

Family & Consumer News

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Dear Consumers:

Summer is going by quickly; hope you have had time to take a vacation. School will begin at the end of August; families are already starting to gear up for the new school year. We've had a fun and educational summer at the Extension office; full of 4-H Day camps and adventures!

We've also answered a lot of questions on food preservation, so I know those gardens have been bountiful. This issue provides you with information to help you stretch your dollars and get the most for your money. Try to stay cool in this summer heat.

Sincerely,

Diann Douglas
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GO GREEN AT THE GROCERY STORE

Green seems to be the color these days; there is a shift to be aware of the products we purchase and the practices we make. When shopping at the supermarket, you can make environmentally friendly choices in the products you purchase and bring to your household.

Nebraska Extension Educators have a few suggestions to help consumers go green while grocery shopping.

- **Size matters** – Purchase one large container of juice instead of multiple small juice boxes. Consider purchasing a thermos that can be carried each day.
- **Have a plan** – Plan ahead and shop less often for groceries or shop in conjunction with other errands taking you near a grocery store. You will save money on gas.
- **Practice the 3 Rs** – Produce less waste and save money by practicing the 3 Rs of reduce, reuse and recycle. Try reducing the amount of leftover food tossed by serving smaller portions of foods that frequently produce leftovers. Use leftover or freeze

them for future use.

- **Don't let food spoil** – Throwing away spoiled food is like tossing out money. Pay attention to labels like “use by”, “expiration”, or “best if used by” dates. Refrigerate and freeze foods at recommended temperatures -- 0° F or lower for freezers and 40° or lower for the refrigerator section. An appliance thermometer assures your refrigerator section and it assures your refrigerator/freezer is maintaining these temperatures.
- **Watch your beverage dollar** - Buy a reusable water bottle and fill it with tap water or your favorite beverage instead of purchasing a drink several times a day. Your investment will quickly pay for itself.
- **Buy in bulk** – Some products can be purchased in large containers and be used to refill smaller containers. Cleaning products and soap are good examples of this practice. You reduce the cost and the packaging by refilling smaller bottles and keeping them out of the trash can.

Source: Hennamen A., UNL Extension In Lancaster, 2008

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SUPERMARKET SAVING STRATEGIES



With the cost of groceries going up every week, saving money at the grocery store might seem impossible. Yet, there are steps you can take to reduce the amount of money you spend at the grocery store.

A proven strategy that helps you stay within a budget is to keep a grocery list. Keep it handy to add items throughout the week and remember to take it with you. Stick to your list, but do stay flexible if you encounter a sale.

Make a habit of using the food

you buy. Pay attention to food you end up tossing. Food that ends up in the garbage is wasted money. You may need to buy less, cook fewer servings. Plan meals to use leftovers from previous days, or freeze the food for a meal the following week. Those ripened bananas freeze well and can be used in pancakes, banana bread or smoothies.

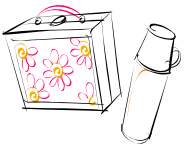
Everything looks good on an empty stomach, so eat before you grocery shop. By the way, leave the kids at home; their wants are great as they walk down the aisle.

One great way to save on groceries is to pack your lunch each day. Consider taking left-over food from the night before. Keep peanut butter on hand and you can always make a sandwich from food in the pantry.

Coupons can save you money, but only if you normally use the product. Don't spend extra money purchasing food just because you have a coupon. Use coupons for foods you normally eat. Check websites of the products you use, there are often coupons to print.

Source: Hennamen A., UNL Extension In Lancaster, 2008.

THE BACK-TO-SCHOOL LUNCHBOX



In many parts of the country, the school bell rings well before summer is officially over and with it, the lunch-packing season begins. The mid-to-late-August heat makes the back-to-school lunchbox particularly vulnerable to bacteria that cause foodborne illness. Here are a few tips when packing school lunches:

- Prepare lunches the night before and let the items get thoroughly

cold – either in the refrigerator or the freezer.

- Pack lunches in an insulated lunch box. An acceptable substitute is a double-bagged paper bag. The two layers keep the cold inside longer and help prevent the bag from getting soggy.
- Add a cold source, such as a freezer gel – or frozen juice box. Pack perishables, including deli meats, poultry or egg sandwiches,

between these cold items.

