

# Family Consumer News

184 NW College Loop, Madison, FL 32340 Phone: (850) 973-4138 Fax: (850) 973-2000

Dear Consumers:

Happy New Year! The month of January gives us the opportunity to begin anew. It is time to reflect on where you have been and where you would like to go. You may choose to complete that unfinished project or start the one you had planned to do last year. You may even decide to schedule some fun and relaxation in your life -- take that vacation, read a book or start a new hobby!

This newsletter has a new format for 2008. In it you will find the latest consumer information to get you off on the right track for the New Year. Stay warm in these winter months.

Sincerely,

Diann Douglas  
Extension Agent IV—CED  
Madison County

## STEPS TO BETTER HEALTH IN 2008



A new year usually brings an effort to eat better and become more physically active. Starting a new routine is one thing and keeping it up is another. Here are some ideas for getting into the

swing of things.

- Work on becoming more active. Start an exercise routine that you can do several days a week.
- Start a heart healthy habit by getting back to home-cooked meals. You can control the fat, sodium and sugar if you are the chef. You'll also save money.
- Take a checkup on your eating plan. On a daily basis, you need to be eating about 2.5 cups of veggies, 2 cups of

fruit, 3 cups of milk and low fat sources of protein. Visit [MyPyramid.gov](http://MyPyramid.gov) for more information and an interactive lesson to meal planning.

- Eat a low-fat salad every day to boost your vegetable intake.
- Take a look at your snacking habits. Select fruits, vegetables and low fat proteins for your snacks.
- When you eat out, be aware of the calories in the food you order. Choose baked, broiled or grilled foods, stay away from cream and butter sauces. Most restaurants and eateries have websites with a breakdown on calories, fat and sugar content. Make a list of the best choices for your fat, sugar and calorie budget.

Source: Communicating Food for Health, January 2008

January/February  
2008

Inside this issue:

### Food and Nutrition

*Steps to Better Health in 2008* 1

*Three Things to Help Your Heart* 2

*National Wear Red Day* 2

### Consumer Issues

*Dealing with Debt in the New Year* 2

*Save Energy This Winter* 3

*America Saves Week* 4

### Family Matters

*Teens and the Internet* 4

## THREE THINGS TO HELP YOUR HEART



February is National Heart Month. Three things you can do each day to help your efforts for heart health:

1. Pack your lunch: Save money, time calories and fat by bringing your lunch instead of eating at restaurants. Use low-fat chicken, tuna or nut butter on whole grain bread or stuff a pita with vegetables; pack crisp vegetables and fruits. Include yogurt or skim milk too.
2. Pack your pedometer and athletic shoes: Add a few more steps or miles to your day. Walk during the lunch hour, take another lap around the mall when shopping or walk to the store. Every 2,000 steps equals one mile Walking is the easiest form of exercise.
3. Pack nutrition awareness: Before you dine out, research your restaurant choices. Plan ahead to choose meals with less saturated and trans fat.

Make informed choices about what you eat.

Guidelines for healthy food: The sodium content cannot exceed 360 mg. per serving for individual foods and 480 mg per serving for meal-type products.

- Low-fat: 3g or less per serving
- Low-saturated fat: 1g or less per serving
- Low-Sodium: 140mg or less per serving

Source: Communicating Food For Health, 2008

## NATIONAL WEAR RED DAY



Women & Heart Disease

As part of February's American Heart Month,

February 1, 2008 is National Wear Red Day. By wearing red, you will be showing support for women and heart disease awareness.

The "Heart Truth" campaign has been successful to focus attention on the fact that heart disease is the #1 killer of women.

Tips for heart health include:

- Don't smoke, and if you do, quit. Women who smoke are 2-6 times

more likely to suffer a heart attack than non-smoking women.

Smoking also boosts the risk of stroke and cancer.

- Aim for a healthy weight.

Overweight and obesity cause many preventable deaths.

- Get moving – Make a commitment to be more physically active. Aim for 30 minutes of moderate intensity activity on most, preferable all days of the week.

- Eat for heart health – Choose a diet low in saturated fat, trans fat and cholesterol and moderate in

total fat.

