Dear Consumers:

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

We are offering several programs this spring. Check out our calendar on the last page.

Sincerely,

Diann Douglas
Extension Agent IV – CED
Family and Consumer Sciences

ENJOY THE TASTE OF EATING RIGHT

March is National Nutrition Month, an observation launched in 1973 to bring attention of the American public the impact good nutrition has on our health and well-being. This year is no exception. To celebrate the 40th anniversary, the Academy of Nutrition and Dietetics (formally the American Dietetic Association) has adopted the them, “Enjoy the Taste of Eating Right”. UF/IFAS Extension Service has always been a part of the educational effort for National Nutrition Month.

The food we eat has a tremendous impact on our health. A wide variety of different food from all of the food groups supple the nutrients your body needs for growth and maintenance. Nutrition doesn’t have to be a one-size-fits-all and eating for health doesn’t have to be restrictive and boring.

During the month of March, challenge yourself to enjoy a variety of foods, try foods you haven’t tasted before and make healthy choices. A great place to start is to substitute high calorie potato chips and sodas for fruit, veggie sticks and low-fat dairy foods to fill those in-between meal snacks.

Use MyPlate as a guide, follow it for the month, visit www.chooseMyPlate.gov for health and nutrition information and tips. Fill half of your plate with your favorite fruits and vegetables; keep protein portions lean and about three ounce servings; make at least half of your grain choices “whole grain”; and be sure to include low-fat or fat-free dairy foods. In addition to tips and recipes, there is Supertracker, a tool to help you plan and record daily food intake and physical activity. If you don’t eat breakfast, start a new habit. Try eating before you leave the house in the morning. Breakfast can be as simple as toast with peanut butter or cheese and a glass of orange juice. Try making a yogurt and fruit parfait; sprinkle a tablespoon of raw oatmeal between each layer and you’ll have food from three food groups. Research shows that people are more alert and able to concentrate on the morning’s work when they have eaten breakfast.

Another thing you can do to improve your nutritional intake is to try new foods. We all get into the habit of eating the same food over and over. This month, try eating a new food each week. How about trying...
Breakfast
- Stir low-fat or fat-free granola into a bowl of yogurt. Top with sliced apples or berries.
- Add strawberries, blueberries or bananas to your waffles, pancakes, cereal, oatmeal or toast.
- Top toasted whole-grain bread with peanut butter and sliced bananas.
- Add vegetables like bell peppers, broccoli, spinach, mushrooms or tomatoes to scrambled eggs.
- Canned, dried, and frozen fruits and vegetables are also good options. Look for fruit without added sugar or syrups and vegetables without added salt, butter, or cream sauces.
- Place a box of raisins in your child’s backpack and pack one for yourself.
- Ask for more vegetable toppings (like mushrooms, peppers, and onions) less cheese on your pizza.
- Add some cooked dry beans to your salad. Or, for a sweeter taste, add chopped apples, pears, or raisins.
- Eat soup. You can stick with the basics like tomato or vegetable soup or make a recipe of minestrone or veggie chili.
- Add lettuce or spinach, tomato, onion and cucumber to sandwiches.
- Order salads, vegetable soups, or stir-fried vegetables when eating out.
- Instead of fries with your hamburger, order a side salad.

Snacks
- Eat fruit as a mid-morning snack. It is easy to carry an apple or banana to work.
- Snack on vegetables like bell pepper strips and broccoli with a low-fat or fat-free ranch dip.
- Try baked tortilla chips with black beans and salsa.
- Have a bag of dried fruit at your desk for a convenient snack.
- Keep a bowl of fruit on your desk or counter.
- Drink a fruit smoothie made with whole fruit, ice cubes and low-fat or fat-free yogurt.
- Top a cup of fat-free or low-fat yogurt with sliced fresh fruit.
- For a quick and easy snacks, stock up on fresh, dried, frozen and canned fruits and vegetables.
- Pick up ready-packed salad greens from the produce shelf for a quick salad any time.
- Encourage your child to choose his or her own fruit when shopping.
- You can come up with your own ideas too, but start a new habit this morning by making half your plate fruit and vegetables.

MAKE HALF YOUR PLATE FRUITS AND VEGETABLES

As we move through March, National Nutrition Month, let’s focus on increasing fruits and vegetables in your meals. If you aren’t sure how to combine good taste and nutrition, start with MyPlate as a guide. Make half your plate fruits and vegetables. Put a variety of color on your plate at each meal; think red, orange and dark green vegetables.

