

TOWN & COUNTRY

A Publication of Cornell Cooperative Extension
in Fulton and Montgomery Counties

Volume 15 Number 2

Johnstown, New York

March-April 2010

CHANGE IS COMING: *Important changes in how you receive your
Town & Country will start with the next issue.*

Please read carefully.

As a result of increasing online readership and decreasing available resources, we have decided to make some major changes in how we distribute the bi-monthly Town & Country magazine.

Beginning with the May/June issue, the magazine will no longer be printed and mailed for free upon request.

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Published Bi-Monthly by
Cornell Cooperative Extension
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55 East Main Street, Johnstown, NY 12095
Phone 518-762-3909
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**Executive
Director
Marilyn J. Smith**

Online Poker Study: The More Hands You Win, The More Money You Lose

A major finding of a new Cornell study of online poker may seem counterintuitive: The more hands players win, the less money they're likely to collect, especially when it comes to novice players.

The likely reason, said Cornell sociology doctoral student Kyle Siler, whose study analyzed 27 million online poker hands, is that the multiple wins are likely for small stakes, and the more you play, the more likely you will eventually be walloped by occasional but significant losses.

This finding, Siler said, "coincides with observations in behavioral economics that people overweigh their frequent small gains vis-à-vis occasional large losses, and vice versa."

In other words, players feel positively reinforced by their streak of wins but have difficulty doing the "cognitive accounting" to fully understand how their occasional large losses offset their gains.

The study, which was published online in December in the *Journal of Gambling Studies* and will be published in a forthcoming print edition later this year, also found that for small-stakes players, small pairs (from twos to sevens) were actually more valuable than medium pairs (eights through jacks).

"This is because small pairs have a less ambiguous value, and medium pairs are better hands but have more ambiguous values that small-stakes players apparently have trouble understanding," said Siler, a long-time poker player himself.

Siler used the software PokerTracker to upload and analyze small-stakes, medium-stakes and high-stakes hands of No-Limit Texas Hold'em with six seats at the table. The game has simple rules and "any single hand can involve players risking their entire stack of chips," Siler said.

The research not only examined the "strategic demography" of poker at different levels of stakes and the various payoffs associated with different strategies at varying levels of play, but also "speaks to how humans handle risk and uncertainty," said Siler, whose look at online poker combines aspects of behavioral economics, economic sociology and social science theory. "Riskiness may be profitable, especially in higher-stakes games, but it also increases the variance and uncertainty in payoffs. Living one's life, calibrating strategies and managing one's bankroll are particularly challenging when enduring wild and erratic swings in short-term luck and results."

In online poker, a multibillion dollar industry, Siler concluded that "the biggest opponent for many players is themselves, given the challenges of optimizing one's mindset and strategies, both in the card game and the meta-games of psychology, rationality and socio-economic arbitrage which hover beneath it."

This article was written by [Susan Lang](#) for the Cornell Chronicle

Youth Family

Fix for Rural Vet Shortages?

USDA Addresses Veterinary Shortages with Education Loan Repayment Program

Agriculture Secretary Tom Vilsack announced that USDA had taken the first step toward implementing a plan to address veterinary shortages throughout rural America by repaying the student loans of qualified veterinarians in return for their services in areas suffering from a lack of veterinarians.

