



# Family & Consumer News

Dear Consumers:

It's time to wish you a happy fall! September is National Childhood Obesity Prevention Month, National Food Safety Month and Cholesterol Education Month. All three observances focus on food and its impact on health and well-being.

We are excited about a weight loss series we will be hosting with the UF College of Public Health. Registration details are below. Have a good fall. Sincerely,

Diann Douglas  
Extension Agent IV  
Family and Consumer Sciences

## WEIGHT MANAGEMENT PROGRAM COMING SOON!



If your desire is to lose weight, we have a way to help you achieve it. Madison Extension Service is collaborating with the University of Florida College of Public Health and Health Professions to conduct a weight management program beginning in **January 2017**. Rural Lifestyle Eating and Activity Program, better known as Rural-LEAP is a 17 week series to give you the tools to lose weight, increase fitness, improve nutrition and manage stress. We will hold 3 different classes on Mondays, one in the morning, afternoon and evening. Holding classes at different times has been accommodating to participants in the past and we hope it will encourage people to attend.

Currently we are in the phase of recruiting participants. If you are interested in being a part of this effective weight management program, you must first call the College of Public

Health at **352-273-5235** to register. We will not be able to register you at the local Extension office.

Rural LEAP has been a successful program in a number of rural counties in north Florida. We are so fortunate to have access to high quality programs through the University of Florida and those of you who want to lose weight, this is a perfect opportunity. There is no cost to participate and the project will provide compensation for travel to each session.

Give yourself a gift for the New Year and attend this healthy lifestyle series! Remember to call now to register at **352-273-5235**.

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## COMBAT CHILDHOOD OBESITY



In this day and age when modern medicine has been able to increase the life expectancy of Americans,

a growing health issue may soon threaten the longevity of today's youth. Childhood obesity is becoming a health issue in our county, affecting the long term quality of life for many Americans. Several years ago, a White House Paper on childhood obesity estimated the direct medical to be at \$3 billion dollars. As a result, there is a growing trend to combat this issue and now September is National Childhood Obesity Awareness Month.

Lifestyle changes over the last several decades have contributed to rising obesity. Eating on the run and dining at fast food restaurants is now the norm for the average family. As a result, American households dine on food high in fat, sodium and sugar, increasing the total calories consumed in any given day.

Another trend contributing to overall weight gain in both youth and adults is a decrease in physical activity. Both children and adults

are less active, reducing the opportunity to burn off extra calories. The International Food Information Council reported the results of a study using data from the National Health and Nutrition Examination Survey which identified decreased physical activity as a key factor in the rise of obesity.

Instead of walking and spending time outdoors, kids are driven to school and activities, then spend hours on the computer or watching TV. During the school day, P.E. and recess are often limited and sometimes cut out altogether to make time for academics. Every hour spent in passive activities takes time away from opportunities to be physically active.

One positive step is to follow the Dietary Guidelines for Americans and let MyPlate be the model. Offer a variety of food each day from all of the food groups. Fill your grocery cart with lean protein, whole grains, fruit, vegetables, and low-fat dairy foods. Plan family meals and snacks instead of randomly making selections so you consciously serve healthier meals.

Cook more meals at home. Look at the calendar and prepare food when you have a block of

time. For example, roast a chicken on the weekend and serve it twice during the week. While the chicken is baking; spaghetti sauce, chili or soup can be simmering on the stove. Food can be divided up and frozen for meals later in the week.

Use snack time as a way to get in servings of different food groups. Forget chips and sugary drinks, besides being empty calories, they are high cost items. Instead, serve fresh fruit, peanut butter on whole wheat bread, raw vegetables with a dip or low fat yogurt. Let kids come up with their own ideas for snacks that fit within the guidelines you establish.

The other component in this national awareness effort is to be physically active. Provide opportunities for kids to get outside and play. Better yet, get outside with them and you'll be burning calories too. Play a game of ball in the back yard, wash the family vehicles, ride bikes or do yard work.

With little effort, families can make meals healthier and increase physical activity to help children achieve and/or maintain a normal weight.

## KEEP FOOD SAFE



September is National Food Safety Month, a campaign of the Partnership for Food Safety Education with the goal of teaching

consumers about safe food handling. It's hard to convince people their daily food handling practices may be putting their family at risk for food borne illness.

There are many different bacteria responsible for food borne illnesses and they are all invisible to the human eye and you can't taste or smell them either. Most people dismiss food illness as a 24 hour bug and it often goes unreported.

According to national statistics, each year there is an estimated 76 million cases of food borne illness in the United States, with approximately 325,000 people being hospitalized. These statistics are the reason USDA and the

Partnership for Food Safety Education want consumers to follow the following guidelines of food preparation to prevent food-borne illness in your home.

