

How's the Air Inside Your Home?

Consider these points to breathe easier in your home.

— If you have children, go outside to smoke. Kids exposed to secondhand smoke are at risk for developing lower respiratory tract infections, such as bronchitis and pneumonia. Coughing, wheezing, and excess phlegm are other symptoms of respiratory irritation. Secondhand smoke can cause fluid to accumulate in the middle ear and surgery may be necessary to remove it. Children exposed to secondhand smoke are more likely to develop asthma, and smoke worsens asthmatic children's conditions. Contact your health professional for more information.

— "Triggers" or pollutants in the environment can cause major problems for people with asthma. Vehicle exhaust, industrial emissions, tobacco smoke, pollen, and allergens from pets and insects can trigger an asthma attack. Most people encounter these "triggers" every day, but can minimize their exposure to irritants. Carpool or use public transportation, and stay inside on days when ozone, sulfur dioxide, or pollen counts are high.

— About 4,000 Americans die from asthma each year, and the home is a source of many environmental irritants that can trigger asthma attacks. Use these tips to eliminate some irritants

from your home.

1. Change furnace filters every month or two or according to manufacturer's instructions during periods of use. Consider



installing high-efficiency filters to reduce the number of particles in the air. Combustion gases and particles cause breathing difficulties for people with asthma. Keep combustion-powered equipment and appliances maintained.

2. Keep humidity levels between 30 and 50 percent by using dehumidifiers, exhaust fans, or opening windows when showering, cooking, or using the dishwasher. High humidity promotes the growth of agents that may trigger asthma attacks.

3. Clean and refill humidifiers with fresh water every day.

4. Lower the allergy levels in your home by dusting often, keeping pets out of bedrooms and

using allergen-proof comforters and mattress covers. Wash bedding often in hot water (130 degrees Fahrenheit) and avoid furnishings that collect dust.

5. Consider using a high-efficiency vacuum filter or a central vacuum system that vents to the outside.

— A picnic or hike on a sunny fall afternoon may sound fun, but could make an allergy sufferer miserable because mold and mildew grows on fallen leaves and can trigger allergic reactions. If you have allergies, stay indoors or in sunny, open areas away from trees and avoid raking leaves or cleaning basements. Wearing an air-filtering mask is beneficial.

— Reducing dust, dirt, and moisture from the home relieves allergy symptoms: replace or clean furnace filters as specified by the manufacturer and have a professional check the heating system before it's needed; keep porches, patios, gutters, and down spouts free of leaves; keep windows/doors closed, and screens/glass repaired; use exhaust fans in the kitchens and bathrooms to remove excess moisture from the air; and use dehumidifiers if moisture levels are above 50 percent.

Source: Shirley Niemeyer, Extension Specialist, UNL. (BPO)



WORLD

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not reach those most in need.

In the long-run, the only way to eliminate hunger is for the developing countries to increase per capita incomes. This, in turn, is linked to better

education and health care, cessation of internal conflicts, and an awareness of population pressures. In the meantime, the need for humanitarian food aid from countries like the United

States will continue unabated.

Source: Roy Frederick, Policy Brief, Vol.3, No.41, IANR. (GB)



BUSINESS

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who endorse a product often are paid by the advertiser.

• Be cautious about "testimonials." They may be paid and may not reflect the experience of most consumers.

• Before you buy, decide whether the price reflects a fair market value.

• Be wary of promises of free money or low-interest government loans.

• Do not be pressured to purchase immediately. Good opportunities are not sold through high-pressure tactics.

• Be wary of purchasing a program if company representatives give evasive answers or are not willing to answer questions.

Where to Get More Information and Assistance
Federal Trade Commission (FTC)

Victims of business scams should report them to the FTC. While the Commission cannot resolve individual problems, they can act against a company if it sees a pattern of possible

law violations. Call toll-free (877) 382-4357. [www site: <http://www.ftc.gov>]

United States Postal Service

Under Title 18 of the United States Postal Code, there are four major sections that provide protections related to home-based business opportunities. These include 1) frauds and swindles, 2) fictitious name or address, 3) injunctions against fraud, and 4) false representations; lotteries. These laws relate to the use of the U.S. Postal Service as part of a business opportunity scam or scheme. For additional information, contact the U.S. Postal Service. [www site: <http://www.usps.com>]

National Consumers League

They provide information about how to recognize the different types of fraud targeted to existing businesses and advice about what to do if a business is victimized. Call toll-free at (800) 876-7060. Fraud reports are

relayed to the appropriate law enforcement agencies, including the FTC and state attorney generals' office. [www site: <http://www.natlconsumersleague.org>]

