



# Financial Freedom

## How Much Could Food Waste Be Costing You?

**T**he Natural Resources Defense Council reports that Americans waste over 30 million tons of food annually.

"That's the equivalent of 165 billion dollars worth of food each year," according to Lead Park Ranger Melinda Day, Period Exhibits and Historic Trades at Harpers Ferry National Park. "Everyone can save money and mitigate climate change simply by controlling what and how much they choose to eat."

Could food waste be taking a toll on your wallet? Consider the following tips to save more and waste less.

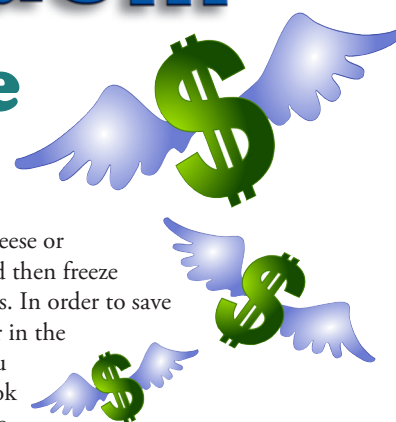
expiration dates are related to food safety. However, this is not necessarily the case.

Be sure to read "Expiration Dates: Clearing The Confusion" on page 2 of this newsletter for more information.



bread, cheese or meat, and then freeze any excess. In order to save time later in the week, you could cook perishable items such as

chicken breasts or ground beef prior to freezing. If it fits into your budget, investing in an electronic food saver system could save you money if you frequently buy in bulk.



### Befriend Your Freezer

It would be a good idea to think about how you want to use your fresh food items before freezing. Then wash, dry, chop, dice or prepare them before placing them in clear storage containers for snacks or easy cooking. Consider what you will eat within a few days, such as



### Expiration Dates: Clear Or Confused?

Many consumers are prematurely throwing out food because they mistakenly believe that



### The Three R's

Remember to Reduce, Reuse and Recycle to cut back on the amount of trash you produce.

"Food waste, as it decays in landfills, also produces methane, which is a potent greenhouse gas that contributes considerably to climate change," explained Day.

If you are hosting friends and/or family for a meal, try to avoid serving large portions that may get wasted. If your budget allows you to eat out, order only what you can finish or bring home what you don't eat to stretch your meals. Remember that casseroles, stir-fries, soups and smoothies are great ways to use leftovers.

Try to remember that composting is a simple and effective way to eliminate waste and add nutrients to your soil. For more information visit [HowToCompost.org](http://HowToCompost.org) and [EarthEasy.com](http://EarthEasy.com).



## More Ways To Save Money On Food

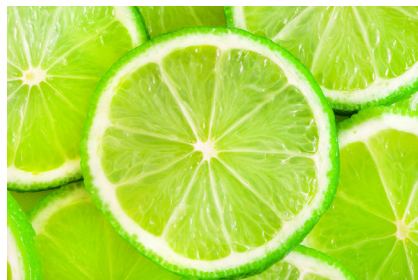
• **Eat Clean.** Eating clean is a relatively new term but not a new concept.

"It's about keeping ingredients simple," said Cindy Ferguson, a certified personal trainer and fitness nutrition specialist. "The fewer ingredients a food contains, the better it usually is for you. Look for foods that are fresh and healthy. You want to eat things with nutritional value to them. For example, fruits and vegetables have no ingredient list at all and they are crucial for good health."



Keep in mind that eating clean doesn't mean you have to avoid your favorite comfort meals. For example, if you like macaroni and cheese, try to find recipes that use whole wheat pasta, fresh cheddar cheese and as few ingredients as possible.

"Nutrition doesn't mean low fat, low calorie and feeling deprived," said Ferguson, adding that MyPlate.gov offers healthy topics, recipes and sample menus. "It's nourishing your body with real whole foods so



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### Apps For Extra Savings

You may be able to use various free apps to help you save money and



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### Third Party Contacts

**T**he Fair Debt Collection Practices Act (FDCPA) does permit collectors to contact third parties in an attempt to obtain updated contact information or to relay a message to have the debtor return the call.

A third party is considered any person other than the debtor. Under the FDCPA section entitled, "Acquisition of location information," any debt collector shall identify himself and say that he/she is confirming location information concerning the consumer.

Although collectors can contact third parties, they must not state that you owe a debt or allude to the fact that they are from a collection agency, unless the third party specifically asks where they are calling from.

Collectors may only contact a third party one time unless the debt collector believes the third party is giving false information or may now have an updated address or phone number for you.

If you believe a debt collector discussed your debt with a third party or continually called your relatives or neighbors, contact UCAN as soon as possible.

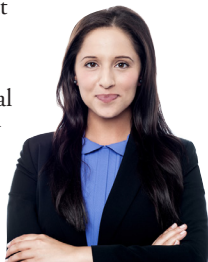
In order to take action on your behalf, we will need you to provide us with information such as the collector's phone number, details of what occurred during the third party contact, and how frequently the calls took place.