**Clean Everything!** — Cleanliness is a major factor in preventing food-borne illness. Anything that touches food should be clean. Wash your hands, often; before you prepare food and after you contact raw meat, poultry, seafood and eggs. If you answer the phone, help your child with homework or

pet the dog, wash your hands before you resume cooking. Make sure countertops, utensils, and all food preparation surfaces are frequently cleaned.

**Keep Foods Separate** — The concern here is cross-contamination. Harmful bacteria from raw meats poultry and fish can be left on cutting boards and utensils then transferred to other foods. For example, you cut up raw poultry and then slice vegetables for a salad without washing the cutting board. You have contaminated the salad with bacteria that can cause illness.

**Use A Food Thermometer** — You can't tell food is cooked safely by a visual check. A food thermometer allows you to determine the internal temperature of a food which will determine if the food is completely

cooked. Harmful bacteria; like Salmonella or E coli are destroyed at certain temperatures and there are different recommended temperatures for different food. USDA recommends steaks and roasts and fish be cooked to an internal temperature of 145°F, pork and ground beef and egg dishes to 160°F, chicken breast to 170°F and whole poultry to 180°F.

**Use The 2 Hour Rule** — Chill leftovers within two hours of cooking. Most people are under the false impression that food needs to be at room temperature before it is put into the refrigerator, but that is not the case. The Danger Zone — temperatures between 40° and 140°F, is unsafe because harmful bacteria grow rapidly. Food left to cool on the countertop is in this temperature range for a long time!

A large quantity of food, like soup or a casserole should be stored in several smaller containers and placed in different areas of the refrigerator to promote rapid cooling. Placing a large container of hot food or stacking several smaller containers on top of each other in the refrigerator will slow the cooling process. This also keeps food in the danger zone for an extended period of time, increasing the growth of bacteria.

Following the four recommendations offered by the National Food Safety Education Partnership will help you keep your food safe to eat and drastically reduce your family's risk of food-borne illness.

Source: Food Safety.gov

## DISPEL FOOD SAFETY MYTHS



Consumers often have misconceptions about handling food safely. During National Food Safety Education month, the Partnership for Food Safety Education released information

on food safety myths on safety issues the general public may be getting wrong.

**MYTH #1—I know my refrigerator is cold enough when I open the door and it feels cool.**

**FACT**—You can only tell the temperature with a thermometer to ensure your refrigerator is below

40°F. Use a thermometer to register the temperature inside your refrigerator.

**MYTH #2—Cross-contamination doesn't happen in the refrigerator - it's too cold in there for germs to grow.**

**FACT**—Bacteria can survive and some even grow in cool, moist environments like the refrigerator. A recent study showed the produce compartment contained salmonella and listeria, both can cause a very bad case of food borne illness.

Keep fruit and vegetables separate from meat, poultry and eggs. Clean your refrigerator regularly with hot water and liquid soap.

**MYTH #3—I left food out all day,**

**but if I put it in the fridge now, the bacteria will die.**

**FACT**—Refrigerator temperatures only slows bacteria growth, but won't kill the growth. Perishable foods will only keep for a few days, foods should be put in the refrigerator.

**MYTH #4—there is no need to wash a melon before cutting it up.**

**FACT**—A knife passing through the rind can carry pathogens from the outside into the flesh of the melon. Rinse melons under running water while scrubbing with a clean brush and dry the melon before slicing into it.

Source: Food Safety.gov

## YOUR KITCHEN MAY BE A GERMY PLACE



When we think of food safety, we tend to concentrate on keeping things clean during food preparation. But, safety applies long after the food is put away; routine cleaning of

everything in the kitchen goes a long way to reduce the growth of germs that can cause illness. Often, though, many things in the kitchen get ignored in daily cleaning and if you aren't careful can easily grow bacteria.

A recent report of the NSF analyzed results from a study of 22 families and it turns out the kitchen is one of the dirtiest rooms in the house. Here are a few of the culprits along with tips for keeping things clean.

- ◆ **Sponges and Dish Rags**—Used for dishwashing and cleaning countertops, these can grow bacteria very quickly since they are often wet. To clean, place wet sponges in a microwave for 2 minutes and replace often. Dishcloths and towels should be replaced every 1-2 days and washed in hot soapy water with bleach.
- ◆ **Kitchen sink**—Wash and disinfect the sides and bottom of the sink twice a week with a cleaner. To keep drains and disposals clean pour a solution of 1 teaspoon bleach in a quart of water. Sink strainers should be run through the dishwasher on a weekly basis.
- ◆ **Coffee Reservoir**—Perking a daily pot of hot coffee isn't enough to kill germs inside the reservoir. Think about it, it's

dark and damp, an ideal location for bacteria, mold and mildew. Follow the manufacturer's cleaning instructions. This usually involves running vinegar through the coffee maker after 50-80 brewing cycles. If it is hard to keep track, do it on a monthly basis and it should take care of it.

