

# Family & Consumer News

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Dear Consumers:

Here we are, starting a New Year again! Is it my imagination, or does time go by faster with each passing year? January is a time for resolving to change old habits. It is a good time to reflect on where you have been and where you would like to go. You may decide to complete that unfinished project or start the one you had planned to do last year.

February is National Heart Month, a good time to get a health check up. This newsletter has the latest consumer information to get you off on the right track. As always, the Extension office is a phone call away to provide you with the latest consumer information. Stay warm during these chilly days.

Sincerely,

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January/February  
 2009

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## HEALTHY WEIGHT WEEK



Americans seem to be obsessed with weight. People live by the scale; one week you lose a pound or two, the next week you seem to gain back. It is a constant struggle that often seems like a no win situation. National Healthy Weight Week focuses on sound eating habits whether than being preoccupied with diets that don't work and a life of watching the scale.

A better way to go is to plan to eat healthy every day; make an effort to include all of the food groups in your day and increase your activity level. Here are a few ideas to get you started on the right path:

**Eat Well**

**Why make healthier food choices**

**every day?**

- **Enjoy** great taste and good health in every bite you take.
- **Boost** your brainpower for learning, working and playing.
- **Energize** your body and mind for all the things you want to do.
- **Enhance** your health from head to toe, on the inside and the outside.
- **Protect** your whole body – heart, bones, muscles, eyes, skin and more!

**What foods are the healthiest choices?**

For high-energy health, choose less processed foods. These are the best sources of the 70+ nutrients your body needs every day. Whole foods are cheaper than supplements – and the nutrients in them are usually better absorbed.

- Fruits (fresh, frozen, canned and dried) 2 cups every day.

- Vegetables (fresh or frozen or canned) 2 ½ cups every day.
- Whole grains (breads, cereals, rice, pasta and snacks) 6 oz. every day.
- Low-fat dairy foods (1% or less milk, yogurt and cheese) – 3 cups every day. (for kids 2-8 years – 2 cups per day).
- Lean meat, legumes & plant proteins– 5 ½ oz. every day.

## **Be Active**

### **Why make physical activity part of your day?**

- You will boost your energy levels – all day long.
- Exercise improves your strength and endurance (both physical and mental).
- Exercise helps protect you from heart disease, cancer and osteoporosis.

### **What activities are the healthiest**

#### **choices?**

For overall health, your best bet is to enjoy a wide variety of physical activities. Just follow the 30-10-5 rule: at least 30 minutes of physical activity a day; at least 10 minutes at a time; at least 5 days a week. For best results, give your body what it deserves:

- **Fun activities** -- because they are the ones that you'll stick with!
- **Aerobic activities** – that get your heart pumping, like brisk a walk or dance.
- **Body-shaping activities** – to maintain muscles, like lifting weights or groceries.
- **Stretching activities** – for flexibility and tone, like water aerobics or gardening.
- **Balance activities** – to strengthen bones and prevent falls, like bike riding.

### **How can I make activity part of every day?**

With a few simple guidelines, you can make physical activity an integral part of your day, even with a hectic schedule. Look for all the easy ways to fit fitness into your life:

- **Play more:** Feel like a kid again by skating, swinging, playing ball or flying a kite.
- **Use leg power:** Walk the dog; walk to the store; walk around the mall; just walk.
- **Hide the remote:** Change the channels the old-fashion way – by getting up!
- **Practice inefficiency:** Make multiple trips on the stairs or to the car for groceries.
- **Pick up the pace:** Use a longer stride when you walk – everywhere, all the time.

Reference: Eat Right Montana & Healthy Weight Week

## **FEBRUARY IS NATIONAL HEART MONTH**



February is National Heart Month, a reminder to increase our awareness of preventative actions

we can take to reduce our risk of heart disease. Although we have made improvements in recent years; the American Heart Association is proud the number of deaths due to heart disease has declined; heart disease is still the leading killer of all Americans.

The AHA says healthy eating and

an active lifestyle are the two best weapons to fight cardiovascular disease. Make simple steps for long term benefits. Here are a few suggestions:

- Increase your intake of fruits and vegetables. They are high in vitamins, minerals and fiber while being low in calories.
- Eat whole-grain foods, they are high in fiber and give you a feeling of fullness which is helpful in weight management.
- Eat fish that contain omega-3

fatty acids (salmon, trout and herring) more often.

- Choose lean meats and poultry without skin.
- Choose beverages without added sugar.
- Use fat-free and low fat dairy products.
- Read food labels and cut back on foods containing hydrogenated vegetable oils to reduce trans fats in your diet.

Reference: NHBLI

## **AMERICA SAVES**



National *America Saves Week* will be February 22 – March 1, 2009 Sponsored

by the Cooperative Extension Service, the first Saves Week will encourage Americans to begin or increase saving money.

For several years now, this national program has been active to

teach Americans to save and build wealth more effectively. Many states and communities have sponsored workshops and educational efforts to show citizens strategies for saving and investing money. The website [www.AmericaSaves.org](http://www.AmericaSaves.org) offers newsletters and the latest

information on many topics related to managing financial resources.

Saving tips include:

**\$ Save your loose change.** Putting aside fifty cents a day over the course of a year will allow you to save nearly 40% of a \$500 emergency fund.

**\$ Never purchase expensive**

**items on impulse.** Think over each expensive purchase for at least 24 hours. Acting on this principle will mean you have far fewer regrets about impulse purchases and far more money for emergency saving.

\$ **Bring lunch to work.** If buying lunch at work costs \$5.00 but

making your lunch at home costs only \$2.50, then in a year, you could afford to create a \$500 emergency fund and still have money left over.

\$ **Weatherproof you home.** Caulk holes and cracks that let warm air escape in the winter and cold air escape in the summer.