- At school, lunch boxes and bags should be kept away from heat sources, such as direct sunlight. Refrigerate, if possible.

Finally, don't let dirty hands undo all your good work. Pack hand wipes or a hand sanitizer along with the lunch. That way, even if kids "forget" to wash their hands before eating, they'll open the lunchbox to a friendly reminder.

Source: SDA, Summer 2006

BREAKFAST STARTS THE DAY



Your grandmother was right when she told you breakfast was the most important meal of the day. Breakfast literally means to break the fast. Your body has gone without food during the night and you need to refuel to get a start on the day.

Breakfast is especially important for kids as they return to school. Research studies have proven children perform better in academics if they begin the day with breakfast.

Preparing breakfast doesn't have to be time consuming or complicated. You can do quick and nutritious meals to start your day off right. Here are some ideas:

- A healthful combination are juice, banana and an egg sandwich on a whole wheat English muffin.
- Try oatmeal with raisins and skim milk. A quick way to prepare it is to microwave the oatmeal and milk for one minute!
- Eat a high fiber muffin and a glass of milk. (Make them from scratch and freeze to use as you need.)

- Eat pancakes or waffles (Make and freeze ahead of time) warmed in the toaster and topped with fruit. Add a glass of calcium fortified orange juice.

- Homemade granola made with toasted rolled oats, nuts and raisins. Make your own breakfast burrito – scramble and egg add bean and salsa.

A quick breakfast is a great way to start your day and keep you energized without the morning hours. Don't leave home before eating.

Reference: Communicating Food for Health, August 2008

REDUCE THE MONEY YOU SPEND ON GAS - IT IS POSSIBLE



Gas prices are through the roof with no end in sight! We have no control over prices, but there are things you can do to conserve your fuel usage. Here are a few tips:

- ◆ Keep the tires inflated properly. Under inflated tires burn more fuel and wear out the tires. Also check regularly for alignment and balance.
- ◆ Keep your car tuned up and get regular maintenance. Your car will burn fuel more efficiently.
- ◆ Clean out your trunk, extra baggage burns more fuel. Carry only the basic emergency equipment and items you really need.
- ◆ Buy the lowest grade of gasoline that is appropriate for your car. Check your owner's manual for this information. As long as your engine doesn't knock or ping, the fuel you're using is fine. You save hundreds of dollars a year.
- ◆ Pay cash at stations that charge extra for credit cards.
- ◆ Don't top off the gas tank. Too much gas will just

slosh out.

- ◆ Don't make fast starts or sudden stops. You're just overexerting your engine and will burn extra fuel. Gradual acceleration also helps automatic transmissions run better.
- ◆ Lighten up on the accelerator. The faster you drive, the more gas you use. Driving 55 mph rather than 65 mph can improve your fuel economy by two miles per gallon.
- ◆ Avoid long warm-ups. Your car doesn't need more than a minute to be ready to go.
- ◆ Combine errands into one trip and plan your stops for the most efficient route. You'll save yourself time and money.
- ◆ Do not rest your foot on the brake. The slightest pressure could cause a drag that will take additional gas use – and wear out the brakes sooner.
- ◆ Tighten up the gas cap. Make sure it's on securely. Buy a new one if your current cap doesn't fit snugly. Gas easily evaporates from the tank if it has an escape.

Source: Bankrate.com

SAVING MORE OF WHAT YOU EARN



So you want to increase the amount of money you have in savings? The challenge is often in where to find the extra money. Here are tried and tested strategies to increase your savings to get you started.

\$ Pay yourself first! The best idea is to decide to save a certain amount of your take home pay, and set those funds aside before paying any other expenses. Most financial planners encourage individuals to save at least 10% of their income. If you have not been in the habit of saving that much, start with 2% or 5% and then adjust upward as you are able. Many people find that they really notice no difference in their lifestyle when they start such a plan.

\$ Collect coins in a jar. Just saving the 25 cents change from a 75 cent cup of will result in a yearly savings of \$65.00.

\$ Bank your refunds. Instead of spending your income tax refund and incentive check, use it to pay down a high interest credit card bill or directly deposit it.

