

Family & Consumer News

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Dear Consumers:

Fall is slowly arriving and with it brings a change in the weather and a shift in family routines. Fall gardens are in and it is time for football and festivals. We beginning to notice a change in the air, cooler evenings indicate the official start of a new season.

September is a month for several nutrition issues, it is National Cholesterol Education Month, Food Safety Month and More Fruit & Vegetables Campaign. All three observances focus on food and it's impact on the your health and well-being.

The North Florida Regional Fair will be held November 6 -15th. 4-H Youth must have entries registered with the Extension office by October 1st. There are several departments for adult to exhibit; sewing, craft, baked goods and canned products to name a few. You can find details by going to the North Florida Fair website at www.northfloridafair.com or call the office for details It is a great opportunity for Madison County residents. Have a good Fall.

Sincerely,

Diann Douglas
Extension Agent IV—CED
Madison County



BE FOOD SAFE

According to the Partnership for Food Safety Education, there are 76 million cases of foodborne illness in the United States each year, with approximately 325,000 people being hospitalized. These statistics are the reason USDA and the Partnership designates September as National Food Safety Education Month. This year's theme is "Be Food Safe" because harmful bacteria can make people sick.

As an educator, I can tell you, it is hard to get people concerned about food safety. Since you can't see or taste bacteria that cause food borne illness, it isn't a consideration -- out of sight, out of mind. Often, people mistake food illness for a 24 hour stomach virus or the flu. It is only the large outbreaks making

headlines that might arouse some concern. The truth is, you are more at risk in your own home due to common practices that may put you and your family in jeopardy.

During National Food Safety Month, follow the four steps of food preparation to prevent foodborne illness in your home. First step is to clean everything! Cleanliness is a major factor in preventing foodborne 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

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frequently cleaned.

Second practice you need to be doing is to 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.

Third practice, use a food thermometer when cooking. 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 temperature 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.

Fourth practice you need to implement is to properly chill leftovers within two hours of cooking. Leaving food on the counter until it reaches room temperature is not a recommended practice. 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 foodborne illnesses.

Reference: National Food Safety Education Partnership, 2008

IT'S TIME TO GET YOUR CHOLESTEROL CHECKED



September is National Cholesterol Education Month, a time designated to get your cholesterol checked.

Since high blood cholesterol is a risk factor for heart disease, the National Institutes of Health wants you to know your numbers and take action if it's necessary. The magic number is 200 mg., maintaining a cholesterol level at or below 200 is the recommendation of the National Heart, Lung and Blood Institute.

There are a number of factors that affect blood cholesterol. Heredity, age, gender are three factors you can't control. Factors affecting blood cholesterol level that you can change are your diet physical activity, and weight.

DIET - We know it is a four letter word and one that evokes all kinds of negative feelings. So, think about small changes to make a big impact. Start by

eating a diet lower in fat and cholesterol is a good start. Switch to low-fat and skim milk, the dairy case is full of reduced fat cheeses and yogurts that are full of flavor.

Remove the skin from chicken before cooking and prepare leaner cuts of meat more often. Leaner meat may not be as tender and may require a different cooking method. You will however, save money at the grocery store because leaner cuts are less expensive and you still have the same high quality protein, vitamins and minerals.

Increase your consumption of fruits and vegetables; they add a wide variety of nutrients for very few calories. Many of these foods contain soluble fiber which helps transport cholesterol out of the body. Foods high in soluble fiber include oatmeal, oranges, pears, brussel sprouts, carrots, dried peas and beans.

PHYSICAL ACTIVITY -

Increase your activity level to at least 30 minutes each day. Walking, bicycling and swimming are all moderate level activities. Regular household chores like gardening and cleaning also count as activity. If you have a hard time finding 30 minutes a day, find ten minutes three times during your day.

WEIGHT- According the NHLBI, losing weight can help lower your low density lipoprotein (LDLs), the bad cholesterol. There is no magic formula for losing weight, it's simply a matter of calories in and calories burned. Eat fewer total calories and increase physical activity and you will lose weight. If you follow the first two recommendations above, weight loss will follow. One to two pounds per week is a recommended pace to follow.

Source: NHLBI, 2008

LOWER YOUR LDLs



Cholesterol analysis not only gives you a total number, but a break down into low density and high density lipoproteins. LDLs are associated with cholesterol that stays in your blood stream which can affect the plaque build in your arteries. HDLs help carry cholesterol out of the body, so it is a good thing to have a higher level in your body.

