Dear Consumers:

Fall is working its way to the south and with it brings a change in the weather and a shift in family routines. School is back in session, fall gardens are in and it is time for football and festivals. We are beginning to notice a change in the air, cooler evenings indicate the official start of a new season. September is National Childhood Obesity Prevention Month, National Food Safety Month, and Cholesterol Education Month. All three observances focus on food and its impact on our health and well-being.

Families are still trying to manage finances to make ends meet in these economic times. Madison Extension is a source of financial information to help you manage your family finances.

Sincerely,

Diann Douglas
Extension Agent IV – CED
Family and Consumer Sciences

CHILDHOOD OBESITY—A NATIONAL CONCERN

In this day and age when modern medicine has been able to increase the life expectancy of Americans, a growing health issue may soon threaten the longevity of today’s youth. Childhood obesity is becoming a health issue in our county, affecting the long term quality of life for many Americans. In 2010, a White House Paper on childhood obesity estimated the direct medical to be at $3 billion dollars. As a result, there is a growing trend to combat this issue and now September is National Childhood Obesity Awareness Month. A number of factors have contributed to this growing health issue.

Family Lifestyles
Lifestyle changes over the last several decades have contributed to rising obesity. Eating on the run and dining at fast food restaurants is now the norm for the average family. As a result, American households dine on food high in fat, sodium and sugar, increasing the total calories consumed in any given day.

Lack of Physical Activity
In addition to overconsumption of food, another trend contributing to overall weight gain in both youth and adults is a decrease in physical activity. Both children and adults are less active, decreasing the opportunity to burn off extra calories. Just this week, the International Food Information Council
September is National Food Safety Month, a campaign of the Partnership for Food Safety Education with the goal of teaching consumers about safe food handling. It’s hard to convince people their daily food handling practices may be putting their family at risk for food borne illness. There are many different bacteria responsible for food borne illnesses and they are all invisible to the human eye and you can’t taste or smell them either. Most people dismiss food illness as a 24 hour bug and it often goes unreported.

According to national statistics, each year there is an estimated 76 million cases of food borne illness in the United Sates, with approximately 325,000 people being hospitalized. These statistics are the reason USDA and the Partnership for Food Safety Education want consumers to follow the following guidelines of food preparation to prevent food-borne illness in your home.

**Clean Everything!** - Cleanliness is a major factor in preventing food-borne 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 frequently cleaned.

**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.

**Use a Food Thermometer** - 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

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**KEEP FOOD SAFE**

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**Follow the Dietary Guidelines**

The first step is to follow the Dietary Guidelines for Americans and let MyPlate be the model. Offer a variety of food each day from all of the food groups. Fill your grocery cart with lean protein, whole grains, fruit, vegetables, and low-fat dairy foods. Plan family meals and snacks instead of randomly making selections so you consciously serve healthier meals.

Cook more meals at home. Look at the calendar and prepare food when you have a block of time. For example, roast a chicken on the weekend and serve it twice during the week. While the chicken is baking; spaghetti sauce, chili or soup can be simmering on the stove. Food can be divided up and frozen for meals later in the week.

Use snack time as a way to get in servings of different food groups. Forget chips and sugary drinks, besides being empty calories, they are high cost items. Instead, serve fresh fruit, peanut butter on whole wheat bread, raw vegetables with a dip or low-fat yogurt. Let kids come up with their own ideas for snacks that fit within the guidelines you establish.

**Get Moving**

The other component in this national awareness effort is to be physically active. Every family member needs to be active, so provide opportunities for kids to get outside and play. Better yet, get outside with them and you’ll be burning calories too. Play a game of ball in the back yard, wash the family vehicles, ride bikes or do yard work.

With little effort, families can make meals healthier and increase their physical activity to help children achieve and/or maintain a normal weight.
Consumers often have misconceptions about handling food safely. During National Food Safety Education month, the Partnership for Food Safety Education released a food safety quiz with four questions concerning issues the general public may be getting wrong.

**Myth #1**—Rinsing ready-to-eat greens prevents the potential for cross-contamination.

**Fact**—Rinsing ready-to-eat greens could actually increase the potential for cross-contamination. Pathogens that may be on your hands or on kitchen surfaces could get on greens when you handle them. Be sure to thoroughly wash your hands and keep all surfaces clean when handling food. Safety experts claim since they are triple washed and packaged under food safety guidelines, packaged greens don’t need to be washed again.

**Myth #2**—Pathogens are unable to survive and grow in cold temperatures.

**Fact**—Some bacteria can survive and grow in cold temperatures. Listeria is one that can grow in temperatures as low as 35.6°F, so they may be lurking in your refrigerator.

**Myth #3**—Never dry fresh fruits and vegetables after rinsing them.

**Fact**—Research shows that using a clean cloth or paper towel to dry fresh fruits and vegetables further reduces the level of harmful bacteria on the surfaces.