Fruit and vegetables can be a part of any meal during the day and make the best snack. They are low in calories and contribute much needed nutrients such as vitamin A and C and antioxidants. Children need to eat 1½ cups of fruit and 2 cups of vegetables each day. Adults need to eat 2 cups of fruit and 2½ - 3 cups of vegetables each day. Make a habit of serving both food groups throughout the day.

If you are at a loss of serving ideas, here are tips from USDA’s MyPlate and More Matters, a campaign designed to increase the consumption of fruit and vegetables.

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Reference: MyPlate & More Matters
SPRING CLEAN YOUR KITCHEN FOR SAFETY

All that moping and polishing might make your kitchen look clean, but real clean means getting rid of germs and bacteria that causes food borne illness. So, when you are busy doing your spring cleaning, be sure to tackle those invisible culprits lurking in your kitchen.

Harmful bacteria can grow easily on kitchen surfaces and in your refrigerator. Bacteria like salmonella, staphylococcus, E. coli and listeria are just some of the bacteria that may be hanging out in your kitchen. While you can’t see or smell bacteria, they are everywhere and they especially like moist environments. A clean and dry kitchen helps protect you and your family from foodborne illness.

A truly clean kitchen relies on more than just looks, it also depends on keeping your kitchen clean. By following some key cleaning steps, you can help prevent bacteria from spreading throughout your kitchen.

- Always clean surfaces thoroughly with hot soapy water. Sanitize your kitchen countertops with diluted chlorine bleach. Use 1 teaspoon bleach to 1 quart of water. Be sure to dry with clean paper towels after each cleaning.
- Disinfect dishcloths often. Launder dishcloths frequently using the hot water cycle of the washing machine. Then be sure to dry them in the dryer. These items harbor bacteria and when wet, promote bacterial growth. Also, consider using paper towels to clean up kitchen surfaces. When done, throw the towel away.
- Rid your refrigerator of spills, bacteria, mold and mildew. Clean your refrigerator weekly to kill germs that could contaminate foods. To tackle bacteria, mold and mildew, clean interior of refrigerator surfaces with hot soapy water. Rinse with damp cloth, dry.
- Clean your kitchen sink drain and disposal once or twice a week by pouring a solution of 1 teaspoon of chlorine bleach in 1 quart of water down the drain. Food particles get trapped in the drain and disposal, creating the perfect environment for bacterial growth.

Source: Fight BAC, USDA

NATIONAL LIVING WELL MONTH

Living well — that’s the theme of National Living Well Month this March. Officially passed 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 of 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.

We are still in the business of educating individuals and families build a lifestyle that is healthful, nurturing and economically stable.

FINANCIAL LITERACY IS CRITICAL

April is Financial Literacy Month. Established in 2006, it is designed to focus attention on the need for awareness and education; consumers need to improve financial skills to better manage their personal finances. Literacy means knowledge and with the down turn in our economy it is imperative that we sharpen our skills to get the most for our money. Through education, we can improve spending and saving habits while increasing participation and contribution levels to retirement plans.

Whether you are entering the workforce or ready for retirement, planning for the future is critical. 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 modes 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.

Parents often wonder how to teach their children about money management. The first step is to set a good example for your child to follow. Do you spend money without thinking? Are you careless and buy things on impulse? Do you make weekly trips to buy and let the kids add things to the basket? All of your habits send loud messages to your children.

A good practice is to begin talking about money. They don’t need to know your income, buy they should be aware the parents earn money that is used to pay bills and buy things for the family. Money is a limited resource and only goes so far. They need to see you pay bills and help with grocery shopping. If you use a debit card, explain how that money is subtracted from your account a the bank. If they see you writing checks or paying bills online, explain that process. They begin to get the concept that money comes in and is then used to feed, clothe and shelter the family.

A great activity to try is to put the kids in charge of recording the money you spend on a trip. It might just be a Saturday afternoon out, but let them keep track of the purchases and then add them up when you return home. Everyone sees the amount of money spent, and it may then inspire you to see if you could do another outing and spend less money. For example, on the next Saturday trip, you might want to pack a picnic and go to a public park and see how much fun you can have without spending too much money. Again, at the end of the day, add up the total amount and have a talk to compare the two different experiences.

The allowance is always a big question for parents. Do you give kids money to use or should it be tied to chores? That is a personal family decision. Children do need to

### GET MONEY SMART

Do we ever have enough money? For most Americans the answer is no, it seems the money flows through our hands very quickly and it’s hard for some people to keep their heads above water. April 5th –12th is Money Smart Week, a public awareness campaign designed to help consumers better manage their money. Similar to American Saves, it is a broad coalition of private, public, non-for-profit, schools and governmental agencies coming together to spread the word of consumers taking personal action to improve their money skills.