Many people have a high level of LDLs and a low level of HDLs. It will take planning and working that plan to reduce your LDLs. Here are some tips to get you started.

- **Consume foods that are naturally high in fiber, especially soluble fiber.** It can be found in dried beans, fruits and root vegetables. Whole grains like oats, barley and flax are also a good source of soluble fiber. Read nutrition labels to determine the amount of fiber, both soluble and insoluble in foods.
- **Use only nonfat dairy products.** There are so many fat free versions of dairy products in your grocer's dairy case. Since regular dairy products like whole milk, butter, cheese, cream cheese and ricotta cheese are very high in saturated fat which increases your LDLs, you need to leave them alone. Cheese is the biggest source of saturated fat in the American diet, so select reduced fat versions and limit your consumption.
- **Be physically active every day for at least 30 minutes.** It doesn't have to be at one time either, a 15 minute walk at lunch time and another after dinner will add up to your total. Ideally, your goal should be to walk 2-3 miles per day at least five or six days a week. You can work up to this over time.

- **Limit the amount of saturated fat you consume.** Remember, saturated fats increase your LDLs, so you need to steer clear of foods that are high in saturated fats. Eat less red meat, restaurant meals and tropical oils such as palm oil. Eat no more than 10-11grams per day.
- **Avoid foods with added trans-fats.** This fat also increases LDL and is found in partially hydrogenated vegetable oils often like friend foods, processed foods like crackers, baked goods and desserts. Choose foods with 0 grams of trans fat on the label and be aware of foods that contain partially hydrogenated oils because they can contain up to .49 gm. per serving and still claim 0gm.
- **Limit you daily intake of cholesterol to 100 mg.** Cholesterol is found in high amounts in egg yolks and animal organ like liver.
- **If you are overweight, lose weight.** This will help lower your total cholesterol and raise your HDL. The best way to lose weight and keep it off is to exercise and eat a diet that is high in fiber and low in fat and added sugar.
- **Limit your intake of sugar and fructose.** Not only will this lower LDLs, it should lower triglycerides, and aid weight loss.
- **Consider using foods that have added sterols.** You will need to read the labels of food products, many food now have added sterols which help reduce cholesterol. Look for sterols in margarines, yogurt and orange juice. It is recommended 2-3 gm. per day of plant sterol/ stanol esters will reduce LDL cholesterol by 6-15%.
- Base most of your meals on fruits, vegetables, whole grains and legumes, with a minimum of animal protein foods low in saturated fat like nonfat dairy, fish and egg whites.

Source: Communicating Food for Health, September, 2008

GOOD CREDIT RATINGS IS A VALUABLE ASSET



If you have been granted credit lately, from a department store, charge account, a home mortgage, or an automobile loan, your credit record is probably in good shape.

Yet, there could be cases where a credit record is inadequate or even nonexistent. Many older adults have slim credit files. Some have been cash only buyers for years. Some, especially women, may have credit information

related to an account listed in a spouse's name and not in their own file.

The Equal Credit Opportunity Act specifies that all joint accounts opened after 1977 are automatically reported in both names. That is joint accounts! In addition, credit grantors must consider the record of any account held only in one person's name if the spouse can show it reflects his or her own credit worthiness.

Don't wait until a death or divorce (**continued pg4**)

GOOD CREDIT CONTINUED

occurs to find out if you have a credit record for yourself. This same don't wait for an emergency, advice applies to single adults who want to establish financial independence.

To find out if you have a credit record in your name, contact one of the credit reporting agencies.

- Equifax (credit report for a fee) 1-800-685 -111)
- Experian (1-800-397-3742)
- Trans union (credit report for a fee) 1-800-851-2674

The business of the credit

bureau is to collect and store information about borrowers supplied to them by lenders. The credit bureau is a clearinghouse for credit records. It does not assign credit ratings. That is the responsibility of the individual credit grantor based on the application and information about the person in his or her credit file.

If you find you don't have a credit record, or that it is woefully lacking here are some recommendations to help build a good credit history:

- ✓ Open a checking and or savings account. This will not actually begin your file,

but will show that you have money and that you know how to manage it.

- ✓ Buy on credit at a local store, or get a small loan from your bank or credit union. Then repay the loan according to the terms agreed upon. This will show that you can use credit responsibly.
- ✓ If you can't get a loan yourself, ask a friend or relative with a good credit rating to co-sign. Then, pay back the money according to the loan contract.

