

Family Consumer News

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Dear Consumers:

Spring is in the air, everything is starting to bloom. March brings National Nutrition Month and Living Well Week. April is National Literacy Month, a time to sharpen your consumer skills in money management.

This newsletter provides current information on these topics and more. Please call our office for free fact sheets and information on Extension topics. Have a good spring.

Sincerely,

Diann Douglas
Extension Agent IV—CED
Madison County

NATIONAL LIVING WELL WEEK



Raising kids, Eating right, Spending smart, Living well --- that's the theme of National Living Well Week,

March 9-15, 2008. Officially passed in 2005 by the U.S. Senate, Living Well Week is sponsored by the National Extension Association of Family and Consumer Sciences. The purpose of the week is to help people become aware of the educational programs and resources that are available through extension to improve the quality of life. Whether you are looking for information in nutrition, food safety, money management, consumer rights or child development, the local Extension office probably has the answer. The University Extension System has long provided researched based information through classes, fact sheets, websites and mass media.

Extension home economics education began in the early 1900's along with agriculture as a community outreach of the land grant

university system. In the early years, home demonstration agents provided training in canning, sewing, meal planning and home management to adults in clubs organized throughout the county. Youth learned these skills through 4-H clubs. The goal was to help families maximize their resources to increase the quality of life for their families.

Although we still answer food preservation questions, county programs vary according to the needs identified by local advisory boards. Today, Extension family consumer science programs certify safe food handlers and child care providers; as well as teach classes in home buying, nutrition & wellness, money management, pre-marriage, and parenting.

Madison County Extension is part of the University of Florida/ IFAS Extension Service. We are still in the business of educating individuals and families to build a lifestyle that is healthful, nurturing and economically stable.

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IT'S A MATTER OF FACT



You hear and read so much about food, dieting and health. It becomes hard for the average consumer to determine what is fact and fiction. During National Nutrition Month, the American Dietetic Association wants you to forget the myths, folklore and magic bullets. The best approach to a healthful lifestyle is to consider your total

diet.

According to ADA, there are no bad foods, no good or bad times to eat and not a magic formula to maintain a healthy weight. A wide variety of foods can fit within a healthful diet, if consumed in moderation. Portion control and physical activity also help balance calorie intake.

For reliable nutrition information, look for researched based facts. A registered dietitian is an excellent source of nutrition facts. If you

have a health problem related to nutrition such as diabetes, a dietitian can prescribe a dietary pattern for you to follow. They are trained to calculate your weight and dietary needs and then design a meal plan to best suite your dietary goals.

For the folks who do not have health issues related to diet and are looking for researched based information, look to your local Extension office.

Reference: ADA, 2008

THINK VARIETY FOR HEALTHIER MEALS



Without thinking, we tend to eat the same foods over the course of weeks or months. To improve your eating, think about expanding your food choice to include more variety. Include more color and texture and types of food.

Sometimes small changes in your food choice go a long way to improving your health. Communication Food for Health offers a few meal suggestions.

Better Breakfast:

- Choose a **high-fiber cereal** for

breakfast. Look for one with at least 5 grams of fiber per serving.

- Enjoy **light yogurt and fruit** to start your day.
- Try **whole wheat toast** with a little jam.
- Make a bowl of **oatmeal** with raisins and top with skim milk.

Lighter Lunch:

- Have a cup of **black bean soup** for lunch.
- Enjoy a large green **salad** with vegetables and chick peas, add a slice of **whole wheat bread**.
- Bake a **sweet potato** and enjoy with a large, lowfat salad.

- Eat lowfat **tuna** salad on one slice of whole grain bread with a side of carrots.

Super Supper:

- BBQ **chicken** tenders with peas and lowfat mash potatoes
- Make turkey **chili** and add a side salad to complete the meal.
- Serve **stir-fried veggies** and chicken over brown rice.
- Grill **fish** and serve with brown rice and fresh veggies.

Source: Communicating Food For Health, March, 2008

IT'S FINANCIAL LITERACY MONTH



Established in 2006, April is Financial Literacy Month. Designed to focus attention on the need for awareness and education, consumers need to improve financial skills to better manage their personal finances.

It is thought that education could help toward improved spending and saving habits and increased participation and contribution levels to retirement plans. Whether you are entering the workforce or ready for

retirement, planning for the future is critical.

A recent survey conducted by a group, including AARP, of early and mid career workers revealed a desire to achieve financial stability for retirement year, but reported a lack of knowledge on how to get there.

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.

A parent once told me her son wanted an expensive pair of athletic shoes. Her response to his request was that she would not spend that kind of money and the only way he would get the shoes

would be if he earned the money himself. Guess what? He started mowing for several neighbors that summer and earned more than enough money to make the purchase and then took very good care of the shoes. Now, the next lesson might be to shop around for the best buy and perhaps the next shoe purchase might be a less costly choice.