Money comes and goes, but there is a lot to think about if you want your money to go further and increase your net worth over time. According to Money Smart, there are five things consumers do with money; we earn, spend, save and invest, borrow, and protect it. Some of these things you may be doing well, but maybe you need to work on other financial skills to make money go further.

Earning money is the first step in the Money Smart process. If you already earn an income, make it your business to understand all of the deductions and withholding. Social Security and Medicare taxes are two deductions we all have. Other deductions may be employer benefits such as health insurance, retirement contributions to the upkeep of the family home and their chores should be age appropriate, but whether you pay by the chore or give a set amount each week is a family decision.

You may want to help your children set up a three jar money system. One jar is for spending, another for saving and the third for charitable contributions. Let children save for something they want to purchase, they can even put more of their spending money into the savings jars to reach their goal faster, BUT no fair sneaking money from the charitable jar! While your child is saving money for the big purchase, help research the different retail outlets that sell the item to get the best price. All of the experiences help develop consumer skills of spending and savings.

As consumers, adults need to sharpen their shopping skill and learn all you can about managing money and making sound financial decisions. We have information at the Extension office to help you get organized and headed down the path of financial stability.

Reference: National Literacy Month

Spending money is necessary, but some people spend every dime they bring home without blinking an eye. The solution; have a spending plan. Know your total take home pay for the month, keep track of purchases and write it down.

Pay attention to expenses. Fixed expenses are the same every month, while flexible expenses change. It’s the flexible expenses that can be trimmed if you discover you are spending more than you bring in. It isn’t hard or time consuming to work on a spending plan and it is one sure way of putting yourself in charge of your money. Think before you make a purchase, comparison shop and get the best buy.
LEARN TO CONTROL YOUR MONEY

When it comes to money, you are in the driver’s seat and it is up to you to manage all of your resources. Where does your money go? Do you let it slip out of your hands or do you control it? During Financial Literacy Month, make an effort to take charge of your money and other resources to achieve your goals and get from where you are to where you want to be.

If you want to control your money try some of these cost cutters. Distinguish between “needs and wants,” consider your values, goals and all your resources. Be aware of your alternatives for increasing income. Know when to use cash, checks or credit and decide upon the best person to keep the family’s books and to pay bills.

You can save up to 15% of your take home pay by making and following a spending plan that covers your fixed expenses, flexible expenses, and funds for emergencies and future goals. Another 25 to 30% can be cut by shopping with a list, and doing comparative shopping.

Stretch your transportation dollars by practicing good driving methods and taking care of your automobile. Get regular maintenance and service checkups. Use your care owner’s manual to plan maintenance. Make your car last longer by taking care of it and you will delay the need for purchasing a newer vehicle.

Compare insurance rates with different companies before making a choice of policies. Cut insurance cost by shopping for discounts, increasing deductibles and practicing good habits.

You can spend less by taking care of what you have. Use care—recycle, remodel and recreate. Save 20 to 30% of your food costs by eliminating waste. The average family wastes about 20% of food through improper storage, buying too much when they eat out or not using leftovers.

Manage credit wisely. If you use charge accounts, try to buy at the start of the billing cycle so you won’t be billed for 25 days. Pay in full before interest begins on accounts to save the interest fees.

Check your spending habits. Do you waste money? Try this exercise—for one week, whenever you take your wallet out, write down how much you spend. You may be shocked at the amount of money that leaves your pocket each week. We call these small amounts spending leaks, and they can add up to large amounts over time. Remember, a dollar a day saved is $365.00 a year.

Learn to substitute other resources for money. Try to borrow, share, switch, substitute, simplify and conserve goods and services. Money control is in your hands. It’s up to you to make all your dreams come true by managing your resources.

Reference: UF Extension

Identity theft is a major consumer problem these days, so guard your personal information. Lock your social security card in a safe place and never carry it in your wallet. Never give out personal information such as bank account numbers, your date of birth or social security number over the phone or e-mail.

Whether you spend, save or borrow money, you can sharpen personal finance skills. Using the five steps offered by Money Smart will take you a long way on your path to financial security.

Reference: Money Smart.org

CALENDAR

April 21, 22, 28 & 29th First Time Home Buyers Class 6:00—8:00pm Madison County Extension Office

May 19th Catch the Thief—Preventing Osteoporosis 10:00AM or 6:00PM Madison County Extension Office

May 6, 13, 15 & 20th Child Care Training 6:00PM—8:30PM Madison County Extension Office