



# Family & Consumer News

Dear Consumers:

Spring is in the air, everything is starting to bloom. April is National Literacy Month, a time to sharpen your consumer skills in money management. May is a month to check your cholesterol and increase your outdoor activities. Don't forget to pick up fact sheets on food preservation.

Sincerely,

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## DASH YOUR WAY TO A LOWER BLOOD PRESSURE



May is National High Blood Pressure Education Month, a time to get your blood pressure

checked and know your numbers. Consumers are often confused by products on the market that claim to reduce blood pressure.

First conducted in the early 90's, the Dietary Approaches to Stop Hypertension (DASH), was a scientific dietary study to determine if a diet plan without medication could reduce blood pressure. The study was funded by the National Institute of Health and conducted at Harvard, Duke, John Hopkins and Louisiana State University. Results showed that both men and women eating the DASH plan experienced a significant drop in both their systolic and diastolic blood pressure readings.

The DASH eating plan emphasizes fresh fruit and vegetables and low fat dairy products. It is moderate in total fat

and low in saturated fat and cholesterol. It also includes whole grains, poultry, fish and nuts. It also recommends reducing salt and sodium intake.

Starting on the DASH eating plan is easy. It requires no special foods and no recipes to follow. Here are some tips to help you get started:

- Reduce your intake of sodium and foods high in sodium.
- Make gradual changes like adding a serving of fruit or vegetables at lunch and dinner.
- Gradually increase your intake of fat free and low fat dairy products to 3 servings a day.
- If you eat large portions of meat, cut them back by a half or third at each meal.
- Try two or more meatless meals each week.
- Try serving casseroles and stir-fry dishes, which have more vegetables, grains and dry beans.
- Eat baked or grilled fish during the week but be careful of bottled

marinades, they are often high in sodium.

- Eat fresh fruit, raw vegetables, or low fat and fat free yogurt for snacks.
- Use herbs and spices to enhance the flavor of your foods instead of sodium.
- Limit meals eaten out, since most prepared food is high in sodium.

Make one or two changes each week. Eat a variety of foods and cut back on serving sizes. For more information about the DASH eating plan and recipes, visit the National Heart, Lung and Blood Institute's "Your Guide to Controlling High Blood Pressure" at [www.nhlbi.nih.gov/hbp/index.html](http://www.nhlbi.nih.gov/hbp/index.html) and click on Prevention.

If you are under a doctor's care for high blood pressure, be sure you take your medication and follow the doctor's recommendations. Your efforts to reduce sodium intake will help your overall health.

Reference: National Heart, Lung and Blood Institute

## SPRING CLEAN YOUR KITCHEN FOR SAFETY



All that mopping and polishing might make your kitchen look

clean, but real clean means getting rid of germs and bacteria that causes food borne illness. So, when you are busy doing your spring cleaning, be sure to tackle those invisible culprits lurking in your kitchen.

Harmful bacteria can grow easily on kitchen surfaces and in your refrigerator. Bacteria like salmonella, staphylococcus, E. coli and listeria are just some of the bacteria that may be hanging out in your kitchen. While you can't see or smell bacteria, they are everywhere and they especially like moist environments. A clean and dry kitchen helps protect you and your family from foodborne illness.

A truly clean kitchen relies on

more than just looks, it also depends on keeping your kitchen clean. By following some key cleaning steps, you can help prevent bacteria from spreading throughout your kitchen.

- ◆ Always clean surfaces thoroughly with hot soapy water. Sanitize your kitchen countertops with diluted chlorine bleach. Use 1 teaspoon bleach to 1 quart of water. Be sure to dry with clean paper towels after each cleaning.
- ◆ Disinfect dishcloths often. Launder dishcloths frequently using the hot water cycle of the washing machine. Then be sure to dry them in the dryer. These items harbor bacteria and when wet, promote bacterial growth. Also, consider using paper towels to clean up kitchen

surfaces. When done, throw the towel away.

- ◆ Rid your refrigerator of spills, bacteria, mold and mildew. Clean your refrigerator weekly to kill germs that could contaminate foods. To tackle bacteria, mold and mildew, clean interior refrigerator surfaces with hot soapy water. Rinse with damp cloth, dry.
- ◆ Clean your kitchen sink drain and disposal once or twice a week by pouring a solution of 1 teaspoon of chlorine bleach in 1 quart of water down the drain. Food particles get trapped in the drain and disposal, creating the perfect environment for bacterial growth.

Source: Fight BAC, USDA

## PRESERVING FOOD IS A SCIENCE



Gardens will soon be overflowing with fresh vegetables and it won't be long before summer fruits are ready for picking. Whether you can or freeze, make pickles or jellies, preserving the summer's bounty is easier than you think. Any food preservation method, done correctly, can help you store good quality food for use all year long.

Home canning has changed greatly since it was introduced more than 170 years ago. Changes arise from scientific research and new technologies have resulted in safer, higher quality products. In recent years, there has been improvements in equipment resulting in newer, safer canning directions.