Learn all you can about managing money and making sound financial decisions. Extension has fact sheets and recordkeeping ideas to help you get organized and headed down the path of financial stability.

2008 TAX REBATES - HOW SHOULD I SPEND MY MONEY?



Americans who file 2007 taxes will be eligible for “economic stimulus rebates.”

Dr. Michael Gutter, Family Economic Specialist with UF/IFAS

Extension, suggest you have a plan to direct the rebate to help your financial picture. Here are some ideas:

1. **Get caught up on any bills you may be behind on.** Missing payments often result in fees or penalties whether it is a utility or credit card.
2. **Pay extra or pay down any outstanding credit card debt** – the average interest on a credit card is typically higher than average investment returns including the stock market. Therefore it may be faster to build wealth by decreasing debt than by simply putting the money into a savings account.
3. **Invest the money for the future.** If you have children that you would like to help with college, then placing this money into a college savings account such as a 529 plan is a great investment in your children. If they do not yet have an account set up, this is a great time to consider doing so with money that you did not expect. Remember that you can also use Form 8888 to split your tax refund and take some of those funds and add to your savings as well.

4. **Purchase something that you need** – whether this is a part for our car or something you need for your home. Using this rebate to buy something you need may allow you to later use your regular income to buy something you want. But remember take care of your needs before your wants.
5. **Purchase something that the whole family wants** – assuming you don't need to do any of the above, buy something the entire family would like to have. Consider using it to take a mini-vacation even if just for a day to spend some quality time with loved ones. This is something we often feel we can't afford to do with just our regular cash flows so this may be an incentive to invest in your family.

Your Best Bet: Put some of your tax refund toward financial security by paying off debt, planning for the year ahead and setting money aside for long-term goals.

Source: Courtney, E., Gutter, M., UF/IFAS Extension, April 2008

TOP TEN ... QUICK TIPS ON PAINLESS SAVING!



A few more great ideas to help you put money away comes from the American Institute of CPAs.

Implementing one or two ideas at a time can help you keep money where it needs to be.

10. Save a raise. Weren't you just living without it yesterday?
9. Cut costs by using in-store savings cards. Buy in bulk.

8. Kick the habit once and for all. Smoking is hard on the wallet and on your health.
7. Make your morning cup of coffee at home.
6. Stop racking up wasteful ATM charges. Over time, it adds up.
5. Don't forget to check out your company's 401K plan.
4. Pay your credit card in full each month to avoid costly interest

charges.

3. Dust off your library card and watch DVDs for free.
2. Prepare a large meal on Sunday and eat leftovers throughout the week.
1. Use your calendar to create reminders about saving for long-term goals.

Source: Florida Institute of Certified Public Accountants, 2008

A PARENTING JOURNEY



Raising a child is an exciting journey. But like any journey, it presents many challenges. You may get tired and

lose direction. Yet, there are things we can do to make the journey more successful. Family Life Specialist at the University of Arkansas offer a few pointers.

Welcome to Wellness

◆ **Be healthy.** When we take good care of ourselves, we can be better parents and set a good example for our children. We should try our best to eat well, get plenty of rest, and exercise regularly. We should also make time in our lives for things we love to do.

◆ **Keep learning and growing.** Continuing to learn and explore enriches our lives and shows our children the value of lifelong learning. Let's be on the lookout for something new to learn.

◆ **Build strong relationships.** We are strengthened by our friends and family. In addition, when our children see us forming and

nurturing healthy relationships with good people, it teaches them lessons about the importance of relationships.

Live in Loveland

◆ **Show love effectively.** Loving is the most important thing we do for our children. Notice how your child likes to be loved. Some children want to be held. Some want to talk or play or just be with us. Some want to hear the words, "I love you." Love children the way they want to be loved.

◆ **Listen with your heart.** Listening is an important way to show love. Children like it when we listen to them and try to understand their feelings. When children are upset, sensitive listening provides emotional first aid. In contrast, giving advice when they are upset just makes them feel frustrated or dumb. When a child is disappointed, we can show understanding by saying, "I'm sorry that didn't work out."

◆ **Show kindness.** Kindness builds relationships and brightens the world. When we say and do unkind things, we should tell our children we are sorry. If our

children see us making the effort to be kind, they will look past our mistakes and learn to be kind to others.

Enjoy the View Insight

◆ **Understand development.** It takes a long time to learn how to grow up. Some parents rush their children, expecting them to walk, talk, or share before they are able. We should be patient with children and learn about realistic expectations for children.

◆ **Understand your child.** Every child is unique. We should study each child's strengths and preferences. We can learn what each child likes to do. We then can focus on their strengths and give them opportunities to develop and use them.

◆ **Understand children's circumstances.** Sometimes children get in to trouble because they are bored, tired or confused. We should help them find interesting things to do. When children are upset, we can help them calm down by holding them, rocking them, or listening to them. We should help they feel safe in a challenging world.

Source: University of Arkansas

