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IFAS EXTENSION

Living Well in Bradford County

Dear Extension Friend:

January brings a new year and a fresh start for many. This year has brought a new face to your local Bradford County Extension office, me, Heather Futch. I am excited to begin working with the communities and families of Bradford County. I hope that I can provide helpful information in housing, financial management, parenting and child/youth development, food safety, and nutrition and well-being.

To start off my first of many monthly newsletters, this month in *Living Well*,

we'll discuss resolutions; something that many people tend to do each new year. Resolutions are never easy and if they were, then we'd already be doing them. In the long run, many times resolutions are actually well worth the trouble.

In *Money Matters* we'll resolve to pay down debt using different approaches in 2007. In *Healthy Lifestyles*, we'll resolve to lower stress in our daily lives. In our *Food Safety* Section, we'll resolve to practice better food safety in the coming year and in our *House &*

Home section we'll resolve to save energy in our homes. Finally, we'll resolve to have stronger relationships with our children in our *Relationships* section.

Sincerely,



Heather M. Futch
Multi-County FCS Agent
Baker/Bradford Counties



Extension programs are open to all people regardless of race, color, age, sex, handicap, or national origin. In accordance with the Americans with Disabilities Act, any person needing a special accommodation to participate in any activity, should contact the Bradford County Cooperative Extension Service at 2266 North Temple Avenue, Starke, FL 32091 or telephone (904) 966-6299 no later than seven (7) days prior to the event. Hearing impaired persons can access the foregoing telephone by contacting the Florida Relay Service at 1-800-955-8770 (voice) or 1-800-955-8771 (TDD).

House & Home: Resolve to Become More Energy Efficient

Heating and cooling your home uses more energy and takes up more money than any other system in your home. No matter what kind of heating, ventilation, and air-conditioning system you have, you can save money and increase comfort by properly maintaining the equipment.

Heating Tips

Clean or change your filters once a month. Set your thermostat as low as is comfortable. In cooler weather, instead of turning your thermostat up, put on a sweater and an extra pair of socks. Open your curtains or draperies during the day to let in the warm sun and close them at night. Make sure your home is properly insulated and has good ventilation.

Weather-strip any cracks or openings around your windows and doors. Make sure your furniture isn't blocking vents and outlets for warm air.

Lighting Tips

Turn off lights in rooms you are not using. Use new energy efficient bulbs in your lamps.

Hot Water Tips

Set your water heater thermostat to 120° Fahrenheit. When washing your clothes, use the appropriate load setting. Don't wash a small amount of clothing on the large load setting. Clean the lint screen in your dryer each time you start a new load. Install a low-flow showerhead and low-flow faucets. Repair leaky faucets quickly. Use cold water when you run your



garbage disposal. When you wash your dishes, fill the sink with hot, soapy water instead of letting the water run.

Let's face it — Energy Conservation = More Money!

Source: Harrison, Univ. of Florida

Relationships: Resolve to Promote Self-Esteem

Children begin to understand who they are very early in life. Parents and caregivers can help children develop healthy self-esteem by showing them love and support. To build stronger relationships with your children in 2007, we'll discuss a few ways to build this self

esteem in your children.

When your child misbehaves, focus on the behavior and how it was wrong, not how your child was wrong. Let your child know you love him no matter what.

Encourage your child with hugs and kisses.

Allow children to think and work creatively and help them to grow with new experiences. When a child feels confident in who they are their self-esteem is much higher.

Listen to your child and show him/her support.

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Special points of interest:

- January is Cervical Health Awareness Month
- January is also National Radon Action Month

Money Matters: Resolve to Pay Down Debt

Not surprisingly, the number one resolution for many people this year is paying off debt. Unfortunately, without little willpower to stop accruing new debt, the effort can fail.

If you're determined, you can lower your debt and set responsible spending limits and patterns. The following ideas might be helpful in your pursuit to pay off debt:

Make a budget and stick to it. Actually write down your plans and what you need to pay and will spend each month. Try saving your receipts and calculate them into your budget as well.

Targeted payoffs. Pay the mini-

mum on all of your charge accounts except for the account with the largest balance. Pay the maximum amount that you can afford on that account. This will save you more money in interest.

Consolidate debt.

Place all of your debts in one account, the account with the lowest interest rate. This could possibly lower total payments.

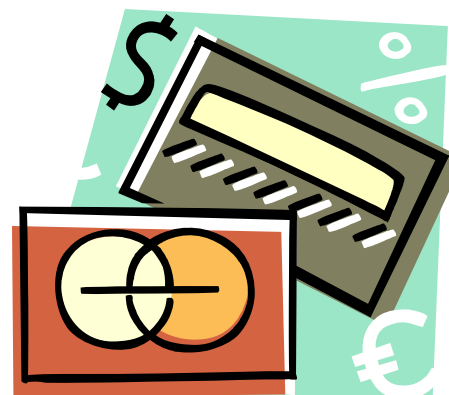
Tap Savings. The reasons you keep a

reserve fund might be different but when those needs are met, excess funds can be used to pay off debt and reduce amount of interest owed in the long run.