- ◆ **Faucet Handles**—We tend to wipe them off, but they need more attention because yeast and mold tend to grow. Clean handles daily with a disinfecting cleaner.
- ◆ **Countertops**—Once food preparation is over, wash countertops with hot soapy water, rinse with clean water, then apply a bleach and water solution, let it sit for a couple of minutes then wipe with a clean paper towel.

- ◆ **Stove Knobs**—Who would have thought? We forget about them, but are constantly touching them during food preparation. Once a week, remove them and wash in hot soapy water.

- ◆ **Cutting Boards**—Wash with hot soapy water, rinse and apply a bleach and water solution.

Could your kitchen pass a food safety check? Fortunately there is no food safety police to pop in unexpectedly to do an inspection. You need to be your personal kitchen patrol and get into the habits of daily cleaning and sanitizing the hot spots to reduce your family's risk of food illness.

Reference: NFS.org

## SAVING FOR RETIREMENT



It's never too early to start saving for retirement. In fact, the earlier a person begins saving for retirement, the less you'll have to put away. No matter how old you are, saving for retirement should be a top priority. In fact, the earlier a person starts in life, the smaller the contribution needs to be because time is a factor and it is true a small amount of money over time adds up. Financial advisors recommend strategies for each decade of life. Be sure to share this information with young family members as they start in the workforce. Here is how it breaks down.

### Saving in Your 20's

Take advantage of retirement savings at your job if one is offered. If your employer offers a match plan where they contribute a

percentage to match your contribution, take advantage of it. If you don't have a retirement benefit at work, look into opening an IRA. Whether you opt of a traditional IRA which gives you a tax break or a Roth, either will provide money in your retirement years. Learn all you can to make an informed decision.

### Savings In Your 30's

Plan how much you will need to save for retirement. You may want to consult a financial advisor or use a retirement calculator tool. A great one to use is **Ballpark EStimator**.

As your salary increases, consider gradually increasing the percentage you contribute toward your retirement. If you are only contributing to a retirement savings at work you may want to consider expanding your investments to include a pay outside of work.

### Savings In Your 40's

This is the decade where you need to get serious about retirement. While you still have 20 years or so

before you actually retire, you need to calculate how much you will need. Using a web based retirement calculator, you can determine how much you need to be putting away and adjust your contribution. Consider increasing your contribution to a retirement fund or add an additional investment. Another important step in your financial life is to pay off as much debt as possible in this decade of life. If you are paying off large debts for years to come, it will give you less money for retirement contributions.

### Savings In Your 50's

This the catch-up decade. You can make larger contributions to retirement and IRAS after 50 years of age. If you haven't started a retirement savings, it is never too late, so develop a plan to power save. If you have retirement savings, review your accounts to know when and how to withdraw money upon retirement. Also, make sure you are on target with

your savings to last through retirement.

### Savings In Your 60's

Find a way to reduce your spending so that you can live within your means during retirement. Consider

working a couple more years to boost your social security benefits, take those vacations you were postponing until retirement while you have an earned income to pay for them.

To learn more about saving for retirement, go to [Americansaves.org](http://Americansaves.org)

Source: America Saves

## BREAK THE CREDIT CARD HABIT



The ideal credit card user uses credit cards only for convenience

and pays off the balance every month. Here is the reality: The average American carries \$2400 in credit card debt and pays nearly \$453 yearly in interest for that debt.

The average American has nine credit cards. America charged \$303 billion on bank credit card debt, it's time to break the credit card habit.

Try these strategies:

- ✓ **Leave credit cards at home**—This will help people who automatically reach for a credit card when they should be paying with cash or check — or not buying at all!
- ✓ **Build up a checking account**—Before you begin using

your credit card again, wait until you build your checking account with \$200 or \$300, or enough to pay off a typical monthly credit card bill. Your goal is to be able to pay off the credit card balance every month, and you'll need money in the bank to do that. Credit cards should be used as a convenient substitute for ready cash, not as a long-term interest loan.

- ✓ **Stop impulse shopping** — Wait 24 hours before buying something you haven't planned for. And, force yourself to pay for it in cash.
- ✓ **Spend leisure time in the park playing with kids, not wandering the malls** — Don't spend leisure time shopping. That leads to lots of impulse buying. Find less

expensive ways to pass time.