- Know your numbers – Ask your doctor to check your blood pressure, cholesterol (total, HDL, LDL, triglycerides), and blood glucose. Work with your doctor to improve any numbers that are not normal.

For more information on heart health and the Heart Truth campaign, visit the National Heart, Lung and Blood Institute at [www.nhlbi.nih.gov](http://www.nhlbi.nih.gov).

Source NHLBI, 2008

Photo courtesy of The Heart Truth, National Heart, Lung and Blood Institute

## DEALING WITH DEBT IN THE NEW YEAR



January often brings the cold hard reality of the amount of credit debt you accumulated over the holiday season. So, you are now facing a new year with the harsh reality that you overspent and now you have a pile of card statements and don't know what to do.

The Institute of Consumer Financial Education has a few suggestions to help you get a handle on repayment strategies. First thing, stop spending, especially credit purchases. Give your credit cards a rest for a few months. If you can't trust yourself, ICFE recommends you place your credit card in a container filled with water and place it in the freezer. It's a drastic measure,

but it will certainly keep the cards out of your wallet.

Start spending on a cash only basis and write down all of your purchases to help raise awareness of where your money is going. You may find that you waste money every day and can begin to change those habits to redirect money where it needs to go.

Take a close look at your cash flow. That's how money moves in and out of your life on a monthly basis. Total all sources of income; then total up all of your expenses. The difference between the two is your cash flow. If you have

**Please see DEBT on Page 3**

## DEBT

more income than expenses, you are in better shape than if you have a negative balance. If you spend more than you make, you need to make drastic changes in your spending habits.

Develop a written spending plan and start using it with your next paycheck. This plan is a guide for your finances, follow it. If you follow it, you should begin to see a reduction in your debts.

Find ways to get better value for your money when you make purchases. You may need to start doing things for yourself instead of paying for a service. Comparison shop before you buy to get the

best price. Sometimes coupons and rebates add value to your dollar, so use them for items you normally purchase.

Get the whole family involved in your saving strategies. Everyone can cut the lights out when they exit a room, avoid food waste, and watch out for sales. You'll be surprised at how good kids are at joining the effort.

If you don't have enough money, find a part time job. Set a goal for a time limit and use the extra money to power pay your debts.

Reference: Richard, P. ICFE, 2008

## SAVE ENERGY THIS WINTER



The colder temperatures of recent weeks have made us aware that winter has arrived! With fuel prices skyrocketing, we are in for an expensive winter. Energy saving practices can help keep your heating bills from rising higher than you can afford. There are steps you can take to keep energy consumption in check.

### Energy Audits

Some electric companies offer an energy audit service. If you are able to schedule an audit, use it as a guide to plan some cost-effective ways to improve the energy-efficiency of your home.

Energy efficiency is different from energy conservation. It isn't turning down the thermostat and sacrificing comfort. It is instead a matter of using technology to improve the comfort of your home.

### Close Energy Consuming Openings

Keep windows and doors closed when your heating unit is being used.

Check weather-stripping around doors and windows and replace any that is worn out. Replace any loose, cracked or missing glazing putty on windows or doors.

Inside, window coverings such as shades, curtain and drapes will help keep heat inside during the winter. Open drapes to allow the sun to help heat rooms, then close them to retain the heat when the sun sets.

Check heating ducts for leaks and make sure they're sealed. You may need to rely on a professional service to do this chore.

Clean or replace the air filter in your furnace monthly. This practice goes a long way to increase the efficiency of your heater.

An energy efficient home will be free of drafts and cold spots without high energy bills. It may be time to work on improving the energy efficiency of your home.

### Install Insulation

Depending on the age of your home, you may have little or no insulation. Insulating areas of your home can be a weekend project. Ceilings, walls and floors that are insulated increase the energy efficiency of your home. Many do-it-yourself guides can be found at libraries or building supply stores.

Don't forget electrical outlets on outside walls of rooms; insulation pads can be installed in a matter of minutes to keep cold out.

### Control Your Energy Use

Keep your thermostat set low at night or if no one is home during the day.

Check your registers to be sure the airflow is not blocked. If you have an unoccupied room; such as a guest bedroom, shut the registers off and close the door.

Even though they feel cozy when you sit in front of one, a fireplace is very inefficient. If you have a fire while your central heating system is on, the U.S.

