Dear Consumers:

Can you believe we are transitioning into Fall? School is back in full swing, it’s football season and time for homecomings, festivals and fall gardens. September is a month for National Food Safety; when you prepare food for those tailgate parties and family gatherings, be sure to keep safety in mind. It is also National Cholesterol Education Month. We have some great classes scheduled over the fall. Check out the calendar of events on the last page and call early to register.

Sincerely,

Diann Douglas
Extension Agent IV
Family and Consumer Sciences

BE FOOD SAFE

September is National Food Safety Month, a time to brush up on food handling practices. USDA suggests following four easy steps of food preparation to prevent foodborne illness in your home. Here are steps to follow:

1. **Clean.** Cleanliness is a major factor in preventing foodborne illness, so clean everything. 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 frequently cleaned.

2. **Separate.** Prepare different foods away from each other. 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, especially raw foods that may not be cooked. For example, if 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.

3. **Cook.** 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.

4. **Chill.** 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 growth is rapid. Consider 40° is just above refrigerator temperatures and 140° is fairly warm to the touch, you have a broad range for bacteria to multiple. So, when you leave food to cool on the countertop, it is in this temperature range for a long time!

For large quantities of food like soup or a casserole, place leftovers in several smaller containers and place indifferent 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.

For more information on food safety, go to [www.foodsafety.gov](http://www.foodsafety.gov) for charts on storing different foods.

Source: FoodSafety.gov

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**TAILGATING FOOD SAFETY**

As long as we are in food safety month, let’s turn our attention to serving safe food at tailgate parties. Fall is the perfect time for tailgating parties, a great American event associated with football games. According to history, the first tailgate event occurred in 1869 during a Rutgers and Princeton game. Meals were served out of horse drawn buggies, food eaten behind the horses, and so the term tailgate was coined. Because food is often cooked and then served in outdoor venues, planning ahead is a crucial step. You want to keep food temperatures in a safe zone and prepare just enough so there won’t be leftovers to cool and store. Here are a few tips to follow:

- Bring water for cleaning if none will be available at the site. Pack disposable wipe and paper towels for cleaning hands and surfaces.
- Keep cold foods cold. Carry cold perishable food in an insulated cooler packed with several inches of ice. Be sure raw meat and poultry are wrapped securely to prevent their juices from cross-contaminating other food.
- Keep hot foods hot. If you are cooking on a grill, food can be served immediately. If you are purchasing cooked hot food to carry with you, find a way to keep it hot or cool it ahead of time and re-warm it once you get to your destination.
- Practice the 2 hour rule. Food should be served and put on ice before two hours. If outdoor temperatures are above 90°, reduce the serving time to 1 hour.
- If you are cooking meat, carry a food thermometer to be sure your food is thoroughly cooked.
- Don’t go overboard on food preparation, aim to serve enough so you have no leftovers. If you have a few leftovers, cover the container and place back on ice.
- If you want to serve beverages on ice, carry a separate bag of ice. Ice that is used for cold foods and canned or bottled drinks should be in a separate cooler.

Reference: USDA Food Safety

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**KNOW YOUR NUMBERS**

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. Yearly screenings to determine your cholesterol numbers is key to reducing your risk of heart disease. The National Heart, Lung and Blood Institute recommend a person maintains a cholesterol level at or below 200. High cholesterol levels, over time are a risk factor for heart disease and stroke.

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.
It happens to all of us, you pay for something with a twenty dollar bill and before the day is over, the rest of the change from that one transaction is gone. Where did the money go? If you find it hard to pay your bills each month or feel you just get by, you may want to track your spending.

Keeping records of your expenditures is an important part of planning and controlling your spending. There are a number of methods you can use to keep track of your spending. Choose the one that works best for you.

**Receipt Method**

Saving receipts is an easy way to keep track of what you have spent. A sales slip, cash register tape and other receipts are available with most purchases. Collect the receipts in a box or drawer located in a convenient place, such as near where you unpack groceries or other purchases.

**Calendar Method**

This method can be used to keep track of income and bills. A calendar with large spaces to write on works best. Here’s how it works.

- Be sure to get a receipt for all expenditures. If you don’t have a receipt, make your own by writing the amount spent, for what and to whom on a piece of paper. Or carry a small notepad and use it to record cash purchases.
- Label the receipts by expense categories from your spending plan.
- Sort receipts by expense categories. On a regular basis - every week, bi-weekly or monthly - add up totals in each expense category. Record amounts in a notebook, ledger or computer spreadsheet and compare them with the planned amounts from your spending plan.

