

**Family Living
Focus**

Beaver Co.
Extension Agent

Mary Alice Gettings



Are You A Chocoholic?
For those of you who consider yourselves "chocoholics," you're not alone. Forty percent of females and 15 percent of males crave chocolate, with three-quarters of these people reporting that nothing but chocolate will appease their desire.

Studies have reported it is the most commonly craved food in North America, especially among young women.

Are you a craver or an addict? Many of us say we are addicted to chocolate when, in reality, we just have a craving for it. A chocolate craving is described as an occasional, intense motivation aimed at consuming chocolate.

You need to ask yourself a few questions to determine if you are a true chocolate addict.

1. Do you exhibit uncontrolled compulsive behavior by eating an excessive amount of chocolate?
2. Do you experience true withdrawal symptoms when you don't eat chocolate?
3. Do you have a heightened sense of well being while eating chocolate?
4. Does your desire for chocolate interfere with your life by interrupting your thoughts and actions and influencing your mood?

While a few of you may now classify yourself as a chocolate

addict, most of us are just chocolate cravers.

A fair amount of research has been done to try to determine what it is about chocolate that makes it the most craved food around. While research has not been able to pinpoint the exact reason, they have studied four possible reasons.

- **Sensory Effect** — The most widely accepted theory is that cravings for chocolate are based on its taste, smell, and texture. The cocoa butter in chocolate melts at body temperature and contributes to the pleasurable, mouthwatering experience when we eat this sweet. In addition, we are likely born with a taste for sweet and high-fat foods, and chocolate fits the bill. For these reasons, we should be able to appease our cravings with white chocolate, but that doesn't seem to be the case.

This may lend support to the theory that chocolate, but not white chocolate, contains chemicals which help to fulfill our cravings.

- **Chemical Effect** — One of these chemicals, phenylethylamine (PEA), acts as a stimulant. Studies have shown that PEA acts as a mood regulator, and low levels in the body may cause depression. Some experts believe that chocolate cravings may be

an attempt to increase PEA in the brain and enhance mood. However, other foods like cheese and sausage contain large amounts of PEA, but are not craved like chocolate. Other studies say that PEA is broken down in the body too quickly to have any effect.

Two other components in chocolate that may act together as stimulants are caffeine and theobromine. Many are well aware of caffeine's ability to be addictive. Does it serve the same purpose in chocolate?

A third component of chocolate, N-acyl ethanolamines, may interact with caffeine and theobromine to provide a person with a sense of well-being. This last chemical in chocolate may, in fact, affect the brain to provide a sense of euphoria.

- **Nutrition Effect** — Some studies reveal that chocolate cravings may occur if the body's magnesium levels are low. Stress, which can cause the body to get rid of magnesium through urine, may contribute to chocolate cravings. This may be one of the reasons women crave chocolate prior to their menstrual cycle. The problem with this theory is the fact that nuts contain high levels of magnesium and women experiencing premenstrual syndrome (PMS) generally don't crave nuts.

Several studies have shown people with negative moods have a greater tendency to be cravers and "emotional" eaters. This lends support to the idea that eating chocolate may be a way for us to regulate chemicals in our brain and bodies to regulate appetite, hunger, mood, and addictive behaviors.

- **Hormone Effects** — Hormones may influence chocolate cravings. Prior to the menstrual cycle, there is an increased blood

level of progesterone, a hormone that reduces fat levels in the blood. This decreased blood fat may trigger the body to crave high-fat foods. Again, chocolate fits the bill.

Why are we cravers or addicts? At this point, it doesn't look like any one theory can provide us with the reason for the strong desire for chocolate. Each has its positive and negative points. While the sensory theory

seems to be the most widely accepted, our craving for chocolate may be attributed to a combination of these theories.

Nutritionally, chocolate won't increase your cholesterol, but it does contain calories. An overabundance of calories from chocolate can result in weight gain. So, when you have that box of chocolates near you, try to eat just one piece per day. Good Luck!

Don't Delve Into Paychecks Before They're Earned

HARRISBURG (Dauphin Co.) — The escalating popularity of payday loans proves that many consumers, strapped for cash and not willing to pass on a purchase, search desperately for a lender. When traditional, competitive loans and credit seem unattainable, we dig deeper for cash — and even deeper in debt. But river bottom loan dredging comes with a high price tag. Payday loans have become an increasingly popular last resort loan product.

Alternatively known as cash-advance loans, postdated check loans, or delayed deposit checks, payday loans will provide you with the \$100 or \$200 you need to get by until your next paycheck arrives. But what will it cost you for this easy cash? Interest rates and/or fees from 250 percent annual percentage rate (APR) on up.

With any loan, the proof is in the interest rate. What then, could possibly make a triple-digit interest rate appealing?