Home equity loans and lines of credit. In recent years these have

been used to consolidate debt since they offer lower interest rates than credit cards and interest may be an income tax write off. However, this may not always be a wise option for all consumers due to additional debt creation.

Resolutions are never easy. When it comes to your money, however, you have to follow your resolutions or spend the rest of the year wishing you had. Consumers can access powerpay.org for help in deciding to commit to stop borrowing and charging until all debts are paid. Powerpay can calculate a payment plan to help consumers find more efficient ways to pay their debts by entering in information about creditor's percentage rates and amounts owed. So get to computing for ways to pay down your debt in 2007.



Healthy Lifestyles: Resolve to Lower Stress

In today's world, most of us can't avoid stress. We can learn ways to take care of ourselves so stress does not become a problem. *Taking care of yourself* is the first step in stress management. Some basic lifestyle practices can keep you healthy and strong so you can *prevent stress*. There are many possible lifestyle guidelines that keep you healthy and prevent stress. Here we'll discuss the most important ones.

Exercise regularly. Regular exercise helps people of all ages look and feel better.

Eat sensibly. A balanced diet, especially one low in fat or sugar, helps to prevent stress.

Get plenty of rest. Restful sleep helps you maintain health and cope better with problems.

Avoid too much caffeine. Caffeine is in many products such as coffee, tea, sodas and chocolate. It speeds up the body and can exaggerate the effects of stress.

Have friends you can talk to. People who give and receive affection regularly, who can let out their feelings to someone who cares tend to have fewer health problems and cope better with stress.

Learn to manage stress. Three steps keep daily stress from becoming a problem: take time to relax, talk with a friend, and learn to keep a perspective on things that are important and those that are not.

The first thing you can do to manage stress is to prevent it. A healthy lifestyle builds your physical and mental energy. Each of these behaviors helps prevent stress and makes a person less vulnerable to stress when it does occur.

Source: Smith and Pergola, University of Florida



Food Safety: Resolve to Practice Food Safety

Many resolutions are meant to keep you healthy but one resolution could save you a serious trip to the doctor's office or worse. The USDA advises using the following resolutions for practicing food safety in the home.

I will buy and use a food thermometer. Using a food thermometer is the only way to know if meat is cooked safely. You can't tell by just looking.

I will use an appliance thermometer in the refrigerator and will check to make sure that the temperature is 40 degrees F or below. In the freezer, I will make sure the thermometer reads 0 degrees F or below.

I will not leave pizza sitting out on the table or my "doggie" bag in the car overnight. Foods should not be left out more than two hours at room temperature, or one hour when it is 90 degrees F. When in doubt, throw it out.

I will wash my hands and all food

preparation surfaces with soap and water before or after touching raw meat, poultry or fish.

I will not feed my dog or cat old "leftovers" or "take-out" food that's no longer fit for people. Animals can also be stricken with food-borne illnesses.

I will not leave "take-out" or "ready-to-eat" food in the refrigerator so long that it's forgotten. You can't tell by looking at or smelling food if it's unsafe. Throw it away after three days. Again if you're in doubt, throw it out.

I will not lick the spoon or the bowl of homemade cookie dough or cake batter made of raw eggs. Salmonella can come from eating raw eggs.

When grilling outdoors, **I will use a clean plate for the cooked hamburgers, hot dogs or other meat or fish.** I won't use the same plate that held raw meat. Juices from uncooked meats could contaminate your

cooked food.

I will separate cooked foods from uncooked foods when preparing a meal, including using separate cutting boards and knives.

I will always put an ice pack in my child's lunch bag if I have included items that could spoil.

I will not "save money" by buying dented cans or cracked jars. This food could be contaminated through the weak spots or unseen cracks.

I will put meat and poultry packages in plastic bags at the meat counter before putting them in my grocery cart. Leaking packages could contaminate other foods in the cart.

Check out the IFAS Food Safety webpage for more information: <http://foodsafety.ifas.ufl.edu/>



Events for January:



The United States Congress designated January as Cervical Health Awareness Month. When found and treated early, cervical cancer often can be cured. Cervical cancer was once one of the most common causes of cancer death for women. The main reason for this change is the use of the pap test to find cervical cancer early.



Radon— You can't see it, you can't smell it, you can't taste it. It is a Class A carcinogen, and the second leading cause of lung cancer. Radon comes from the radioactive breakdown of naturally occurring radium found in most Florida soils. Radon may be a problem in your home. For more information contact the extension office or see the Florida Department of Health's Webpage: www.doh.state.fl.us

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Let children help do things that they can do in safely even when you are able to do these things faster and better.

Listen to your children and show them that you care about their ideas and concerns.

Always offer unconditional love and the gift of your time.

And finally, be a positive role model for your child. Do only those things that you wish for your children to do. Remember kids are like mirrors— they do and say those things which they see or hear.