To make this method work, all family members must cooperate by saving receipts, putting them in their proper place and remembering how and where the money was spent.

**Envelope Method**

The envelope method is a simple but helpful way to keep track of family expenses and control spending. It works well for tracking and controlling expenses purchased with cash.

- Label envelopes with a specific purpose such as GROCERIES, and the amount budgeted for each expense category from your spending plan.
- When you receive income, put 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.

**Reference:** NHLBI

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**TAKING CHARGE OF YOUR DIABETES—NEW CLASS SERIES!**

If you have type II diabetes, then you want to be a part of a class series, Take Charge of Your Diabetes. Take Charge of Your Diabetes is designed to help adults with type 2 diabetes better manage their disease and control their blood glucose, blood pressure, and blood lipids through lifestyle changes. The five week series will begin September 15th starting at 5:30PM and continue through October 13th. Experts in the field of health care and dietetics will be guest speakers. You will receive fact sheets and the latest information on living with diabetes, each evening recipes will be demonstrated. To sign up, call the office at 973-4138.

**GET A HANDLE ON YOUR MONEY**

- Be sure to get a receipt for all expenditures. If you don’t have a receipt, make your own by writing the amount spent, for what and to whom on a piece of paper. Or carry a small notepad and use it to record cash purchases.
- Label the receipts by expense categories from your spending plan.
- Sort receipts by expense categories. On a regular basis - every week, bi-weekly or monthly - add up totals in each expense category. Record amounts in a notebook, ledger or computer spreadsheet and compare them with the planned amounts from your spending plan.

To make this method work, all family members must cooperate by saving receipts, putting them in their proper place and remembering how and where the money was spent.
the appropriate amount of money identified on your spending plan in each envelope. When it is time to fill the car with gas or go to the grocery store, take the money from the envelope for that expense category. Note the date and amount spent on each envelope.

This method of keeping track of spending is simple, with far less recording or paperwork compared with other methods.

Checkbook Method
The checkbook method involves paying by check for most expenses, recording transactions immediately, and keeping an up-to-date balance.
- Keep careful records of what each check is written for, where it was spent, and the amount spent.
- Balance the checkbook regularly so you know how much money is left.
- Always compare your checkbook records with the monthly statement from your financial institution to make sure it is accurate.

Strategies For Tracking Your Spending
Tracking your spending will be easier if you:
- Keep records simple and avoid unnecessary detail.
- Appoint one person in the household to assume the responsibility for recording family expenditures.
- Set a regular time schedule for recordkeeping. Getting behind can make it challenging to catch up.
- Analyze your expenditures

The Payoff: Good records will:
- Enables you to chart your financial future.
- Helps you live within your income.
- Provides an objective view of your finances.
- Helps you live within your income.
- Enables you to chart your financial future.

Source: University of Wisconsin

A GOOD CREDIT SCORE ISN’T A MYSTERY

Today, a credit score has a tremendous impact on your financial well-being. Your score influences whether or not you get a car loan, a mortgage or insurance. It also impacts the interest you will be charged for a loan or credit card; higher scores mean a lower interest rate. Many consumers are confused about their personal credit score and think there is some mysterious power that assigns a random score. Understanding with influences a credit score will empower you to make changes that will increase a score over time.

Although there are different systems, a FICO score, created by Fair, Isaac & Co, is the more commonly used by lenders. The score is a computer generated model that assigns a number (from 300-850) to a consumer based on their credit history. A low score may keep you from getting a credit card or a home loan. It can also mean you pay a higher interest rate when getting a loan. Most mortgage lenders want to see a score above 640, the better your score the lower the interest of your loan.

When a lender is considering your credit application, a credit report is pulled which includes a FICO score. If you order a free credit report, which you are entitled to one per year, you don’t see the FICO score, but you can get one for a small fee. The score takes into consideration a number of issues related to your credit history. Look at the breakdown:

- **35%** is based on your credit payment history. How well do you pay your bills on time? It means your money is to the lender by the due date. Not paying your bills on time or skipping payments will have a negative impact on your score. For some people, it just means you pay closer attention to the due date and get a check in the mail a week ahead of time.
- **30%** is based on outstanding debt. Maxed out on credit cards? It is a negative mark on your score. It is better to have two cards and never charge to the limit than have one card with a high balance. Some experts recommend a balance no more than **30%** of your limit. For example, if your credit limit on a card is $2000; don’t go over a $600 balance. If you charge more than the 30%, work to pay down the debt as quickly as you can.
- **15%** of your FICO score is based on your credit history. The longer your accounts are open, the better.
- **10%** is based on recent inquiries on your report. If you have recently applied for several new accounts, it may have a negative impact. So, when looking for a new car to purchase, don’t give out your name and address because each car dealer you visit can pull a credit report which is recorded as an inquiry.
- **10%** is the type of credit in use. Loans from credible sources carry more weight. Loans from finance

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companies usually come with a high interest rate and are not favorable on your record. Improving your credit score is in your control. Begin by consistently paying your bills on time; remember this practice account for over ⅓ of your score. The second thing to do is pay down credit cards and loans. Pay off the smallest loans first and then add the monthly payment to a different monthly payment, it will help you retire a few debts more quickly. Open new credit only when you need it.

For more information on managing credit and improving your credit score stop by the Extension Office for “you and Your Credit” fact sheet series.

Reference: UF and Colorado Extension

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<th>HOMEWORK STRATEGIES</th>
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| Now that we are into the swing of school, homework is probably a nightly ritual at many homes. Although both children and parents often dread it, homework provides an important opportunity for children to practice what they have learned in school. At home, they can get more in-depth information, apply skills learned more broadly, obtain important learning and organizational skills, and learn how to work independently with self-discipline. Homework can also provide an opportunity for parents to get a sense of what their children are doing in school, how well they are doing, and enhance their relationship with their children.

Heidi Radunovich, UF/IFAS Extension Specialist offers the following suggestions:

*Set a regular family quiet time for working*. It helps to have a family quiet time set aside in the afternoon or evening for study, reading and working on homework. Regardless of whether or not children have homework assigned, everyone in the family should participate in this quiet time, and children without homework should use the time to read or review school lessons.

**Find a good location.** It is helpful to set aside a comfortable place in the home where your child can do homework, such as a desk or a kitchen table with a chair. It helps to have good lighting. Younger children will need more assistance with and monitoring of their homework, so picking a location that is within easy view of the parent is helpful.

**Minimize distractions.** Turn off the TV and make video games off-limits during quiet time. Although some children seem to enjoy working while listening to music, there is some evidence to suggest that even music can be distracting. If you do let children listen to music while working, make sure that the music is quiet, and not distracting to other children who are working.

**Express interest and enthusiasm in your child’s homework.** Ask about the assignment, and express interest in the topic. Talk to your child about how to tackle the assignment and what it means. Children will be more interested and enthusiastic about their homework if you show interest and enthusiasm.

Posting work that received good grades on the refrigerator, or keeping a folder with special work in it shows children that you are interested and care about their work.

**Set a good example.** Children watch what we do, and if we model good study skills, read, and organize our time well, our children will learn from our example.

**Give praise and encouragement.** Homework can be tiring and frustrating, so make sure to praise children for their efforts, even if they are struggling. Give children the message that they are capable of doing the homework and that you believe in them. If necessary, encourage them to take short breaks after they finish smaller tasks so that they don’t get too fatigued or restless.

**Don’t do your child’s homework!** Although it may be tempting at times, it is important for children to do the work themselves. Not only do they not learn if you do the work for them, it gives them the message that you think they can’t do it, or they are not important enough to take the time to help with homework.

Source: Radunovich, H. Human Development, UF/IFAS

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<th>CALENDAR OF EVENTS</th>
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<tr>
<td>All programs will be held at the Madison County Extension Office. Call 973-4138 to register.</td>
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<tr>
<td><strong>September 14th</strong>—Let’s Move Child Care—A 2 hour training for child care providers focusing on five goals to help prevent childhood obesity.</td>
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<td><strong>September 15th - October 13th</strong>—Take Charge of Your Diabetes—A lesson series for people with Type II Diabetes. Five Tuesday evenings at 5:30PM. Guest speakers and activities will give you the tools to improve glucose and A1C levels.</td>
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<td><strong>September 29th</strong>—World Heart Day—A mini health fair will be held in collaboration with Madison County Health Department. Health care professionals conduct blood pressure and cholesterol check.</td>
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<td><strong>October 19, 20, 26 &amp; 27th</strong>—First Time Home Buyers Series—Learn the steps a consumer must take to achieve home ownership. Participants receive a certificate that is needed for Rural Development loans and SHIP down payments.</td>
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