You may also want to remind your acquaintances to save all voice mail and answering machine messages left by collectors. Questionable messages can be used as proof of any possible violations.

Knowledgeable consumer advocates are available by calling 1-877-462-8226.

You may also e-mail us at [info@ucan.net](mailto:info@ucan.net).

Our FAX number is 1-877-895-7577. Normal business hours are Monday thru Thursday 9:00 a.m. to 6:00 p.m. EST and Friday 9:00 a.m. to 5:00 p.m.



# Expiration Dates: Clearing The Confusion



**A** recent study by Consumer Reports revealed that many consumers waste food because of a common misconception about the labels on food packages.

So, what exactly is meant by "sell by", "use by" and "best by"?

Expiration and sell-by dates are intended to be used as guidelines to indicate food quality and freshness, not necessarily food safety, or when food becomes inedible, according to NotReallyExpired.com.

Although your senses and judgement are good factors to use when deciding if a food is good to eat, there are other guidelines to keep in mind.

- **Dairy milk** can be safe to drink up to seven days beyond its 'best by' date if properly refrigerated. The same should be true with soy, rice, coconut or almond milk.



- **Frozen foods**, with the exception of meat, can last a fairly long time if they are frozen correctly. According to NotReallyExpired.com, meat can have up to a 50 percent longer shelf life if frozen. However, it might be wise to discard items in your freezer that display signs of freezer burn.

- **Eggs** could be good for consumption several weeks after the 'best by' date listed on the carton.



If you are unsure, consider filling a bowl with cold water and place an egg inside. If the egg sinks, it's probably fresh, but if it rises to the top, it might be a good idea to discard it. If all else fails, use your senses and good judgement prior to eating.

- **Canned goods** can last for several years beyond the expiration date if purchased completely sealed and in perfect condition. Dented cans aren't necessarily unsafe, and many

#### "Use By" and "Best By" Dates.

These terms are usually not meant to indicate spoilage or when the food is no longer safe to eat. On the contrary, these dates are general guidelines as to when the product in question retains its maximum freshness and texture if used by this date. Beyond this date, the product begins to deteriorate, but it is probably still edible.

**"Sell By" Date.** This date is used by manufacturers to tell grocers when to remove the product from the shelves. However, there may be some leeway for home usage. Try not to let this date influence your buying decisions. Either eat or freeze products before their sell by date for best quality.

stores sell them at a discount so you could save money if you purchase them. However, it is possible that the contents in dented cans may not last as long, so you should try to use them as quickly as possible. Be sure to store all canned items in a cool, dark place.

- **Yogurt**, if unopened, is usually good for up to one week after the expiration date.

- **Hard cheeses** may last for several weeks after opening, while softer cheeses may only be good after a few days once opened.

- **Cereal** will maintain its freshness longer if it is stored in an air-tight container. Taste test for freshness before eating.

- **Bread** can be kept longer if stored in the refrigerator or freezer immediately after purchase. Remember to inspect for mold prior to eating.

Day-old bread or bread that is slightly past its prime and non-moldy can be recycled into homemade bread crumbs. Simply slice your loaf and arrange on a baking sheet. Then dry in the oven at 200 degrees. Pulse dry pieces in a food processor or blender until they are ground into crumbs. Store in an airtight container for up to one month.



- **Fresh fruits and vegetables**, as with many

foods in general, are best tested for expiration by sight, smell and feel. Quickly refrigerating them after purchase lengthens their life. If you have any doubts, compost natural food choices rather than consuming.







# Inspiring Thoughts

“Sometimes if you want to see a change for the better, you have to take things into your own hands.” - Clint Eastwood

For those of us facing adversity now, whether it's personal or financial, success might be within our grasp if we have the courage to take things into our own hands.

Although we could get knocked down a few times during our quest, each new day offers us hope that maybe our dreams really can come true if we keep moving forward optimistically.

**Have A Goal.** What is truly important to you in your life? Is it worth fighting for?

**Take Care Of Yourself.** Nurturing yourself will equip you for success, and provide a positive example for those around you.

**Believe In What You Are Doing To Achieve Your Goals.** If you are passionate about what you want to obtain, you will have a better chance of succeeding.

**Hit The Ground Running.** Try not to let setbacks deter you from your goal. Keep forging ahead and don't give up if you encounter setbacks or disappointments.



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**Stay Focused.** Even if you get discouraged, keep trying. Look at adversity with a different perspective. Remember, the courage to find success is within you!

# Could Food Waste Be Costing You?

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produce less food waste. You can try using free apps such as **Handpick**, which show you how to plan meals around ingredients you may already have, or **Ample Harvest**, another free app which can help you find food pantries where you can donate fruits and vegetables if you grow more than you need.

Various workshops conducted at Harpers Ferry National Historical Park focus on climate change. In addition, park rangers and instructors help participants learn how choosing food with fewer ingredients can be less costly, more healthy and leave less of a carbon footprint on the environment.

"We use the town's industrial history story to help reveal the roots of American dependence on fossil fuels," said Lead Park Ranger Melinda Day, Period Exhibits and Historic Trades.. "Visitors bake bread or apple pies in cast iron stoves with coal, wood and charcoal. We use authentic 19th century recipes.

