams in which fraudulent e-mails are sent that appear to be from the IRS.

The e-mails direct the consumer to a Web link that requests personal and financial information, such as Social Security, bank account or credit card numbers. The practice of tricking victims into revealing private, personal and financial information over the Internet is known as “phishing” for information.

The IRS does not send out unsolicited e-mails or ask for detailed personal and financial information. Additionally, the IRS never asks people for the PIN numbers, passwords or similar secret access information for their credit card, bank or other financial accounts.

The information fraudulently obtained by scammers is used to steal the taxpayer’s identity and then his or her financial assets. “Don’t be fooled by these shameless scam artists. The IRS doesn’t send unsolicited e-mail,” said IRS Commissioner Mark W. Everson. “Always exercise caution when you receive unsolicited e-mails or e-mails from senders you don’t know, and always verify the source.”

Last year, the IRS established an electronic mail box, [phishing@irs.gov](mailto:phishing@irs.gov), to receive copies of possibly fraudulent e-mails involving misuse of the IRS name, logo or Web site for investigation. Since the establishment of the mail box, the IRS has received more than 17,700 e-mails from taxpayers reporting more than 240 separate phishing incidents. To date, investigations by the Treasury Inspector General for Tax

Administration (TIGTA) have identified host sites in at least 27 different countries, as well as in the United States.

In the on-going e-mail schemes that use the IRS name, about which the IRS has warned the public before, the recipients are asked to click on links to take them to the “IRS” Web site. The links appear authentic and connect the victim to sites that resemble the genuine IRS Web site ([www.irs.gov](http://www.irs.gov).) The sites then prompt the victim for personal identifiers, credit card numbers, PIN numbers or similar financial information. The phony sites appear legitimate because most of the images and content are copied from actual pages on the genuine IRS Web site before being modified by the fraudsters to include their loaded questions.

The schemes have a few variations. In one, the bogus e-mail tells the recipient that he or she is eligible to receive a federal tax refund for a given amount (often \$63.80) and sends the recipient to a Web site to complete a form to “submit the tax refund request.” The form then asks for the personal and financial information.

The IRS does not notify taxpayers of refunds via e-mail. Additionally, taxpayers do not have to complete a special form or provide detailed financial information to obtain a refund. Refunds are based on information contained on the federal income tax return filed by the taxpayer.

In another scheme, the e-mail states that the IRS’s “Antifraud Commission” (sic) has found that someone tried to pay their taxes through the Electronic Federal Tax Payment System, or EFTPS, using the

e-mail recipient's credit card and that, as a result, some of the recipient's money was lost and the remaining "funds" (sic) were blocked. The e-mail contains visual elements copied from the genuine IRS Web site in an attempt to make the e-mail appear legitimate. The e-mail includes a link that sends the recipient to a Web site that asks the recipient to enter personal and financial information, such as SSN and account numbers, in order to unblock their funds.

The IRS does not have an Antifraud Commission, does not have the authority to freeze a taxpayer's credit card or bank account because of potential theft or fraud perpetrated against the taxpayer, and does not use e-mail to initiate contact with taxpayers.

Recipients of questionable e-mails claiming to come from the IRS should not open any attachments or click on any links contained in the e-mails. Instead, they should forward the e-mails to [phishing@irs.gov](mailto:phishing@irs.gov) (the instructions may be

found on [IRS.gov](http://IRS.gov) by entering the term phishing in the search box) or notify TIGTA's toll-free hotline at 1-800-366-4484. The IRS and TIGTA work with the U.S. Computer Emergency Readiness Team (US-CERT) and various Internet service providers and international CERT teams to have the phishing sites taken offline as soon as they are reported.

Recently, the IRS has become aware of commercial Internet sites that bear a striking resemblance to the real IRS site or that contain the same form of the IRS name in their address but with a .com, .net, .org or other designation in the address instead of .gov. Though these sites may not be phishing sites — that is, they may not request private financial data in an attempt to steal the consumer's identity — the IRS urges consumers not to be misled into thinking such sites are the genuine IRS Web site or have some connection to the real IRS. The only genuine IRS Web site is [IRS.gov](http://IRS.gov).

## Nuts Protective for Heart Health

The cardio-protective effects of nut consumption are presented and reviewed in this epidemiological study. The combined evidence is from four large prospective epidemiological studies including the Adventist Health Study, Iowa Women's Health Study, Nurses' Health Study, and the Physicians' Health Study. Subjects consuming nuts at least 4 times a week showed a 37% reduced risk of coronary heart disease, compared to



subjects who never or seldom consumed nuts. Each additional serving of nuts per week was associated with an average 8.3% reduced risk of coronary heart disease. Additionally, a causal cardio-protective relationship between nut consumption and reduced risk of coronary heart disease was found. The results of this review suggest the consumption of nuts may help lower the risk of coronary heart disease.