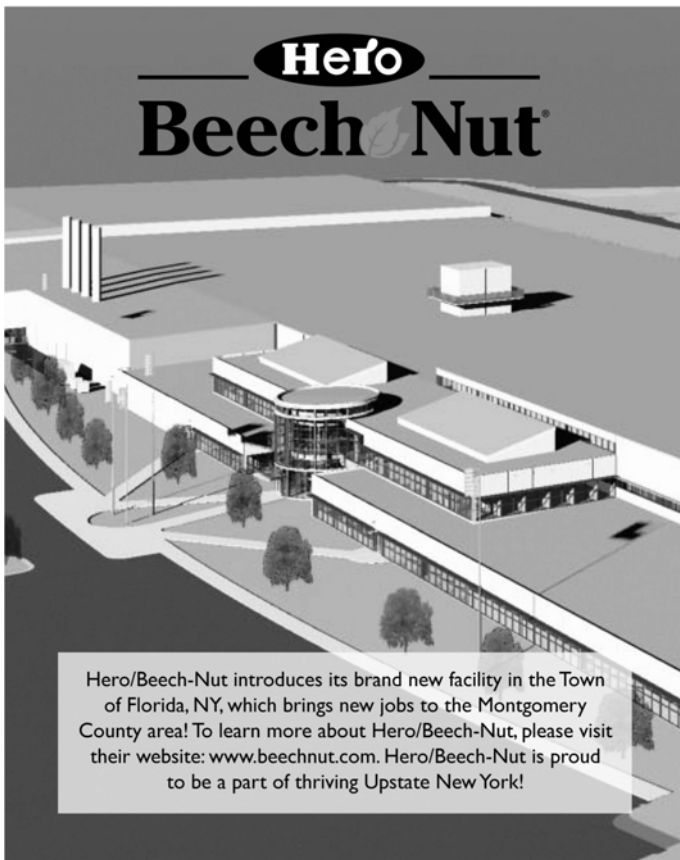
“USDA can help ensure there is a first line of defense against animal diseases across the US by placing qualified veterinarians in areas where there is a critical need,” Vilsack said. “This program will help

reduce veterinary shortages, especially in the area of food animal medicine, which will reduce stress on producers and improve the health of the livestock industry.”

USDA’s National Institute of Food and Agriculture (NIFA) administers the Veterinary Medicine Loan Repayment Program (VMLRP), which was established in the National Veterinary Medical Services Act of 2003. Implementation of the program began on January 22, 2010 when NIFA released a Federal Register notice asking for comments and nominations for shortage situations from the chief animal health official in each state and insular area and appropriate federal animal health officials.

NIFA will convene a panel of federal and state animal health experts to recommend submitted nomination packages for official designation as a veterinary shortage situation. The public will be able to review designated veterinary shortage situations in list and/or map form, along with information describing the nature of the shortage situation.

NIFA expects to begin accepting applications from veterinarians wishing to participate in the program on April 30. In return for a commitment of three years of veterinary services in a designated veterinary shortage area, NIFA may repay up to \$25,000 of student loan debt per year. Loan repayment benefits are limited to payments of the principal and interest on government and commercial loans received for the attendance at an accredited college of veterinary medicine resulting in a degree of Doctor of Veterinary Medicine or the equivalent. NIFA projects applications will be due June 30, and that offers will be made by September 30.



Veterinarians are critical to national food safety and food security and to the health and well-being of both animals and humans; however, major studies indicate significant and growing shortages of food supply veterinarians and also those serving in certain other high priority specialty areas. A leading cause for this shortage is the heavy cost of four years of professional veterinary medical training, which can average between \$130,000 and \$140,000. Congress established the VMLRP as a way to remedy this growing need.

Through federal funding and leadership for research, education and extension programs, NIFA focuses on investing in science and solving critical issues impacting people's daily lives and the nation's future. For more information, visit www.nifa.usda.gov.

Source: NIFA press release

Submitted by Bonnie S. Peck

Outdoor Activity for Youth Helps Build Productive Adults

Young people who participate in outdoor activities grow up to become adults who participate in outdoor activities, says Joshua Wright, Garland County extension agent with the University of Arkansas Division of Agriculture.

According to a report by the Outdoor Foundation, about half of Americans in 2007 participated in outdoor activities. However, there was a decrease in youth, ages 6-17, with girls showing the greatest decrease.

Why does it matter if youth spend more time indoors? "Young people who participate in outdoor activities benefit emotionally, socially, cognitively and physically," says Wright.

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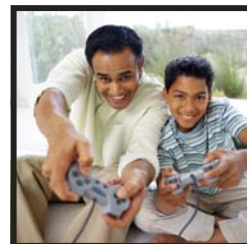
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You don't need to throw out your child's iPod, cell phone or video games, he says. **The answer is to strike a balance.** It's important to allow young people to interact in the manner that's second nature to them - technology.

"But, they also need to spend some time outside," he says. "Young people with parents, friends and family members who spend time with them outside are more likely to catch the habit of going outside for fun."

Wright says outdoor recreation reduces stress and increases confidence and creativity. It also instills in them a sense of adventure and challenge. Spending time outdoors is also good for the economy, Wright says.