"The carbon foot print of locally-grown apples and ingredients are contrasted and compared to present day foods that require various amounts of fossil fuels to grow and transport to market."

For more information, visit [NPS.gov/hafe](http://NPS.gov/hafe), click on "Calendar" and then click on "Historic Trade Workshops."



# More Ways To Save Food, Money

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you are consistently energized to live life to its fullest."

- **Try Veggies Past Their Prime.** You could puree less-than-perfect veggies or use them in soups or stews. If you've never pureed vegetables, search the internet for recipes and ideas. You can also use bargain fruit in smoothies, sauces and jams.

- **Rethink Meat Options.** You may want to consider less expensive cuts of meat, such as chuck roast and pork shoulder. Marinate them to add flavor and improve texture. Also, purchasing meat close to the "Freeze By" or "Sell By" dates may save you money. Just be sure to use what you purchase quickly or freeze it as soon as you get home from the store.

- **Keep Basics On Hand.** Keeping staple foods such as canned or dry legumes, rice, pasta and canned tomatoes consistently stocked could benefit your budget while giving you a jump on creating quick, nutritious meals.

- **Keep Things Spicy.** Use high-flavor ingredients, such as crumbled bacon or roasted red peppers, to spice up less expensive food choices. Or, consider adding something unconventional like pasta or veggies to add a new twist to a basic recipe. Robust cheeses, such as Feta or fresh Parmesan, or herbs



like oregano or basil could also add extra flavor to a meal. Try looking at dollar stores or farmer's markets for spice options so you don't end up paying more than you need for added flavor.

- **Plan Ahead.** You might want to plan a week's worth of meal ideas and vow to pay cash before you head to the grocery store.

"Make a list before you shop and stick to it," said Ferguson. "It would be a great idea to look for things on sale, but be sure to buy only what you need. Also, you should consider comparing unit prices as opposed to actual costs of items."

Kiplinger magazine suggests planning meals that stretch through the week. If you have a well-planned list you should be able to get what you need quickly without having to make a second trip for things you forgot.



# Frugality: For The Fun Of It!

**I**t is important to keep frugality fun in order to stick to your financial plan.

**Go Local.** Discover local treasures by checking with your community library or visitors center for inexpensive events, classes, tours or recreation. Local newspapers can also be a great source of information. If you have internet access, CitiesOnTheCheap.com might be worth browsing. The site, which features insider info on 46 cities across the United States, offers a free e-mail subscription service which should alert you to different free or deeply discounted cultural events, festivals and tourist destinations in your area.

**Frugal Friendships.** It might be fun to share goals and ideas with someone you care about. Working together might also motivate you to succeed in reaching your financial goals.

**Look Ahead.** Consider ways that help you avoid dwelling on past mistakes. Everyone makes them, but those that succeed learn from them.

**Keep Goals Manageable.** You should be taking small steps to financial success. Try to find things that make you feel motivated and happy so you can stick to your budget and attain financial freedom sooner. There are lessons to be learned by taking one step at a time rather than trying to tackle an entire obstacle at once.

**Find Ways To Be Optimistic.** Find an inexpensive hobby



or a positive focus. Think of frugality not as a lifestyle but as a tool to help you achieve your goals. Try not to see debt elimination as a way of depriving yourself.

According to TheDollarStretcher.com, smarter spending should lead to a better life. Remember that you are being frugal because you want to get debt out of your life forever. Wouldn't it feel wonderful if you knew that your income was yours alone?

## Focus On What Works For You.

According to GetRichSlowly.org you should find fun, money-saving tactics that make sticking to a budget easy and gratifying. For example, browse thrift or consignment shops when you need something. Finding an awesome deal on a designer brand or big-name label can be exciting.

**Fun Money.** There is nothing wrong with treating yourself to an inexpensive treat every so often.

If possible, leave a small, sensible amount of extra room in your budget to deposit into your own 'fun money' account. Do whatever you want with it - either keep saving it for a larger ticket item or spend it each month on something small that would give you joy as well as the incentive to keep being frugal.

**Visualize Your Goals.** Once you obtain financial freedom what do you want to reward yourself with? Clip photos of your goal and post them where you can see them to help stay focused.

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## Company Announcements



**Online Settlement Offers:** Have you ever missed calls from us because you weren't home or couldn't get away from your desk? Have you ever lost an important e-mail from your settlement company?

You can now approve your settlements online! All you need to do is go to [www.CenturyNI.com](http://www.CenturyNI.com) and click 'Client Login' (or click 'First Time Users') to get your CNI ID and password.

If there is a settlement awaiting your approval you can review the details and approve it immediately!

Your approvals are sent back 'real-time' to our representatives, so we can act on your behalf as soon as we hear from you.

If you've received a call, an e-mail or text message about your program but haven't had the time to get back to us, approving and managing your offers online is an easy way to keep your program progressing without having to contact us directly.



### CORPORATE OFFICES

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