## You Are What You Drink

You are what you eat — and drink.

Those who point the accusing finger at fried foods and sweets as culprits behind America's burgeoning obesity rates are right to do so, but they often overlook another big contributor — high-calorie beverages.

Recently, the New York Times' Jane Brody reported that 21 percent of the calories consumed by Americans beyond age 2 are derived from beverages. Therein lies part of the problem associated with spiking U.S. obesity rates, nutritionists contend. Also, while these beverages often hit the spot in terms of quenching thirst, many are lacking, if not downright worthless, in nutritional value. In fact, Brody notes a steep increase in the consumption of sugar-sweetened drinks in recent decades at the expense of healthier fare, such as milk, which offers "clear nutritional benefits."

If this isn't a big enough problem, add to this the growing American passion for smoothies and sweetened coffee drinks. For example, Brody observes that there are 240 calories in a 16-ounce Starbucks Coffee mocha without the whipped cream.

It's not just the high calories, though. Add to the list the weak satiety properties associated with many of these products. What this means is that while these drinks contribute a lot to your daily caloric intake, they do little in terms of suppressing appetite.

"So, even after consuming these drinks, we still want to eat as we ate before, even though we consumed up to 500 calories in beverages," says Dr. Robert Keith, an Alabama Cooperative Extension System nutrition and health specialist and Auburn University professor of nutrition and food science, who has been a vocal critic of these high-calorie drinks as a staple in the American diet.

The consequences for millions of Americans are steady weight gain and, in all too many cases, chronic obesity.

Ironically, not all of these beverages are devoid of nutritional value. Some actually can play a role within a balanced diet, particularly among healthy Americans who occasionally encounter some difficulties in the course of the day incorporating the recommended 5 servings of fruits and vegetables into their diet. Even so, people with weight problems should limit their intake of these high-calorie fruit juices, Keith says.

"If you have weight concerns, then you do need to pay close attention to what they're saying about high-calorie drinks," he says. "Fruit juices, for example, contain lots of valuable nutrients, but if you're popping 120 calories with each 8-ounce glass of fruit juice, you may be adding a lot of calories to your intake in the course of the day."

Consumers assume that with this regular consumption of juices, they're getting the equivalent of several servings of fruits and vegetables — and they are right, Keith says. The problem is that they're also getting hundreds of calories that "your brain may not even be registering," he says, adding that "you're going to eat on top of that, [which] may contribute to your weight gain," Keith says.

Despite the calorie problems associated with more nutritious fruit and vegetable drinks, as well as milk, he says the real culprits remain the high-calorie sodas and sugar-sweetened, fruit-flavored drinks that remain so popular. Consuming several of these may add up to 500 or 600 calories a day, even though most people need only a total caloric intake of between 1,800 and 2,400 calories a day.

That's why if you have weight concerns, you should pay close attention to these beverages' caloric content, Keith says.

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# Recipes



Nutrition Information	
Calories	167
Total Fat	4.5g
Saturated Fat	0.5g
Trans Fat	0g
Cholesterol	0mg
Sodium	77mg
Carbohydrates	30g
Dietary Fiber	3g
Sugars	8.3g
Protein	4g
Vitamin A	521.2iu (10%)
Vitamin C	16.9mg (28%)
Calcium	8mg (0%)
Iron	0.8mg (4%)

## Macaroni Corn Salad

Make this delicious macaroni salad for lunch or dinner. It looks very nice when served over a bed of mixed greens.

- 1 Tbsp olive or canola oil
- 2 Tbsp lowfat or nonfat mayonnaise
- 2 Tbsp flavored vinegar (red wine or cider)
- 2 c. frozen corn kernels, thawed
- 1 Tbsp chopped fresh cilantro or parsley
- 1 c. cooked macaroni
- 1 tomato, diced
- 1/4 green pepper, diced
- 1/4 red onion, diced

Combine the first three ingredients in a medium-sized mixing bowl and mix well

to make a dressing. Add the rest of the ingredients and toss together. Cover and refrigerate until ready to serve, up to 24 hours. Serve chilled.

### Servings:

Serves 4. 1 cup per serving.

### Diabetic Exchanges:

Bread & Starch: 2.0

Vegetable: 1.0

### Total Preparation & Cooking Time:

10 min. (5 Prep, 5 Cook)

## Lemon Cake

- 1 purchased angel food cake
- 1 box (4-serving size) lemon instant sugar-free pudding
- 1/2 c. skim milk
- 1 (8 oz) carton lemon-flavored fat-free, no-sugar-added yogurt
- 1/2 (8 oz) carton "Lite" frozen whipped topping, thawed

1. Cut angel food cake in half, horizontally, using serrated knife in a sawing motion. Place bottom layer on serving plate.
2. Beat pudding with milk until thickened, about 1 minute. Stir in yogurt.
3. Fold thawed reduced-calorie whipped topping into pudding mixture.
4. Frost bottom layer of cake with lemon mixture. You may then place top layer

on cake and frost with remaining mixture, or make a second cake with remaining topping mixture. Chill until served. Garnish with thin strawberry, lemon, or kiwi slices.