"People who participate in activities outdoors tend to be more productive at work, and that helps increase awareness of the world around you," he says. Wright, who has worked 10 years in the outdoors industry, says he has seen young people transformed from "being afraid of things surrounding them to embracing

new outdoor activities."

He says the pride and excitement of catching your first fish go a long way in removing fears of being outdoors.

For more information about getting your child involved in outdoor activities, contact Linda E. Wegner at 518-762-3909 x 114.

Source: Wright, Joshua. *University of Arkansas Cooperative Extension, May 2009.* http://www.uaex.edu/news/may2009/0515fitness_kids.htm

Submitted by Linda E. Wegner

Getting Kids to Eat Those Veggies

A little choice and some new names can go a long way in getting children to eat their fruits and vegetables, report Cornell researchers.

When preschoolers were offered so-called "X-ray vision carrots," they ate 62 percent more of the vegetable than when the vegetable was referred to as just plain old carrots, and the increased consumption of carrots persisted even the next day, report marketing professor Brian Wansink and behavioral economist David Just, both in Cornell's Department of Applied Economics and Management.

Writing in a recent issue of *Choices* (published by the Agricultural and Applied Economics Association), the two professors suggest that school lunch programs make better use of behavioral economics -- the combination of models from psychology and economics to help better understand how biases in perception, memory or thought processes may influence consumption decisions.

For example, instead of coercing children to eat healthier foods by substituting fruit for cookies during snack time, "children can be presented healthy and unhealthy items and be led to willingly choose the good,"

Continued on Back Page ➤

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Agriculture

Seed Starting 101: What to Plant & How to Plant It

Starting your own seed allows you to save on the cost of plants and to have access to a greater variety of vegetables and flowers. However, seed starting can be tricky, and no money is saved if all the seedlings die before they can be placed outside!

Soil:

You want to choose a sterile mix that will stay light and fluffy so that the seeds can easily push through the surface. Plain garden soil is too hard and may harbor diseases that could kill your seedlings. Seed starting mix can be found at most garden centers, and is relatively inexpensive. You can choose mix with or without fertilizer. If you choose mix with fertilizer, you won't need to feed your seedlings. If you pick a mix without fertilizer, a dilute fertilizer can be used once the seedlings have emerged.

Once you have selected a potting mix, you can start seeds in almost any container. Well washed milk cartons, yogurt cups, and even deep pie plates work as well as seed starting trays. Just poke some holes in the bottom so that excess water can drain out.

Temperature:

Many gardeners run into trouble because they try to start seeds in areas that are too cold. Generally seeds germinate best if the *soil* temperature is about 70° F. This is warmer than many of us keep our houses. If the soil is too cold, the seed takes longer to germinate. If the seed takes longer to germinate, there is more of a possibility that damaging microorganisms will attack it or that it will dry out.

To warm up the seed bed, many people keep

containers on the top of the refrigerator, on radiators (with a buffer if radiators are very hot), or on any other warm surface. Remember, at this point the seed is underground and most seeds (small seeds are the exception) don't need light to germinate. Once the seedlings are up, move them to a well-lit spot.



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Moisture:

Seeds need to be kept constantly moist to germinate, but they don't need to be kept sopping wet. The consistency of a wrung out sponge is just about right. One way to keep the seed bed moist is to drape a piece of plastic wrap over the media. Monitor it every day and be ready to take it off when the seedlings emerge!

Light:

As noted, most seeds don't need light to germinate. Lettuce is one common exception. But most plants can be kept in a darker but warmer location until they sprout. Once they sprout, you want the brightest light possible to keep seedlings short and stocky. Place seedlings in a south window, or put fluorescent lights just a few inches from the seedlings (incandescent bulbs are too hot to be this close to the plant).

Common seed starting problems:

Too cold—plants germinate slowly and are attacked by organisms or dry out

Water—too wet or too dry

Started too early—if seeds are started too early, seedlings will become leggy. See table on the next page for common seed starting dates, and for other helpful information

Not enough light—seedlings need bright light to stay short and stocky. Brushing the seedlings gently will also help keep them short.

Look for information on hardening off seedlings in the next edition of *Town and Country*. In the meantime, keeping plants healthy and strong will be the best way

to ensure success later in the season.



