

# Living Well in Bradford County

## Dear Extension Friend:

Hope you all are having a wonderful summer. In this month's Newsletter **Money Matters** contains an article pointing out some of the financial problems we sometimes associate with our emotions. The piece I included is an excerpt from an article written by several University of Florida faculty titled **Money Problems**. For the next several months I will be including excerpts from

the publication so stay tuned. In **House & Home** I have included an article discussing the topic of ceiling fan use and how it can affect the cost of your electric bill. In the **Aging** section of the Newsletter is an article regarding the importance of bone and muscle loss as we age. Finally in **Food Safety** I have included a public service announcement from

the U.S. Food and Drug Administration warning of the consumption of tomalley (the green stuff) in American lobster. As always, if you have any questions please do not hesitate to call. Sincerely,

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**Inside this issue:**

## Money Matters: Money Problems?

Money is not only dollars and cents, it is also a symbol of personal attitudes toward life. In a marriage, the first essential step is to acquire financial attitudes that will harmonize with what you and your spouse want out of life. As a rule, happily married people are successful not because they have no problems, but because they have learned how to face problems and arrive at working solutions.

More money will not necessarily give you more happiness and contentment in life; but it can, provided you learn to manage it.

You may not realize that quite a few money problems can stem from your emotions. Solving money difficulties, not resulting from low income, requires both rational planning and insight.

Over-indebtedness is one of the biggest money management problems families face. Many over-indebted families have *always* been in debt. They add to loans or installment debts when the balance is almost paid, and consequently, are continuously paying interest charges.

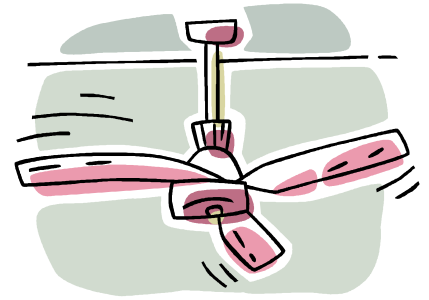
Many families do not talk about money management until they have problems.

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## House & Home: Electric Bill Costs vs. Ceiling Fan Use

The largest consumer of energy in the typical Florida home is the heating, ventilation and air conditioning (HVAC) system which can account for more than 40% of home energy use and therefore for more than 40% of your utility bill. At a time when energy costs seem to be rising daily, who couldn't use a few tips on reducing their electric bill? The US Department of Energy suggests you consider using ceiling fans to assist in lowering those monthly electric bills. However, improper use of ceiling fans can actually cause an increase in energy use. Listed below are some commonly asked questions regarding the use of ceiling fans in and around the home.



### Quick Facts

- Ceiling fans are appliances wrapped decoratively with unique housings in a variety of finishes, and they often feature furniture grade blades and accessories.
- In the summer, a ceiling fan will allow you to raise your thermostat setting by 4°F without feeling a difference in your comfort.
- Ceiling fans even help in the winter when operated in reverse by pushing warm air down without creating a chilly breeze.
- Ceiling fan/light combo kits that have earned the ENERGY STAR® are about 50% more efficient than conventional fan/light units.

### Terms to Help You Get Started

**Downrod**—Extension rod that allows you to set the fan at the proper height from your ceiling for optimum performance.

**CFM/watt**— Cubic Feet per Minute/watt measures air flow efficiency for ceiling fans; the higher the number, the more efficient the unit.

**UL**— Underwriters Laboratories

### Can ceiling fans lower my utility bill?

One of the myths about ceiling fans is that they lower the temperature in a room. Actually, ceiling fans do not lower actual room temperature. However, they do create a breeze, making room occupants feel cooler and more comfortable. With a ceiling fan running, you can raise your thermostat setting by up to four degrees during the cooling season with no reduction in comfort. Increasing the room temperature by even two degrees can cut your cooling costs by at least 4-6%, and in some cases by as much as 8%.

### Should I leave ceiling fans running all the time?

No, because fans cool people, not rooms. Ceiling fans are less costly than air conditioning, but they still use electricity. Running several fans 24 hours a day can add up quickly, especially if no one is home to benefit from them. Run the fan only when someone is in the room.