- ✓ **Reduce the number of credit cards you have** — Make sure the ones you use have a low interest rate and low or no annual fees.
- ✓ **Build a savings account to cover any purchase** — Remember that if you can't save for that purchase in the first place, you'll probably have trouble paying for it when it's a credit card debt.
- ✓ **Be aware of credit card use** — Charge only what you can pay off quickly and always pay more than the minimum payment. When you pay only the minimum, you end up nearly doubling the cost of the original purchase in interest.

Source: Family and Consumer Economics

## IMPROVE YOUR CREDIT SCORE



Your credit score speaks volumes about your worthiness as a consumer. It determines whether or not you get a loan,

as well as the interest rate you will pay on the amount you borrow. A credit score is not set in stone, rather it is fluid, rising or falling according to your money habits.

A low credit score may be due to lack of credit, over time when a consumer borrows money or uses a credit card responsibly the credit score will rise. Sometimes life events get in the way, such as a job loss or an illness. These events may

effect your ability to pay bills and will bring your score down.

Raising your credit score takes time and effort, but it is well worth the effort. Here are steps to follow:

- ◇ Pay all of your bills on time. On time means the company gets the money on or before the due date. If you mail a payment in, put it in the mail 5-7 days before the due date. Payments account for 35% of your credit score.
- ◇ Don't charge to the limit. Credit scores are sensitive to consumers being "maxed out" on credit. Financial experts advise keeping a balance within 30% of your limit. For

example, if your limit is \$2,000 than your balance should be \$600. ( $\$2,000 \times .30 = \$600$ ) If you keep a balance higher than 30% of your limit work on paying the balance down. This practice accounts for 30% of your credit score.

- ◇ Apply for new credit only when necessary. Some people get into the games of transferring balances to newly opened accounts. This activity will keep your score from rising. Instead, concentrate on paying down on the cards you own.
- ◇ If you can't get a credit card,

try to apply for a secured card. Many banks offer this option. You put an amount of money (ex. \$500) into an account which has to stay there, but you have a credit card and can charge up to the limit you have on deposit.

#### Activities that don't build credit:

- Using a debit card or paying cash.
- Using a pre-paid card.
- Taking out a pay day loan.

There are no secrets to building good credit. Pay your bills on time

and keep your credit limits within 30% of the limit. Consistent positive behaviors will increase your score over time. It is a sign you are a good credit risk.

Reference: Consumer Financial Protection Bureau

## THE OVERSCHEDULED CHILD



Keeping children active and engaged in many experiences seems to be a priority for many families. Parents often feel it is their responsibility to provide a rich extracurricular experience for their children to be well rounded youth. The though is, it keeps children involved in constructive activity which will motivate them to achieve and reduce risky behavior.

The problem, however, seems to be many children are over involved and go from one activity to another with little time for rest and relaxation. These overbooked schedules keep all family members on edge and stressed. Not only do the kids get tired, but parents are worn out too. There are dance, music or karate lessons; then all kinds of ball practice, whether it's baseball, soccer, basketball or volleyball. There are teams for boys, teams for girls, and families

go from one season to another trying to keep up with all of the activities. Parents become a taxi service, grabbing dinner at the take out window several nights a week, postponing homework until late at night. It's enough to frazzle the whole family and it defeats the purpose of trying to enrich the children's lives. Not to mention the money it takes to pay for everything including cost of participation, meals out and gas for transportation.

Research shows that overbooked children often burn out early and are less active when they reach their teenage years. Kids who play a sport intensely over a period of time get tired and lose their love for the game.

To prevent burnout, let your child choose a few activities; at the most, one sport, one social and one artistic (music, theater, art). If your child enjoys more than one sport, encourage choosing seasonal sports which allow for down time. This gives a child a variety of

experiences with social interaction, creativity and mental exercise.

Spending time with family is healthy for children, but over scheduling cuts into time together. If all you do is drive kids from place to place, family time only occurs during the car ride; not a great quality experience. When you cut back on all the activities, it leaves more time for family time. Make meals together; get outside for a game in the yard, have conversations.

Overall, parents need to let their children enjoy childhood. Over scheduling a child can have a negative effect on their life in the long run. While research does show extracurricular activities provide a positive outlet for children and lower risky behavior, over scheduling a child can create too much stress and lead to burn out.

Reference: UF Extension

## CALENDAR OF EVENTS



October 24, 26, 31 and November 2 — **First Time Home Buyers** class. Call the Extension Office at 973-4138 to register.

**Rural LEAP** — a weight loss program beginning in January 2017. Call the UF College of Public Health as soon as possible, the number is 352-273-5235, you will be given an appointment in October for a screening which will be at the Madison County Extension Office.