By Crystal Stewart

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Time and Temperature Chart

Here are some sowing and setting-out dates for a few vegetables and flowers that are commonly started indoors. Use them as approximate guides; the best planting times will vary depending on your locale and gardening practices.

Plant Type	Sowing Date	Optimum Germination Temperature	Approximate Days to Germinate	Transplant Date
Peppers: sweet, chile	8 weeks	80-85°	10 to 15	2 weeks after
Tomatoes	6 weeks	80-85°	7 to 10	2 weeks after
Broccoli	10 weeks	70-75°	5 to 10	3 weeks before
Cabbage	10 weeks	70-75°	5 to 8	3 weeks before
Cauliflower	10 weeks	70-75°	5 to 10	3 weeks before
Kale	10 weeks	70-75°	5 to 8	3 weeks before
Eggplant	8 weeks	80-90°	10 to 14	2 weeks after
Leeks	10 weeks	75-85°	5 to 10	2 weeks before
Lettuce	8 weeks	65-75°	3 to 5	4 weeks before
Onions	10 weeks	75-85°	5 to 8	2 weeks before
Basil	3 weeks	70-80°	5 to 7	2 weeks after
Oregano/Margoram	6 weeks	65-70°	8 to 10	2 weeks after
Parsley	10 weeks	70°	10 to 15	3 weeks before
Canterbury Bells	2 to 4 weeks	70-80°	10 to 20	4-6 weeks after
Carnations	10 weeks	65-70°	10 to 20	2 weeks before
Columbine	6 to 8 weeks	70-75°	20 to 25	2 weeks before
Delphinium	2 to 4 weeks	65-75°	10 to 18	4-6 weeks after
Foxglove	10 weeks	65-70°	10 to 15	2 weeks before
Lobelia	10 weeks	75-80°	14 to 21	2 weeks after
Marigolds	6 weeks	75-80°	5 to 7	3 weeks after
Nicotiana	6 weeks	75°	14 to 21	2 weeks after
Pansy/Viola	10 weeks	65-75°	10 to 15	2 weeks before
Petunia	10 weeks	75-78°	7 to 10	2 weeks after
Phlox	4 weeks	60-65°	10 to 15	2 weeks after
Schizanthus	8 weeks	60-70°	10 to 15	2 weeks after
Snapdragons	8 weeks	65-70°	7 to 10	2 weeks before
Statice	6 weeks	70°	10 to 15	2 weeks after
Stock	6 weeks	65-70°	7 to 10	2 weeks after

Table source: *How to Succeed at Starting Seed*. Ronald C. Smith. North Dakota State University Extension Service. April 2009
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Consumer & Financial Literacy



What To Do With Your Tax Refund?

Already got your tax refund? Or haven't you filed your taxes yet? Whichever the case, it's important now to make a plan for your refund money.

While it may be alright to splurge and enjoy some of the money, experts recommend to put aside most of it – 80 % – for “smart uses.” North Carolina Cooperative Extension, in their fact sheet “Smart Uses for Your Tax Re-



fund”, offers the following recommendations for smart tax refund uses.

➤ Pay down debt

Using your tax refund to pay off or pay down a loan or credit card balance can save you significantly on interest costs.

➤ Start or replenish an emergency fund

Save the money for the unexpected. Having cash on hand for real emergencies will help prevent you from going in debt when the unexpected does happen. An emergency fund, consisting of several months' worth of living expenses, is an important financial tool.



➤ Fatten your retirement savings

For instance, consider opening an Individual Retirement Account (IRA). According to figures from North Carolina Cooperative Extension, if at age 29 you put



\$400 in a Roth IRA and then supplemented that with \$100 every month by age 65 it will grow to almost \$250,000, assuming you earn an average return of 8 percent.

➤ Save for special events

Set aside money for holidays, birthdays, vacations and other special events. Set a budget for these events to avoid spending too much.

Whatever you do with your tax refund it's important to have a plan. Analyze the short and long term goals for you and your family and decide what is the best way to use your tax refund.

By Craig Clark



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Take the Refund Anticipation Loan Quiz

Looking to get the most out of your tax refunds? Avoid quick tax loans.

Also referred to as refund anticipation loans (or RALS), quick tax loans are short term, high interest loans often made available by banks through some paid tax preparation companies.