**Myth #4**—There is no need to wash a melon before cutting it up.

**Fact**—A knife passing through the rind can carry pathogens from the outside into the flesh of the melon. Rinse melons under running water while scrubbing with a clean brush and dry the melon before slicing into it.

Source: FoodSafety.gov

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**PACK A SAFE LUNCH**

Food safety doesn’t stop at home; it’s a concern when you eat food away from home. Now that school is in session again, many parents are sending children out the door with a lunch box. Many adults also take a lunch to work, it’s a very economical way to eat. What many families do not think about is food safety when packing a daily lunch. If you are not following recommended food safety rules, you may be putting your family at risk for food borne illness.

The first thing you need is an insulated lunch box or bag. Perishable foods like lunch meat and dairy foods should not be at room temperature for more than two hours. Insulated boxes help maintain a safe, cold temperature to keep bacteria from growing.

Here are some tips from the USDA:

- Clean hands. Wash your hands often. Before you prepare a lunch and before you sit down to eat. Wash hands thoroughly with soap and warm water and remind children to do so before they eat lunch.

- Pack re-useable freezer cold packs in a lunch box. If you pack a juice box, freeze it the night before to help maintain a cooler temperature inside a lunch. By lunchtime, it will be defrosted and ready to drink.

- To keep hot foods hot like chili, soup or stew, use an insulated thermos.

Source: USDA Food Safety and Inspection Service
SIMPLE CHANGES CAN LOWER YOUR CHOLESTEROL LEVELS

All Americans, regardless of age, gender or whether or not coronary heart disease has been diagnosed need to keep their cholesterol levels down.

September is National Cholesterol Education Month and the National Heart, Lung and Blood Institute want you to know there is much you can do to take control of your health and lower your cholesterol level.

Take control. Know your cholesterol number - Be an active partner with your healthcare professional in getting and keeping it in control.

Take control of your grocery shopping. Read food labels - Choose foods low in saturated fat and cholesterol.

Take control of portion sizes. Learn what one serving or one portion looks like.

Take control of your weight. Aim for a healthy weight.

Take control of your refrigerator. Stock it with fresh fruits, vegetables, and low-fat or fat-free dairy foods.

Take control of your activity level. Do moderate physical activity - like brisk walking - for at least 30 minutes on most days, and preferable all days of the week. No time? Do three 10 minute segments on as many days as you can. Walk during your lunch hour, do stretching exercises during your break, do a strength training routine while you are watching TV in the evening.

Planning and cooking meals aimed at reducing blood cholesterol does not have to be complicated. Begin by choosing fish, poultry, and lean cuts of meat, and remove the fat and skin before eating. You can eat up to six ounces per day. Cut down on high-fat meats such as processed cold cuts, organ meats, bacon and sausage.

Instead of butter, use tub or liquid margarine or liquid vegetable oils high in poly and monounsaturated fats. The softer the margarine, the more unsaturated it is. Softer margarines are also less likely to contain “trans” fats, which appear to raise blood cholesterol, but not as much as saturated fat. Check the nutrition labels at the store, “trans” fat must be identified - not all fats are equal. Use all fats and oils sparingly.

Eat egg yolks only in moderation. Egg whites contain no fat or cholesterol and can be eaten often. In most recipes, substitute two egg whites for one whole egg.

Many pre-packaged foods are high in saturated fats. Read product labels and choose products that are lowest in saturated fat, total fat and cholesterol. Baked goods have been developed that contain very little saturated fat and no cholesterol. But keep in mind that they still may be high in calories.

You can make a big difference in your health when you take control and make a conscientious effort to make a few changes.

Source: NHLBI

ENJOY FALL’S HARVEST

With a change of season, comes a new crop of fruits and vegetables, and Fall is no exception. Seasonal fruits and vegetables add a variety of color and texture to your meals, not to mention good nutrition. Make sure these foods find their way to your table.

Pumpkin - A member of the squash family, these bold colored vegetables can only mean Halloween and Thanksgiving are around the corner. A great source of Vitamin A, they are not just for pies. Try combining pumpkin with potatoes or substitute pumpkin in recipes calling for acorn or butternut squash. Add pumpkin to waffles or pancake batters, muffins and cookie recipes for a nutrition boost. Try cooking fresh pumpkin: Cut a pumpkin in half vertically, discarding the seeds and stringy pulp. Place pumpkin sliced side down in a large baking dish, add water so there is 2” and bake at 350°F for one hour.