Energy department recommends the following tips:

- Keep your fireplace damper closed unless a fire is going. If it is opened it is like keeping a 48-inch window wide open.
- Consider installing tempered glass doors and a heat-air exchange system that blows warmed air back into the room.
- Check the seal on the flue damper and make it as snug as possible.
- Add caulking around the fireplace hearth.

Reference: U.S. Department Of Energy

## AMERICA SAVES WEEK



### Saving: Your Key to Financial Security

One of the most powerful ways to grow wealth over time is to develop a habit of saving money. Media reports and advertisements by financial firms provide lots of advice about how to become financially secure, but the simplest and most basic strategy is to pay yourself first and save a portion of your income on a regular basis. In other words, treat savings like an important bill that has to be paid.

It is more important today than ever that Americans adopt this simple idea. The U.S. savings rate is the lowest it has been since the Great Depression. In addition, household debt levels and foreclosure and bankruptcy filing rates are high and housing values have declined in many areas of the country. All of these factors

support the need for savings. In other words, “saving for a rainy day” means starting to save now!

So, why should you save? There are many reasons for saving money:

- Purchase “big ticket” items
- Pay for high cost goals - house down payment, college education, car purchase
- Retire comfortably
- Accumulate money to invest
- For security and peace of mind
- Build an emergency fund

Let’s talk some more about emergency funds. You may think you can’t afford to be without one! Why? Stuff happens! And most of the time, it costs money.

How much savings is enough for an emergency fund? Most financial experts recommend having three to six months living expenses set aside. The amount will depend on your personal

situation (job security, income level, needs). Some of this money should be kept in liquid accounts, such as a money market fund, while other funds could be tapped from a low-interest source such as a home equity loan.

Your emergency account should be easily accessible, just not too accessible. Financial institutions offer a variety of savings accounts, such as passbook savings, money market funds, and short-term CDs, which work well for emergency savings. How do you get started? One of the easiest ways is to make your savings automatic. Check with your employer and bank or credit union about direct deposits or transfers from checking to savings. You could also try saving a small amount each week and make deposits into your savings account.

Source: Courtney, E., Florida Extension & O’Neil B. Rutgers Extension, 2008

## TEENS AND THE INTERNET



While adults view the Internet as a place to find information, teens use it as a social tool. For this reason, it is important for parents to monitor their teen’s internet use. Typically teens stay online for longer periods than adults, are more likely to adapt to new technology.

Although the Internet provides great opportunities for information technology, it can lead teens into pitfalls. Parents need to know what their teens are doing on the internet. A few dangers to consider are:

- ✓ Victimization – teens are even more likely than children to be in trouble with predators and other exploiters. A teen may not realize that the teen they are in a chat room with may end up being an adult up to no good.
- ✓ Pornography - The Kaiser Family Foundation found that among teens online, 70% have accidentally come across pornography. Teens need to be aware of the perils of accessing

objectionable web sites.

- ✓ Financial problems – Giving out personal or parents’ financial information could lead to financial risk. If an offer appears to be “too good to be true,” then it probably is.
- ✓ Harassment and Bullying - This issue has made the major news networks in recent months. Bullying and harassment does occur in teen Internet circles. Unmonitored chat rooms and social networking sites could be a forum for messages that are indecent, demeaning, violent based or racist.

Parents are responsible for monitoring their teen’s use of the Internet. Locating the computer in a common area in the home may deter teens from entering dangerous sites. Parents should also learn as much as possible about communication technology and become familiar with chat rooms, instant messaging, social networking sites and other tools.

Routinely check the history of what

Internet sites have been accessed on the computer. If that file has been emptied, it is probably for a reason. Teens should be told that the history will be checked periodically. Knowing they are being monitored helps teens monitor themselves.

Parents should establish basic rules about amount of use and what kinds of information should be given out including personal information like full names, address phone numbers, social security numbers or pictures. Consider installing protective software for blocking, monitoring or filtering information.

It is a good idea to establish rules. Teens should never agree to meet someone in person. It may even be a good idea to have a list of acceptable sites and chat rooms. Teens should log off if something online doesn’t seem right and passwords should never be given out.

Source: Gengler, C. University of Extension Service, 2008