Refund anticipation loans allow tax filers to get refund money immediately instead of waiting the seven to 10 days the Internal Revenue Service typically takes to direct deposit a refund.

However, according to Shirley Anderson-Porisch, a family resource management educator with University of Minnesota Cooperative Extension, getting a refund anticipation loan can greatly decrease the amount you receive.

“Unfortunately, a large part of that money went as finance fees to loan companies—money that could have been in the pockets of taxpayers if they had just waited a few more days for their tax return from the government,” Anderson-Porisch says.

Refund Anticipation Loan Quiz

The following quiz was prepared by the University of Missouri Extension.

1. How many refund anticipation loans did U.S. consumers take out in 2007?
 - a. 700 thousand
 - b. 10.8 million
 - c. 8.7 million
2. Consumers paid about \$1.25 million in refund anticipation loan fees in 2007.
 - a. True
 - b. False
3. How much money was estimated to be spent by the working poor to get access to the Earned Income Tax Credit through refund anticipation loans?
 - a. \$1.4 million
 - b. \$2.1 billion
 - c. \$1.9 billion

4. Over half of refund anticipation loan borrowers in the U.S. were Earned Income Tax Credit recipients in 2007.
 - a. True
 - b. False
5. According to the Consumer Federation of America, what were the annual percentage rates that refund anticipation loans carried in 2008?
 - a. Between 150 % and 450 %
 - b. Between 200 % and 700 %
 - c. Between and 50 % 1,300 %
6. If the tax refund from the IRS is for less than the refund anticipation loan, the taxpayer does not have to pay the difference back to the loan company.
 - a. True
 - b. False
7. What percentage of refund anticipation loan recipients had incomes of \$35,000 or less?
 - a. 28 %
 - b. 45 %
 - c. 79 %
 - d. 83 %
8. Most recipients of refund anticipation loans do not realize they are receiving a loan.
 - a. True
 - B. False

Find the answers on the next page ➔



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Anticipation Loan Quiz Answers

1. In 2007, U.S. consumers took out **8.7 million** refund anticipation loans.
2. **False.** In 2007, U.S. consumers paid about \$833 million in refund anticipation loan fees, plus an additional \$68 million in administrative or application fees.
3. It is estimated that the working poor spent **\$2.1 billion**, including tax preparation fees, refund anticipation loan fees, and check cashing fees in order to gain access to the Earned Income Tax Credit, which most of the working poor qualify for without having to use tax preparers services.
4. **True.** In 2007, over half of all refund anticipation loan (RAL) borrowers were Earned Income Tax Credit (EITC) recipients. In fact, two out of every three EITC recipients got a RAL in 2007.
5. In 2008, refund anticipation loans in the U.S. carried annual percentage rates of **50 % to more than 1,300 %**, according to the Consumer Federation of America.
6. **False.** If, for any reason, a tax refund does not come back from the IRS in the amount the preparer calculated, the taxpayer has to pay the loan company the full amount of the difference.



7. About **79 %** of U.S. refund anticipation loan recipients had incomes of \$35,000 or less in 2003.
8. **True.** A University of Georgia study found that, of consumers who had received a refund anticipation loan, 70 percent did not realize they had received a loan. This may be due to the fact that these loans are not explicitly called loans, rather they are called “rapid refunds” or “instant money”.

*Questions and answers reprinted courtesy of Brenda Procter, M.S., Associate State Extension Specialist & Instructor, MU Personal Financial Planning Department
Submitted by Craig Clark*

Check out the “Question of the Week” on the Consumer & Financial Program page on our website: www.ccefm.com

Spring is Coming to the Century Club

Home Show

March 20, 10:00 a.m.-2:00 p.m.

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*Watch for details about... Elvis coming May 8th
and Mother's Day Brunch May 9th..*

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Nutrition & Health

March is National Nutrition Month®

The American Dietetic Association reinforces the importance of a healthy eating plan, which includes a variety of fruits and vegetables. The theme for 2010 is “Nutrition from the Ground Up.”

Key to a Healthful Diet is Improving Your Nutrition from the Ground Up

It’s common knowledge that a healthful diet is an important part of a healthful lifestyle, but most people have trouble figuring out what to do when planning a complete diet overhaul. During National Nutrition Month®, the American Dietetic Association reminds everyone that an easy way to focus on eating better is to start with the basics: build your nutritional health from the ground up.