Sweet Potatoes - A 2 cup serving contains more than a day’s supply of vitamin A and they are a good source of vitamin C. There are two kinds of sweet potatoes: one has yellow flesh and a dry, mealy texture; the other, which is sometimes called a yam, is moist, dark orange and high in sugar. They can be cooked a variety of ways and usually end up in sugary casseroles. Make oven fries by cutting them into strips, brush with canola oil and bake. Try eating a baked sweet potato with a sprinkle of cinnamon, you’ll discover they have a remarkable taste of their own.

Pears - Abundant starting in September, pears ripen best if they are picked while still firm. They can be preserved in jars for use all winter. Eat them for a snack, use in salads or make a cobbler.

Apples - Although apples are available year round, there is nothing like a fresh picked apple. In the fall, you will see a variety of different apples. They are a good source of soluble fiber which helps remove excess cholesterol from your body. Baked, stewed or eaten whole, apples add texture and color to your meals.
CONTROL YOUR SPENDING

For some households, there never seems to be enough to go around, many families barely squeak by and others may not be able to pay monthly bills. Every day, we make decisions about how to spend money. Often, these choices are made without planning, resulting in a lack of money by the end of the month. When you break a twenty dollar bill, it just disappears, right? Truth is you spent the money without thinking, call it mindless spending.

You can make the decision to take control of your money; plan your spending and control impulse purchases. Don’t think of this strategy as a budget, it’s a spending plan. There are several advantages to a spending plan; you live within your income, spend your money wisely, reduce debt and reach financial goals.

Learning to manage money and control spending now will make life easier in the future. Setting goals is the first step. Write down a money goal and look at it often to remind yourself what you are working on. It may be to pay off bills, or save for a down payment on a car. Regardless, if its is written down, you are more likely to work on achieving your goal.

Secondly, 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. This means you write down the amount of money you spend every time you take out your wallet. If you have more going out than you bring in, it’s time to trim spending. Take a look at flexible categories like food, clothing and eating out. Here are a few ideas for cutting back on expenses and reallocating more money where it needs to go:

✦ Recycle clothing or take it to a consignment store which will sell it for you and split the profit.
✦ Have a garage sale and bank the profits or use it to pay down debt.
✦ Eliminate convenience food meals and prepared snacks

BREACH THE CREDIT CARD HABIT

The ideal credit card user uses credit cards only for convenience and pays off the balance every month. Here is the reality: The average American carries $2400 in credit card debt and pays nearly $453 yearly in interest for that debt.

The average American has nine credit cards. Americans charged $303 billion on bank credit card debt, it’s time to break the credit card habit. Try these strategies:

✦ Leave credit cards at home - This will help people who automatically reach for a credit card when they should be paying with cash or check - or not buying at all!
✦ Build up a checking account - Before you begin using your credit card again, wait until you build your checking account with $200 or $300, or enough to pay off a typical monthly credit card bill. Your goal is to be able to pay off the credit card balance every month, and you’ll need money in the bank to do that. Credit cards should be used as a convenient substitute for ready cash, not as a long-term interest loan.
✦ Stop impulse shopping - Wait 24 hours before buying something you haven’t planned for. And, force yourself to pay for it in cash.
✦ Spend leisure time in the park playing with the kids, not wandering the malls - Don’t spend leisure time shopping.
COPING WITH FINANCIAL STRESS

Financial stress is a common problem in many households. If you’re not complaining about the high price of food, shoes, or airline tickets, you’re just out of step with the world today. Unemployment or inflation and its impact on family income are such accepted topics of conversation that you can strike up a good discussion anywhere, anytime, even with perfect strangers.

▲ You can recognize financial stress by the pressure it imposes on your family.
▲ You worry over bills, especially ones that are overdue, interest on revolving credit accounts keeps piling up when you only make small payments on bills.
▲ You worry over not being able to buy everything you want, especially if your children have to do without the things they want, the things other children have, or the things you want them to have because you never had them as a child.
▲ You feel social pressures because you can’t keep up with the neighbor’s lifestyle, as well as the economic pressures of creditors or bill collectors.
▲ You may have family tensions leading to arguments - husband vs. wife, parents vs. child.
▲ Even headaches and high blood pressure may result from these financial pressures.

Financial stress can be defined as a condition that occurs whenever income is less than desired outgo. If you are a victim of financial stress your only solution to the problem is to balance income and outgo. This balancing act can take two forms (1) either increased income and/or (2) decreased money going out. You do have a choice, but only in the long run if you are now deeply in debt. Debts you owe must be paid out of present and future income. Can you reduce your debts in the future? To reduce your debt in the future, it may be necessary to reduce your expectations for your style of living. Are you willing to make the choice?

Source: UF Extension Family and Consumer Sciences

First Time Home Buyer’s Class
November 10th, 12th, 17th and 19th
6:00PM
Madison County Extension Office

Eat Smart During The Holiday Season
November 20th
10:00AM
Madison County Extension Office

Source: Family and Consumer Economics