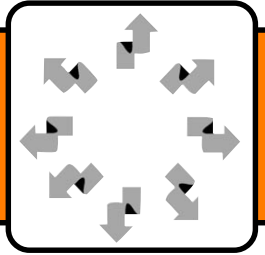
Better Business Bureau
The BBB is a nonprofit organization. Complaints and inquiries about a specific company should be addressed to the BBB where the company is located. [www site: <http://www.bbb.org>]

State Agencies

The Consumer Protection Division of the Nebraska Attorney General's office is a source of information about potential business opportunities as well as an avenue to file complaints when victimized. Call toll-free at (800) 727-6432. [www site: <http://www.nol.org>]

Source: NebFact 437, by Carol Thayer, Extension Specialist, Small-Scale Entrepreneurship. (GB)

Miscellaneous



EXPENSES

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typical family farm. At the same time, the family lives on a fraction of that amount. Averaged over the last five years, farm families enrolled in the Nebraska Farm Business Association retained only 12.5 percent of their gross sales for family living expenses, including food, clothing, housing, school expenses, health insurance, non-farm utilities, transportation, income taxes, and retirement savings.

• Food: Many urban people assume farm families raise much of their own food. Depending on the opportunities the agricultural family may have a portion of their meat and produce come from their own operation, but in these days of mechanized farming, there are fewer diversified farms with livestock. Most farms depend on one or more off-farm incomes to supplement family living expenses which leaves less time for traditional gardening and home food

processing. Surveys show little difference in the percentage of family living income spent on food between farm and non-farm families. Both spend from 8 to 38 percent of their income on food depending on their income level, number of family members and, other variables.

• Taxes: Just like non-farm families, farmers pay thousands of dollars in income and other taxes each year. In a profitable year, an agricultural producer might pay as much in income taxes as a city dweller earns in a year. In years with low yields and/or low prices, farmers pay less income tax but still owe other taxes such as property taxes. In Nebraska, property taxes are the main source of revenue for local government and schools.

SOURCE: Kathy Prochaska-Cue, Ph.D., family economist, NU/IANR (TD)



HOLIDAY

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ahead of time for your party be sure to cook foods thoroughly to safe temperatures. Cook fresh roast beef, veal, and lamb to at least 145 degrees F for medium rare and 160 degrees F for medium doneness. Bake whole poultry to 180 degrees F, poultry breasts to 170 degrees F. Ground turkey and poultry should be cooked to 165 degrees F. All other meat, fish, and ground red meats should be cooked to 160 degrees F.

Use Shallow Containers

Divide cooked foods into shallow containers to store in the refrigerator or freezer until serving. This encourages rapid, even cooling. Reheat hot foods to 165 degrees F. Arrange and serve food on several small platters rather than on one large platter. Keep the rest of the food hot in the oven (set at 200-250 degrees F) or cold in the refrigerator until serving time. This way foods will be held at a safe temperature for a longer period of time. RE-

PLACE empty platters rather than adding fresh food to a dish that already had food in it. Many people's hands may have been taking food from the dish, which has also been sitting out at room temperature.

The Two-Hour Rule

Foods should not sit at room temperature for more than two hours. Keep track of how long foods have been sitting on the buffet table and discard anything there two hours or more.

Keep Hot Foods HOT And Cold Foods COLD

Hot foods should be held at 140 degrees F or warmer. On the buffet table you can keep hot foods hot with chafing dishes, slow cookers, and warming trays. Cold foods should be held at 40 degrees F or colder. Keep foods cold by nesting dishes in bowls of ice. Otherwise, use small serving trays and replace them.

Source: U. S. Department of Agriculture Food Safety and Inspection Service, October 2000 (AH)



RENTAL

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about \$0.43 per day. (Cost of water, vitamins, and minerals not considered in either situation.)

It would seem a fair rental rate would need to be less than the \$0.43 per day incurred by feeding hay, minus the cost of additional transportation, management, etc. that would be incurred by the cattle producer while utilizing the stalks.

A final consideration must be mentioned. Stubble fields can be quite variable in terms of

pounds of stover per acre and in terms of the amount of grain left in the field. There can also be variability on how well animals utilize the residues that are present in the fields due to weather factors. In addition, the condition of fences and the availability of water can vary greatly from field to field, making some fields more desirable than others, from the renter's point of view. (TD)