“By starting slowly and giving yourself a good foundation, you can work towards a healthier life,” says registered dietitian and ADA spokesperson Toby Smithson. “Change doesn’t have to be dramatic to make a difference.”

Smithson suggests ways to improve your nutrition from the ground up:

Focus on fruits and veggies: “Take a good look at your current diet; you’ll probably realize you’re not eating enough fruits or vegetables,” says Smithson. “Add a serving each day to one meal and increase it every few weeks. Adding more of these foods into your diet is important whether you buy frozen, fresh or organic.”

Look locally: From farmer’s markets to community-supported agriculture, you have many options to find new, fresh foods in your area. “This can be a great way to eat well and support your community at the same

time,” Smithson says.

Make calories count: “Too often, people think of foods as good or bad and that only those on the ‘good foods’ list are okay to eat,” says Smithson. “When you’re choosing between options, focus instead on the one with more of the vitamins and nutrients that you need. Sometimes, foods with fewer calories aren’t always the healthiest options.” To figure out how many calories you need to achieve a healthy weight, visit www.mypyramid.gov.

Test your taste buds: A healthy eating plan emphasizes fruits, vegetables, whole grains, low-fat or fat-free dairy and includes lean meats, poultry, fish, beans and

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www.thefamilycounselingcenter.org

nuts. "Those are the basics, but within this wide range there are always opportunities to try new things and find new favorites," Smithson says. "Expand your horizons. Try a fish you've never eaten before or find a new vegetable recipe. By testing yourself, you might find new healthy favorites to add to your regular grocery list."

Trick yourself with treats: "A healthful diet doesn't mean deprivation," says Smithson. "If you have a sweet tooth, have fruit and yogurt for dessert. If you want a snack in the afternoon, have some trail mix or nuts. There is no reason to go hungry just because you're making healthful changes."

Source: *The American Dietetic Association at*
www.eatright.org

Submitted by Roseann Doran

Diet—the only treatment for Gluten Intolerance

Among those who suffer from allergies or sensitivities to specific foods, one of the more challenging food sensitivities is intolerance to gluten. Gluten is a combination of two proteins found in certain grains (including wheat, barley, rye and oats) which provide the elasticity and structure to baked breads.

The gluten response

Although the body's response to gluten sensitivity is an autoimmune reaction, it is not considered a true allergy, but rather is usually referred to as celiac disease and is characterized by damage to the small intestine. This can lead to many problems including malabsorption, and if in a child, failure to thrive. Some of the most common symptoms are indigestion, abdominal bloating, and diarrhea.

Diet - the only treatment

The sole treatment for gluten intolerance is complete and permanent removal of all gluten from the

diet. Although the severity of the intolerance varies, some individuals can't tolerate even a molecule of gluten. This means avoiding anything made with wheat, rye, barley and oats. The most obvious foods to eliminate are baked goods such as breads, cakes, cookies, muffins, pancakes, and crackers. Less obvious ones are tortillas, pasta, cereals, and snack bars. Diligent label reading is necessary because even small amounts can be found in unsuspected food sources. For example, wheat flour is frequently added as a flow agent to seasonings and spices or as a thickener to soups and condiments. Gluten is also added as stabilizers in hot dogs, cold cuts, sandwich spreads, and canned meats.

Other diet challenges

Even though it is pretty clear which grains need to be avoided by persons with celiac disease, there are still some grains in question. One of these is oatmeal. Current research is inconclusive regarding tolerance to oatmeal. Results range from completely intolerant, ability to tolerate some, to completely tolerant. One concern with oatmeal and other products, is cross contamination. When the oatmeal is processed in the same place as wheat it is possible to become contaminated with gluten. This cross contamination issue can apply to restaurants too. Even though a dish might be made with gluten free ingredients, it could still be cooked on the same grill as wheat battered fish.

Gluten-free products

Fortunately, gluten-free foods are now available at health food stores and even some major grocery

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stores. Alternative grains like rice, corn, quinoa, amaranth, or millet are being incorporated into gluten-free pastas, cereals, snacks bars and baking mixes, to mention a few. These products can be expensive so learning to cook gluten-free is also an option. Wheat flour can be substituted with many other flours such as amaranth, rice, sorghum, and soy flours. Baking with other flours takes a little more work than simply switching out wheat for the alternative flour, but there are cookbooks and websites with gluten-free recipes.