**Yield:** 16 Medium servings or 24 small servings

**Note:** Other flavors of pudding and/or yogurt could be used. Check label carefully to make sure the new flavor does not have more carbohydrate than the original flavors chosen for this recipe.

### Nutrition Information:

143 Calories  
 28 g (18 g) Carbohydrate  
 2g (1.4g) Fat  
 317 mg (218 mg) Sodium  
 3.6 g (2.4 g) Protein





## HCE NEWS



### 4-H Knitting Classes

**April 20 & 27, 2007**  
**County Extension Office**  
**9:30 AM**

Supplies needed are 1 skein of plain 4-ply yarn and a size 10 knitting needle.

District I HCE Camp has been cancelled. Refunds were mailed this week.



### HCE Council Meeting/Cultural Arts Adult/Youth Show

**May 3, 2007**  
**County Extension Office**  
**9:30 A.M.**

The Categories for the show are as follows:

#### Cultural Arts Categories

1. Basketry
2. Ceramics, pottery, plaster art
3. Embellishment of garments
4. Fiber arts (rug making, macrame, weaving, looming, string art)
5. Hand crafted toys and dolls
6. Hand stitchery (counted cross-stitch, needlepoint, embroidery, Bunka, Swedish, Brazilian, chicken scratch, hardanger, candle wicking)
7. Plastic canvas art using counted cross stitch
8. Recycled items (of lasting worth)
9. Heritage arts (quilling, dyeing, scrimshaw, leathercraft, copper,

tin punch, lace making, tatting, crocheting, etc.)

10. Hand knitting
11. Machine knitting
12. Machine stitchery (embroidery, Battenberg lace, charted needle work, cutwork, etc.)
13. Quilts, by hand or machine
14. Quilted items (garments, wall hangings, pillows, placemats, etc.)
15. Paintings and drawings
16. Photography
17. Clothing

Please bring your item with name, club and category attached to it. Bobbie Dorner will give us an entertaining program on leadership while the judges are making their decisions. Covered dish luncheon will follow program.



## HCE NEWS



### Zipped-Up Tote Workshop

**May 16, 2007**  
**County Extension Office**  
**9:30 A.M. – 3:30 P.M.**  
**Bring a sack lunch.**

You will need the following supplies:

Supply List:

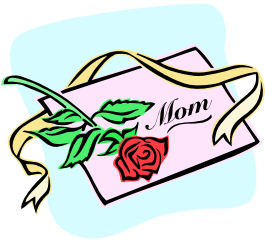
- ~ 1-1/2 yards fabric - 44" wide suggested: denim, poplin, quilted (for outside of bag, outside pocket, one side of straps and pocket flaps)
- ~ 1-1/2 yard fabric - 44" wide suggested: juvenile, picnic, calico (for inside of bag, inside pocket, one side of straps and pocket flaps)
- ~ Purchase additional fabric for napkins, drawstring bag, changing pad.

- ~ 4 - 22" polyester zippers (contrast or matching)
- ~ Threads to match zippers and fabrics
- ~ Contrast decorative threads for top-stitching
- ~ Monofilament thread for bobbin (optional)
- ~ Velcro tabs for pockets (optional)

Note: Contrasting zippers and top-stitching make a very attractive bag.





If your sewing machine is in a cabinet, we have a couple of machines you can use here at the office.





# May 2007



Sun	Mon	Tue	Wed	Thu	Fri	Sat
<div style="border: 2px solid black; padding: 5px;"> <p><b>4-H Knitting Classes</b></p> <p>April 20 &amp; 27, 2007 County Extension Office 9:30 AM</p> </div>		1	2	 <p>HCE Council Mtg./Cultural Arts Adult/Youth Show - 9:30 AM County Extension Office</p>	4	5
6	7	8	9	10	11	12
		<p>Skyliners Club Mtg. - 9:30 AM Jean Horne Conference Room</p>				
13	14	15	 <p>Zipped-Up Tote Workshop 9:30 AM - 3:30 PM County Extension Office</p>	17	18	19
 <p>Mother's Day</p>						
20	21	22	23	24	25	26
			<p>Wallace Club Mtg. 10:00 AM Wallace Clubhouse</p>	<p>Pace-Pearidge Club Mtg. 10:00 AM Pace-Pearidge Clubhouse</p>		
27	28	29	30	31		
	 <p>Memorial Day</p>					

The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

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