\$ Continue paying a loan. For example, when you finish paying off a car loan, continue making that same

monthly installment payment, but to yourself. Put that dollar amount into an investment that will earn the highest possible rate of interest.

\$ Break costly habits. Coffee, a doughnut and the newspaper purchased every working day might cost you \$15 or more per week - or - \$750 per year.

\$ Increase investment yields. Look for higher interest opportunities for your savings. Don't leave them in a basic bank or credit union savings account with minimum interest earnings.

\$ Bank a windfall. When you receive an unexpected amount of money, the temptation might be to spend it on something extra as a treat. Another way to think about it is as an investment in your future. It's money you won't miss, because you were not expecting it, or did not have it as a part of your regular monthly spending plan, so it could easily be used to increase your net worth.

\$ Crash Savings. This means deciding to do without any extras for a determined amount of time. All money that would normally have been spent on those items is put into savings. The idea is that it is easy to do without some things for a "Nothing Week" or a "Nothing Month."

Source: Money 2020, Utah State University

SCHOOL CAN BE A STRESSFUL TIME FOR KIDS



Most adults think a child's life is easy – wait until they grow up and have to get out in the real world. The reality is that childhood is full of stress and any change or transition can make life uneasy for your school-age child.

Usually stress is greatest during the beginning days and weeks of the new school year. Parents are very important in helping children manage stress and get off to a good start in school.

When school begins, it is a change of routine with new challenges. Whether it's kindergarten, middle school or high school, your child is on the brink of something big; anxious about leaving familiar comforts and starting something new.

Stress can be bad or good. We really can't go through life without some stress. It can be good when it motivates us to do our best or energizes us to try new things. Stress is bad when it becomes overwhelming and renders a person unable to deal with the pressures.

With too much stress, children may become anxious and fearful. Too much stress can create problems with their physical and mental health, their relationships with their peers, and their school performance.

Signs of stress:

- Headaches
- Stomach aches
- Nightmares or bad dreams
- A noticeable change in behavior such as withdrawing or being more aggressive than usual.
- Crying or temper tantrums

- Eating disorders drug or alcohol abuse (in older children).
- Withdrawing from friends, spending excessive time on the Internet, focusing on unusual interests or cultures.

Supportive families and teachers can make the transition to school easier for children of all ages. There are several things families can do to prevent stress, no matter the child's age.

Help children prepare for the change. Children are less fearful when they know what to expect. Many schools now help parents and students get ready by offering open houses. Go the school for special programs and keep in touch with teachers on a regular basis.

Talk about school. Help your children talk about the day by asking simple questions. If you have a teenager, be there when they are ready to talk.

Keep normal house routines. Give children a safe, predictable, and stable routine. This helps them know what to expect of the day and evening.

Encourage your children to keep old friends and make new ones. For middle school students, starting with a friend makes the change easier. Children who are able to make new friends also do better adjusting to school.

Be positive. Help children see the upcoming changes as exciting and fun (but don't deny that a child feels uncertain). Thinking and being positive helps children and adults deal with stress better.

Spend time together. Do things you enjoy and have fun; schedule regular family meetings to get ready for the week at school and work. Do something to make your child feel

special.

Help kids develop coping skills. Children who know how to solve problems are better able to handle the difficulties they are bound to face when they enter school. Parents can help their children think things through and learn to get help with needed.

Follow these suggestions for helping children manage the stress associated with starting school.

* **Manage your own stress.**

Children often pick up on their parents' anxiety and this becomes another stressor.

* **Stay calm.** When under stress, children and parents need to try to stay calm. Take deep breaths. You can get through it and tell yourself and your child that things will be ok.

* **Communicate and be available.** Listen to your children and teenagers when they talk. Show your love and acceptance and avoid criticizing them.

* **Seek help if needed.** Most children feel anxious the first days of school. If these feelings continue and the child is having nightmares, headaches or stomachaches, or wants to come home during the day, there may be a more serious problem. Consult your family doctor for professional advice.

Parents need to watch out for signs of stress in their children and do what they can ahead of time to prevent it. Parents can also help their children to manage stress by talking things over, thinking things through, relaxing and helping children build a strong network of caring friends.

Source: Dr. Suzanna Smith, UF Extension Specialist