Adapted from: Gluten-Free Diets edited by: Stephanie Wallner, M.S., Mary Schroeder, M.S., R.D., Pat Kendall, Ph.D., R.D., SafeFood Rapid Response Network, Colorado State University Extension, Fall 2006. Submitted by Roseann Doran



“Gluten-Free Cooking”
Tuesday, March 16
(snow day, March 18)
6:00 -7:30 p.m.
Extension Teaching Center
55 E. Main St. Lower Level
Johnstown
Learn how to identify and cook with ingredients that are compatible with a gluten-free diet. Prepare and taste recipes with products provided by the Mohawk Harvest Cooperative Market. Cost: \$12 (\$10 Mohawk Market members.)
Register 518-762-3909 x 101

- 2/3 cup canned pumpkin puree (not pie filling)
- 1/3 cup vegetable oil
- 1/3 cup milk
- 1 large apple peeled, cored and chopped (about 1 1/3 cups chopped)

Directions:

1. Preheat oven to 350° F. Insert liners in 12 muffin cups.
2. Combine flour, sugar, and next 4 ingredients in a large mixing bowl. Mix with a fork until well blended. In a small bowl, combine egg, pumpkin, oil and milk.
3. Add pumpkin mixture to flour mixture and mix with a fork just until uniformly moistened.
4. Fold in apple and divide evenly into muffin cups.

Streusel Topping

- 1 Tbsp. plus 1 tsp. gluten free all purpose flour
- 2 Tbsp. plus 2 tsp. sugar
- 1/4 tsp. ground cinnamon
- 2 1/4 tsp. cold butter, cut into pieces

Directions:

1. Combine dry ingredients in small bowl, cut in cold butter using two knives or pulse in a mini food processor until mixture forms coarse crumbs.
2. Sprinkle topping evenly over muffins.
3. Bake in preheated oven 25-30 min. Test with toothpick every 2 minutes after 23 minutes. Cool in pan 5 minutes then turn out onto cooling rack.

Source: Joyce Tompkins, Oakridge Pantry and Oregon State University Extension Service, Lane County.

Submitted by Roseann Doran

**Try this
 Gluten-Free
 Recipe**

Pumpkin Apple Streusel Muffins (Gluten Free)

Ingredients:

- 1 2/3 cups gluten free all purpose flour (or regular all purpose)
- 1 1/3 cups sugar
- 1 Tbsp. gluten free pumpkin pie spice
- 3/4 tsp. baking soda
- 1/4 tsp. salt
- 1 tsp. xanthan gum (omit if using regular flour)
- 2 eggs slightly beaten

.....Continued from Page 6

write the researchers. In school, cafeteria workers can prompt children to choose a piece of fruit, or display healthier foods at eye level or more prominently. Such factors as noise, crowding and long cafeteria lines may prompt children to choose more "grab and go" foods instead of healthier options, say the researchers.

"The object of using behavioral economics in school lunch rooms is to guide choices in a way that is subtle enough that children are unaware of the mechanism," write the authors.

Their ideas are promoted on a new Web site, <http://www.SmarterLunchrooms.org>. In their recent Choices article, the researchers offer such tips for school cafeterias as:

- * Relocate vending machines farther from the cafeteria;
- * Replace the array of chips, granola bars and desserts near the cash register (where people linger in line) with a variety of fruit;

* Put the salad bar in a convenient location so students don't have to go to the end of a line after choosing their items;

* Use cool names for foods - "X-ray vision carrots," "power peas" or "dinosaur broccoli trees" - instead of "whole grain," "organic," "vegetarian" or "raw."

* Offer a choice of vegetables instead of one mandatory vegetable;

* Keep trays: When students have to carry every item separately, salads and other healthy options are usually the ones left behind.

* Require students to pay cash for soft drinks and desserts in free or prepaid lunch programs.

Source: Susan Lang, *Cornell Chronicle Online*, December 17, 2009.

Submitted by Linda E. Wegner

OUR MISSION

Cornell Cooperative Extension provides residents with research-based opportunities to learn for a better tomorrow in Fulton and Montgomery Counties.

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