### What size fan should I use for my room?

For maximum efficiency, choose a ceiling fan that is the right size for the room. Guidelines suggested by the American Lighting Association are listed in the chart below:

Room Size (in ft <sup>2</sup> )	Suggested Fan Size (diameter)
Small (Up to 75 ft <sup>2</sup> )	29-36"
Medium (Up to 144 ft <sup>2</sup> )	36-42"
Large (Around 225 ft <sup>2</sup> )	50-54"

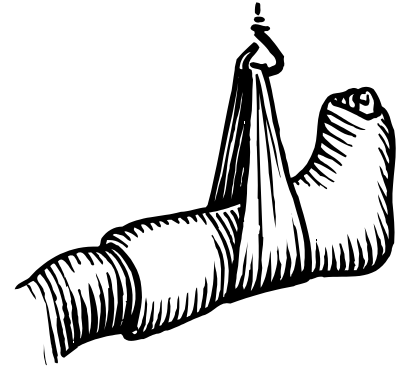
Source: Hyun-Jeong Lee, Kathleen C. Ruppert, and Wendell A. Porter, University of Florida

## Aging: Changes in Bones and Muscles

Aging adults, especially the very old, are vulnerable to broken bones. In addition, joints stiffen and connecting ligaments between bones lose their elasticity. Hand and foot pain may result. Although there is no known way to prevent sometimes painful changes in aging muscles, bones, and ligaments, regular exercise helps to assure continuing mobility in old age. Most physicians feel that walking, along with adequate rest and a nutritious diet, are tremendously valuable for maintaining mobility and fitness in the later years.

Health professionals advise middle-aged and older adults to:

- Eat a well-balanced diet with the proper amount of calcium and other essential nutrients.
- Start or continue a regular exercise program with a physician's guidance.
- Prevent falls. Due to changes in bone mass and strength, falls often result in injury, hospitalization, and continued declines in health.
- Use no-slip bath mats and grasp rails in the shower or tub.
- Place a seat in the shower if standing is difficult.
- If scatter rugs are used, they should have no-slip backing or mats underneath.
- Make sure chairs are sturdy and do not wobble, break, or tip over.
- Keep a safe, sturdy step stool available to reach high places.
- Place the telephone in a convenient location.
- Check that chairs and sofas are at a height that permits easy sitting.
- Cover stairs with non-skid surfaces.
- Install railings along all staircases.
- Keep staircases and walkways clear and clutter free.
- Make sure front and back steps, along with inside flooring and carpeting are in good condition.
- Use medications properly by following instructions carefully, as improper types or dosages often cause falls.



*Source: Smith and Gove, University of Florida*

## Money Matters: Money Problems Continued

An already shaky family relationship can get worse under the impact of money problems and heavy debts. Soon after marriage, a couple may incur big debts because of too many purchases or commitments. Then they might be faced with a medical emergency, a cut in pay or unemployment. Up until the emergency occurred, the problem may not have been serious. However, as creditors press for payments and the budget tightens, quarrels begin.

Credit is useful if its potential role in family financing is understood and the credit is handled with its costs in mind. Unfortunately, problems arise because "easy credit" is not easily rejected by people. A specific spending plan will help individuals and families who want to solve their money problems.



*Source: Torres and Mitchell, University of Florida*

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## **Food Safety: Lobster Warning**

The U.S. Food and Drug Administration issued a warning to consumers on July 28th to avoid eating tomalley (the soft green substance) in American Lobster due to the potential dangerous levels of toxins known to cause Paralytic Shellfish Poisoning (PSP). While most people already avoid eating the green stuff, some people do indulge. The FDA advisory only applies to the tomalley which functions as the liver and pancreas of lobster. The FDA states it is still OK to consume the white lobster meat found in the claws and tails.

The warning applies to American lobster (commonly known as Maine lobster) harvested in the Atlantic waters from Canada all the way down to South Carolina. The high toxic levels are believed to be associated with a red tide or algae bloom in the fishing grounds ranging from Northern New England to Canada. Cooking does not eliminate the PSP toxins and should NOT be consumed. Studies have shown that even when the tomalley (the green stuff) has high levels of the toxin the lobster meat itself is not typically affected.

Symptoms of PSP include tingling and/or numbness of the mouth, face or neck; muscle weakness; headache; and nausea. In very rare cases when extremely large amounts of the toxin are consumed, these symptoms can lead to respiratory failure and death. The symptoms usually occur within two hours of exposure. Anyone who experiences these symptoms should seek medical attention promptly.