Source: Turner, J., University of Florida Extension

MANAGING IN TOUGH TIMES



News reports remind us every day; our country is experiencing tough economic times. A spending plan is critical to help you stretch your dollars and reduce spending wastes. The first step you need to take is to write down your total monthly income. Next calculate your total monthly expenses and subtract from your income and hopefully you will not be in the red. You may have to adjust your plan. Next, record all of your spending. You may be shocked where your money is going. Most people spend small amounts of money throughout the week without realizing it adds up over the month. We call these spending leaks and once you see the light, most folks can easily change those habits. Even with careful planning and spending, you may find it hard. Here are some ideas to help you get the most for your money.

- ▶ Shop with a purpose. Forget running to the malls for weekend entertainment; that is when impulse buying will get the best of you. When you go shopping, whether it is the discount store or your weekly grocery trip, take a list with you and stick to it. That list is a reality check and you will find it will keep you on track.
- ▶ If you are used to buying name brands, try the generic or store brand version. You might be surprise to find a similar product at a savings.
- ▶ Don't pay interest on consumable items purchased with credit cards. If you charge gas, groceries or restaurants, use a card that you pay off each month. The cost of everything is high already, you don't need to pay more and that is exactly what you are doing if you carry over a balance.
- ▶ You may need to cut back or eliminate discretionary expenses. Money spent on

entertainment, hobbies and personal habits like smoking or nail salon visits may need to be reduced or eliminated if money is tight.

- ▶ Stop or drastically reduce your use of credit cards. Most people who make the switch to go cash only find after a couple of month it become easy to do.
- ▶ Find ways to entertain your family without spending money. Go for a family picnic at a local park or take a bike ride. Start a family garden, it is entertaining, educational and you will be growing food which will reduce your grocery bills. Cook meals together, it is a great way to socialize and it is cheaper to eat at home.

For your personal copy of *Managing in Tough Times*, call or stop by the Madison County Extension office.

Source *Managing in Tough Times*, UF/IFAS Extension, 2008

MAKE THE CHOICE TO MANAGE YOUR MONEY



Every day, we make choices about how to spend money. Often, these choices are made without planning. You can choose to make a spending plan and take control of your money.

There are several advantages to a spending plan. You will live within your income, spend your money wisely, reduce debt and reach financial goals.

Learning to manage your money now will make life easier in the future. Setting goals is the first step. Write them down and look at it often to remind yourself what you are working on.

Add up your total take home pay and know the exact amount of money you have to pay bills with each month.

Track your spending for a month to determine where your money is going. If you have more going out than you bring in, it's time to trim in different categories. Here are a few

ideas:

- \$ Recycle clothing or take it to a thrift store or consignment shop which will sell it for you and split the profit.
- \$ Hold a garage sale and bank the profits.
- \$ Eliminate convenience food meals and prepared snacks from your shopping list - make them from scratch.
- \$ Dry clothes outside on sunny days, they will have that fresh air smell and you will reduce your dryer costs.
- \$ Shop when items go on sale or when prices are lower.
- \$ Set a limit on the cost of gifts. Give the gift of your time and do special favors for friends and relatives
- \$ Brown bag lunch on a regular basis.
- \$ Change the oil in you car yourself.

Reference: Maryland Cooperative Extension and Rutgers

TIPS TO IMPROVE YOUR RELATIONSHIPS



Learning to be a more effective communicator doesn't cost much, but the benefits can be valuable. Effective communication can make or break a million-dollar deal; it can be just as important when talking with your partner or children.

According to Kansas State Extension Family Specialist, Charlotte Soup Olsen, learning to communicate effectively can make any day a better one. Here are a few tips she offer for improving your communication skills:

- ✓ Be an active listener. Limit distractions. Focus on the person who is speaking to you; make eye contact and be attentive. Try not to interrupt; ask to paraphrase what is being said. For example, sum up the conversation by saying, "What I hear you saying is..." It can help clarify the point or allow the other person to restate what they said.
- ✓ Be willing to trade places. Listen intently

before responding. Try to be fair and objective. Sharing an appropriate, easy-to-understand message can be more important - and more effective than having the last word.

- ✓ Try not to get stuck on one issue. If a topic is heated, borrow from child development experts who suggest a time out. Set a time to discuss the issue, by be sure to allow enough time before the discussion to cool off and think through the issue.
- ✓ Try not to nag; recurring issues need resolution, not constant reminders.
- ✓ Use humor, but use it carefully. Humor can illustrate a point, ease tension or bring a group together. Remember, there is a difference between being light hearted and making a joke that may hurt or offend another person.
- ✓ Curb negative thinking and self-talk. And, always be kind.

Source: Peterson, N. K-State Extension