Pressure canning vegetables and other low acid foods like meat, fish and poultry is still the only safe

canning method. Your grandmother probably boiled her jars of beans for hours, but you can't kill botulism spores at 212°F and that is the highest temperature you are going to get if you boil a pot all day long. Pressure canners raise the temperature inside the jars to 240°F, a temperature high enough, over a period of time it will destroy botulism spores. The recommended time is different for each food and jar size.

If you have a pressure canner with a gauge, it needs to be tested each year for accuracy before you begin any canning. We have a gauge tester at the Extension Office and you are welcome to call and make an appointment for testing. If we know in advance, we can have the tester ready, and it will not take much time to determine the accuracy of your gauge.

Freezing food is fast and safe. It is more expensive when you consider running a freezer year round. The extreme cold simply retards the growth of microorganisms and slows down the

chemical changes that affect the quality and causes food to spoil.

The amount of food you freeze is limited by freezer space. If you only have a refrigerator and freezer combination, you are very limited and may only freeze a small amount of your favorite fruit or vegetable. If you have a chest or upright freezer, it runs more efficiently if it is at least  $\frac{3}{4}$  full. Use food continuously from the freezer and replace it with other food. The faster the turnover, the lower the operating cost per pound of frozen food.

Jelly and pickles require time,

patience and a quality recipe. Too many things can go wrong that result in a less desirable product or even spoilage. Get directions from a reliable preservation source and don't take short cuts.

The Madison County Extension Office has complete and accurate instructions for all food preservation procedures. For all food preservation information, call or stop by the office.

Source: UF Extension, GA Extension

## FINANCIAL LITERACY MAKES A DIFFERENCE IN A CONSUMER'S LIFE



April is Financial Literacy Month. Established in 2006, it is designed

to focus attention on the need for awareness and education; consumers need to improve financial skills to better manage their personal finances. Literacy means knowledge and with the down turn in our economy it is imperative that we sharpen our skills to get the most for our money. Through education, we can improve spending and saving habits while increasing participation and contribution levels to retirement plans.

Whether you are entering the workforce or ready for retirement, financial planning for the future is critical. Throughout our life time, we are faced with many decisions on how we spend and use our money. It doesn't matter how much you make, it matters how you plan and direct your money. Many people do well with a modest income, while some high wage

earners tend to spend all they make.

Financial literacy needs to start early in a child's life. Early decisions about how to spend an allowance gives a child practice in decision making skills. Parents can help kids practice the concepts of planned spending and saving for a future purchase.

Parents often wonder how to teach their children about money management. The first step is to set a good example for your child to follow. Do you spend money without thinking? Are you careless and buy things on impulse? Do you make weekly trips to buy and let the kids add things to the basket? All of your habits send loud messages to your children.

A good practice is to begin talking about money. They don't need to know your income, but they should be aware the parents earn money that is used to pay bills and buy things for the family. Money is a limited resource and only goes so far. They need to see you pay bills and help with grocery shopping. If you use a debit card, explain how

that money is subtracted from your account at the bank. If they see you writing checks or paying bills online, explain that process. They begin to get the concept that money comes in and is then used to feed, clothe and shelter the family.

A great activity to try is to put the kids in charge of recording the money you spend on a trip. It might just be a Saturday afternoon out, but let them keep track of the purchases and then add them up when you return home. Everyone sees the amount of money spent, and it may then inspire you to see if you could do another outing and spend less money. For example, on the next Saturday trip, you might want to pack a picnic and go to a public park and see how much fun you can have without spending too much money. Again, at the end of the day, add up the total amount and have a talk to compare the two different experiences.

The allowance is always a big question for parents. Do you give kids money to use or should it be

ties to chores? That is a personal family decision. Children do need to contribute to the upkeep of the family home and their chores should be age appropriate, but whether you pay by the chore or give a set amount each week is a family decision.

You may want to help your children set up a three jar money system. One jar is for spending, another for saving and the third for

charitable contributions. Let children save for something they want to purchase, they can even put more of their spending money into the savings jars to reach their goal faster, BUT no fair sneaking money from the charitable jar! While your child is saving money for the big purchase, help research the different retail outlets that sell the item to get the best price. All of the experiences help develop consumer

skills of spending and savings.

As consumers, adults need to sharpen their shopping skill and learn all you can about managing money and making sound financial decisions. We have information at the Extension Office to help you get organized and headed down the path of financial stability.

Source: National Literacy Month

## GET MONEY SMART



APRIL 23-30, 2016 MONEYSMARTWEEK.ORG

Do we ever have enough money? For most Americans the answer is no, it seems the money flows through our hands very quickly and it's hard for some people to keep their heads above water. April 23rd—April 30th is Money Smart week, a public awareness campaign designed to help consumers better manage their money. Similar to American Saves, it is a broad coalition of private, public, non-for-profit, schools and governmental agencies coming together to spread the word of consumers taking personal action to improve their money skills. This observance also works well as part of April's National Financial Literacy Month.