\$ **Eat out two fewer times a month.** You'll save \$360 in a year.

Once you find ways to save money, make sure it make it to the bank. It doesn't do any good if it stays in your pocket because you will eventually spend it.

Source: America Saves

## FINANCIAL RESOLUTIONS FOR THE NEW YEAR



Money management is one of the top New Year's resolutions people make each year.

ICFE has five possible money resolutions you may want to choose. Pick one or all five to get yourself off on the right foot in 2009. All are simple, proven and effective ways to do things differently with personal finances. They are called resolution solutions because they will help you keep more of your income and direct your money where it needs to go.

\$ **Resolve to become a comparison shopper.** There are two forms of overspending. There is the borrow and spend crowd, however they come in second to the biggest group of over spenders in America, because an estimated 60-65 percent of all consumers pay too much for things. Look around and compare prices; wait until something is on sale and be sure you are getting the lowest price.

\$ **Resolve to become a regular saver.** When it comes to saving money, most people will simply stop at nothing. In other words they never seem to get started. That's the way it often is for other New Year's resolutions too. A regular saver is one who saves a portion of all income received. Becoming a regular saver is quick, simple, something most people can and should do every day. Start right now by taking a dollar bill and all of your pocket change and set it aside. Do this every day, even on the weekends. It will average \$50 a month.

\$ **Resolve to extend the value of your income.** Get more bang for your bucks no matter if they are invested, being spent on entertainment, real estate or yourself. Part of becoming a regular saver is looking for ways to save money in every part of your life.

\$ **Resolve to increase your net worth.** Increasing net worth is done by accumulating money and other assets (as opposed to piling up the debts). Also, by having assets grow and appreciate in value and paying down indebtedness.

Consumers are building up or taking down their net worth with every financial decision and things they do.

\$ **Resolve to get your free credit report.** A result of legislation a few years ago, Americans are entitled to one free credit report each year. Call 877-322-8228 or complete an annual credit Report Request form. It can be printed from [www.ftc.gov/credit](http://www.ftc.gov/credit). Fill it out and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Source: Extension

## E-FILE HAS ADVANTAGES



Once again, it is tax time and the IRS offers tips on their website, [IRS.gov](http://IRS.gov).

There you can find the newest information on filing your taxes. You can find tips on a variety of tax issues like selecting a tax preparer, avoiding fraud and tips for preparation. Electronic filing is new

method for filing income tax that saves time and money; over 90 million people filed their tax returns last year. If you have a computer and access to the internet, you can file electronically. Here are the IRS's suggested benefits to e-file:

1. **It's easy.** Just log on and file out the forms.

2. **It's accurate.** Since e-file checks for math errors and the necessary information, it is less likely you will make a mistake.

3. **No more second-guessing.** When you file electronically, the computer software or online program guides you

through the process step-by-step.

4. **You'll get your refund faster.** When you use e-file, you can get your refund in as little as 10 days.
5. **There are more payment options.** With e-file, you can file early, but wait to pay any balance until the April deadline.

You can also pay electronically using a credit card.

6. **It's fast.** You don't have to make a trip to the post office.
7. **You'll know the IRS received your return.** The IRS will send you an electronic notification acknowledging receipt of your return.

8. **You'll have peace of mind.** After clicking send and receiving your notification from the IRS, you know you have filed.

Source: IRS website

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## CHILD'S PLAY IS MORE



Most of a young child's day is spent in physical activity.

If you watch

children, movement is one of the most notable features about their behavior. To the untrained eye, physical play might seem nothing more than activity that fills the time between learning.

Experts, however, note that physical play and movement has a major role in how a child's brain organizes and processes information. From an early age, play is the cornerstone of learning, the foundation from which children venture out to investigate the world. Play helps children learn about themselves, the world around them and how to solve problems.

In order for a child to master a

physical skill, the child has to exercise the part of their brain responsible for memory. Take for example, bike riding. A child's brain has to remember how to balance and at the same time move two legs to peddle and two arms to steer the bike. That takes a lot of wiring in the brain to develop the memory and coordination.

Both large and small muscles have to be developed before a child can ever write with a pencil. Activities like finger painting and play dough help strengthen the necessary muscles and wire the hand-eye coordination that will be needed before the first letter can be written.

Language is another area of learning that is affected by physical movement. Most pre-school songs

have arm and finger movements. The combination of words and physical movement delights children and they retain words and expand their vocabulary more quickly.

Social skills are developed during play. Children learn to take turns and follow the rules. In addition, a child's self-concept can be greatly enhanced. A child feels very powerful and in control of the world when he or she has accomplished physical milestones.

Physical play is much more than meets the eye. The next time you see children playing, watch them and see if you can identify all of the other areas of growth and development that are going on.

Reference: University Extension

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## SIMPLIFY YOUR LIFE



Far from being selfish or irresponsible, taking time for yourself on

a regular basis can make you a better parent, spouse, worker, and a happier person as well. When you take time to do something you like, your brain chemicals such as serotonin and endorphins are released, triggering feelings of well-being.

Increased demands on the job and at home have made managing

work and family increasingly difficult for all. Although originally considered just a woman's concern, research indicates that men are as likely to have difficulty managing work and family demands.

When things are getting too hectic, it's okay to slow down and simplify your life. Researchers say you must first let go of the attitude that continually denies your health and happiness in an effort to be responsible. The important thing is to keep working on simplifying

your life and finding ways to keep it simple.

Set realistic goals. Life is filled with flaws and imperfections. You may want to set one day a month aside to catch up.

Give yourself permission to play; schedule a joy break of fun in small doses. Get as good at planning fun as you are now scheduling work.

Source: Suster, C.R., Ohio Extension