"Consumers fail to see the interest through the loan, the means to their end," said Mark Rosen of the Credit Counseling Centers, Inc., whose staffers have provided financial counseling to thousands of consumers struggling with high-interest debt. "I'm convinced that if they took the time to do the math and consider their options, common financial sense would prevail."

Equipped with the knowledge that a two-week loan of \$200 at 500 percent APR would run \$38.36 in interest, a would-be borrower might reconsider. Especially when compared to borrowing the same \$200 for two weeks at 36 percent (\$2.76) or 12 percent (\$.92). Further, many payday borrowers roll over or renew loans repeatedly. In just 12 weeks that \$200 loan will cost you more than \$400 to pay back.

Although payday loan lenders must disclose the APR as part of

the Truth in Lending Act, many customers are shocked to learn what they've actually paid.

Convenience is another factor that has given rise to payday loans. According to the Consumer Federation of America, typically, approval is as simple as writing a postdated check to a check-casher for the amount one wishes to borrow — plus the fee. So, if you would like to borrow \$100 for two weeks, you would write a personal check for \$115. This is an APR of 390 percent. You and the check-casher both understand that there are insufficient funds in your account at that time to clear the check. At the end of two weeks, you can:

- Redeem the check with cash or a money order;
- Allow the check to be deposited; or
- Renew, or roll over, the loan, by paying an additional fee. More often than not, you will find yourself rolling the loan over, gouging deeper into future earnings.

In Pennsylvania, there are no laws, per se, regulating the practices of payday lenders. Until there are, you should seek alternatives that promise to better their personal finances. The first step to financial recovery begins with your credit union, bank or a credit counseling service. Credit unions are especially proactive in providing financial counseling for their members.

The next time you find yourself lured towards a neon-lit, fast-cash outlet, contact your credit union or a credit counseling service such as Myvesta.org™ (formerly Debt Counselors of America®, 1-800-680-3328) or Consumer Credit Counseling Service (1-800-873-2227, www.cccintl.org) instead. Ask questions, gather information and review your options. The time you invest will reap a lifetime of dividends.

A stroke can be a mind-blowing thing

American Heart Association
Reduce your risk factors

Refreshing The Refrigerator

This is a good time to take stock of your refrigerator. Begin by throwing out anything old or

Check the expiration date on ketchup, salad dressing and other condiments. Discard anything that shows signs of freezer burn. Get rid of all the ice in both the trays and the ice bin. Unplug the unit and remove all the food.

and dishwashing detergent. For stubborn interior stains, use a nonabrasive, all-purpose cleaner

or a solution of baking soda and water. Rinse and wipe dry with a soft cloth. Before reconnecting the refrigerator, remove the exterior grill and vacuum the coil area to remove dust and pet hair. Restock the refrigerator, wiping down bottles and jars before returning them to shelves.

Make Those Rodent Tracks END!

Ditrac
Tracking Powder*
Kills Rats & Mice
6 lb. Bucket
We Ship UPS
\$49.95
+ \$6.00 Shipping
Rat & Mouse Bait Available

Blain Supply
Rt 1 Box 117H Blain, PA 17006
717/536-3861

Canning Jars & Lids

All shapes and sizes!
Factory direct pricing!
Distributor inquiries welcomed!

Fillmore Container Inc.
2316-B Norman Rd.
Lancaster, PA 17601
Ph (717) 397-4131
Fax (717) 397-0931

FISHER'S FURNITURE, INC.

NEW AND USED FURNITURE
USED COAL & WOOD HEATERS
COUNTRY FURNITURE & ANTIQUES

BUS. HRS. MON.-THURS. 8-5
FRI. 8-8, SAT. 8-12

BOX 57
1129 GEORGETOWN RD.
BART, PA 17503

NEED YOUR FARM BUILDINGS PAINTED?

Let us give you a price!
Write:
Daniel's Painting
637-A Georgetown Rd.
Ronks, PA 17572
(or leave message)
(717) 687-8262
Spray on and Brush in Painting

Goodville Mutual
New Holland, Pa

affordable insurance
for home, vehicle, small business, farm

Call 800-448-4622
for an agent near you

MAINTENANCE FREE RAILINGS FOR PORCHES, DECKS OR BALCONIES

We have the expertise to design & create a system just to fit your need.
Any Size, Different Styles

Elite vinyl railing systems offer low maintenance and durability.

- No Rust
- No Paint
- No Scraping
- UV Stabilized
- Smooth Surfaces
- Impact Resistant
- Lasting Beauty
- Non-Fading Colors
- Available in White
- Ivory
- Gray

Quality Workmanship
Product Durability
Customer Satisfaction

717-354-0524
New Holland PA

Elite
VINYL RAILING SYSTEMS