Money comes and goes, but there is a lot to think about if you want your money to go further and increase your net worth over time. According to Money Smart, there are five things consumers do with money; we earn, spend, save and invest, borrow, and protect it. Some of these things you may be doing well, but maybe you need to work on other financial skills to make money go further.

Earning money is the first step in

the Money Smart process. If you already earn an income, make it your business to understand all of the deductions and withholding. Social Security and Medicare taxes are two deductions we all have. Other deductions may be employer benefits such as health insurance, retirement or a savings plan.

Spending money is necessary, but some people spend every dime they bring home without blinking an eye. The solution; have a spending plan. Know your total take home pay for the month, keep track of purchases and write it down.

Pay attention to expenses. Fixed expenses are the same every month, while flexible expenses change. It's the flexible expenses that can be trimmed if you discover you are spending more than you bring in. It isn't hard or time consuming to work on a spending plan and it is one sure way of putting yourself in charge of your money. Think before you make a purchase, comparison shop and get the best buy.

Saving and investing money will help you build wealth over time. Start a savings habit now and don't let low interest rates be your excuse. Build an emergency fund for unexpected events such as a car breaking down or the hot water heater going out. Save for life events like children's education and retirement. Regular amounts of money over time

add up. If you have children, teach them the value of saving money.

Borrow money wisely. Attaining a home mortgage or buying a car for transportation to work are two good reasons to borrow money. Pay your bills on time to build a positive credit report which translates into a lower interest rate when you need to borrow money. You may not have given it much thought, but all of those credit cards are loans, you pay a monthly payment with interest. Before opening a line of credit, understand the annual percentage rate and fees involved. Purchasing on credit adds to your debt load, not your income. If you have credit card debt, make a plan to pay bills off.

Protecting your money involves action on your part, keeping financial records is a step in the right direction. Identity theft is a major consumer problem these days, so guard your personal information. Lock your social security card in a safe place and never carry it in your wallet. Never give out personal information such as bank account numbers, your date of birth or social security number over the phone or e-mail.

Whether you spend, save or borrow money, you can sharpen personal finance skills. Using the five steps offered by Money Smart will take you a long way on your path to financial security.

Reference: Money Smart



## KEEP TRACK OF YOUR CREDIT HISTORY



Your credit report says volumes about you as a financial risk, potential employee, and insurance customer. A good credit score can mean you get a lower interest rate on a loan, a lower insurance rate and a better paying job. It may even be used by a potential landlord who will make the decision whether or not to rent you a place to live.

The three major credit bureaus, Equifax, Experian and TransUnion, gather and maintain information

that goes into a person's report. These bureaus do not make decisions about your credit application; rather they provide the potential creditor a copy of your credit report. It is the creditor who looks at your report and makes a decision based on information that has been recorded.

It is a good idea to periodically check your credit report to be sure the information is accurate and belongs to you. There is always the chance your credit information may get crossed with someone else who has a similar name or it could be that someone has stolen your

personal information to obtain credit. You have the right to dispute information that is inaccurate; the credit bureau must investigate and make corrections if a mistake has been made.

You can get one free credit bureau every four months over a year to monitor for errors and suspicious activity. You can order a report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call (877) 322-8228.

## REDUCE TELEVISION TIME



Television watching takes time away from other activities and opportunities to read and learn.

Over the summer months, many school age children will lose a portion of the knowledge they gained during the school year and TV is a contributing factor. What can we do in our own families to decrease the amount of television they watch? Here are some simple ideas developed by the National Extension Network.

- \* **Get the TV out of the bedroom**—According to the Faiser Family Foundation Report, 1/3 of 2-7 year olds and 2/3 of 8-18 year olds have a TV in their bedroom. Allowing a child to have a TV in their bedroom makes it easy to watch too much TV as well as watch it unsupervised.
- \* **Set clear limits and be a good TV role model**—Rules like no

TV on school nights or no TV after 8pm, etc. Enforce the rules, don't waiver. Be a good media role model and set limits for the adults in the house as well.

- \* **Plan how much TV you and your family are going to watch**—Let children have some input into the decision, but come to an agreement on how much TV, video watching, video games and computer use will be allowed. Post your planned schedule on the refrigerator.
- \* **Make a list of activities you want to do instead of watching TV**—Involve the kids and come up with things you can do as a family like riding bikes or a game of ball in the backyard.
- \* **Keep the TV off**—We often watch TV out of habit and flip around the channels never watching a show. Turn on music for background noise and turn the TV on only when there is a specific show you are going to watch. Turn the TV on only

when the show you want to watch is on.

- \* **Eat together as a family without the TV**—Some families now buy TVs or TV furniture before they buy a dining room table. Meals should be a time for family interaction, not silence while you watch a show.
- \* **Watch with your children**—When the children do watch television, watch the show with them. Talk with them about the characters they see on TV as well as the advertising they see (a great teachable moment about persuasive advertising).

References: eXtension and National Institute on Media and the Family