

Lake Reflections

Lake County Extension Family & Consumer Sciences Newsletter

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Summer 2011



University of Florida/IFAS

Beat the Summer Heat

It's hot in Lake County and will be for a while. Beat the heat by planning your outdoor activities for the mornings and late afternoons as much as possible. If you have to be out in the heat of the day, remember your hat, sunscreen and water. Save money by purchasing a reusable water bottle

Look for activities to stay cool like visiting your local library, swimming pool or park. Take one of our free on-line webinars to learn new financial skills in the comfort of your home and office.

Take time to relax and enjoy your summer.

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Office Hours for UF/IFAS Lake County Extension are 8 a.m. to 5 p.m. weekdays

Visit us on-line at
<http://lake.ifas.ufl.edu>



University of Florida/IFAS

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Upcoming Programs

For More Information Visit Our Website <http://lake.ifas.ufl.edu/>
To Register: (352) 343-4101 x 2719 or 2721 or julieeng@ufl.edu

Small Steps Big Rewards Diabetes Prevention

Take Small Steps to Prevent or Delay Diabetes

August 4, 11 and 18 - 6:00 to 8:00 PM

Lake County Agriculture Center

1951 Woodlea Road, Tavares

\$5.00 materials fee

Pre-Registration Required



Money Management Webinars – Learn at Home or Work with Free On-line Learning All Webinars are from 12:30 - to 1:30 PM

August 9 – Plan Ahead to Meet the Rising Cost of College – pros and cons of various saving strategies for financing your child or grandchild's education, includes tax planning issues.

Register on-line at <http://bit.ly/k6tYz1>

August 16 – Debt Management – Evaluate debt management options, create a plan to get out of debt.

Register on-line at <http://bit.ly/oB6b2z>

September 13 – Financial Aid for College – learn about financial aid options and how to look for aid.

(Check Our Website for Registration Information for Future Webinars)

Health Benefits of Chocolate – Part of the *Destination in Chocolate Library Series*

August 11 – 11:00 AM to 12:00 PM

Fruitland Park Library

205 W. Berckman Street, Fruitland Park 34731

Living Healthy - Chronic Disease Self Management

October 6, 13, 20 & 27, November 3 & 10 - 2:00 to 4:30 PM

Participants should plan on attending all six workshops in the series

Free 6-week program for individuals living with chronic disease and their loved ones. The program is designed to teach people the skills they need to live well with chronic health conditions such as diabetes, heart disease, asthma, arthritis, cancer, MS, muscular dystrophy, stroke, hypertension, and chronic pain. These fun, practical and interactive workshops emphasize coping strategies and practical skills to more effectively manage your condition and life.

Call to Pre-register, Registration is Limited to 15 Participants



Maintain Your Brain: Ideas for a Brain Healthy Lifestyle

Learn about nutrition for brain health and tools for maintaining your memory.

Monday, October 17 - 2:00 to 3:30 PM

Cooper Memorial Library

2525 Oakley Seaver Drive Clermont, FL 34711

How to Save \$500, \$1000 or More!

By: Julie England, UF/IFAS Lake County Extension

Many people don't have enough savings for the emergencies, both big and small, that we all face from time to time. If you don't have an emergency fund or 3 to 6 months of monthly expenses saved, look for ways to reduce your family's spending and put the savings into an account that is separate from your checking account. Keeping your emergency fund separate from other accounts will reduce the temptation to spend it.

If you missed the recent University of Florida Extension on-line learning session, *How to Save \$500*, you can watch the recording of it at: <https://student.gototraining.com/878nx/recording/3370651086658995968>

Reduce Spending and Save More

1. **Track Your Spending** – you can't save it if you don't know where it's going!
2. Write down all discretionary spending for at least two weeks. This includes anything and everything you spend money on from the soda from the vending machine at work to that new pair of shoes you just had to have. Don't include spending on bills such as electricity, rent and car payment. If you have a Smartphone there are several free apps to help you track spending but just writing everything down is just as easy.
3. **Notice your spending habits** – Do you shop when you are tired or bored? Limit your time in stores and always use a list. If possible, leave the kids at home when you go shopping.
4. **Plan your meals before you shop** – Plan your meals according to what is in season and what is on special. Use coupons only if is an item you will use.
5. **Eat out less often** – This is where planning in advance is really helpful. If you have something quick and easy to prepare at home, you will less likely to eat out. The added advantage is you will probably eat healthier too!
6. **Reduce Your Transportation Costs** – Carpool or take the bus to work. A properly maintained vehicle will get better mileage and will be less likely to break down. Look at your insurance and make sure you are properly covered but not paying for things you don't need. For example, if you are carpooling and driving fewer miles annually, you may get reduced rates. Encourage your children to get good grades at school to get good student discounts. You may be able to motivate them to get better grades by having them pay for the difference between good student rates and regular rates!
7. **Utility Bills** – Don't waste electricity or water.
 - Raise your thermostat in the summer and lower it in the winter.
 - Switch to compact fluorescent bulbs – they last longer and don't out off as much heat.
 - Look for discounts and special programs that may be available from your utility companies.
 - Don't pay for services and premium add ons you don't use or can't really afford.
 - Bundle services if you can to save money on telephone, cable and internet.
8. **Financial Services**
 - Shop for all loans
 - Get our credit report for free at www.annualcreditreport.com. Check for errors on your report and repair them. This will increase your credit score and may lower interest fees on future loans.
 - Develop a system to make sure your bills are paid on time to make sure you don't pay late fees and interest charges.
 - Pay off high interest credit cards first and then keep them paid off. For free help in deciding what and how much to pay on your credit cards and other loans, go to <https://powerpay.org/>

As you reduce your spending, be sure to put the money into your emergency fund. It may seem small to start but over time it will grow. Having the fund will reduce the stress of wondering what you will do when the car breaks down, someone gets sick or any of life's little emergencies that always happen.

USDA Introduces ChooseMyPlate.gov



The U.S. Department of Agriculture recently introduced a new tool to help people eat healthier. ChooseMyPlate (CMP) was created using the Dietary Guidelines of Americans 2010. The

Dietary Guidelines are for Americans age 2 years and older, including those at increased risk for chronic diseases. The ChooseMyPlate.gov website is a great resource for information on healthy eating and activity for the general population, pregnant women, kids and preschoolers.

Although similar to MyPyramid, CMP has been revised and updated. Food groups are now Fruits, Vegetables, Grains, Protein Foods (formerly Meat and Beans) and Dairy (formerly Milk). The Protein Group contains all foods made from meat, poultry, seafood, beans and peas, eggs, processed soy products, nuts, and seeds. Beans and peas are also part of the Vegetable Group. The Dairy Group contains milk, milk-based products (such as cheese, yogurt, pudding) and calcium-fortified soymilk. Choices in the Dairy Group should be fat free or low fat (1%) most often. Watch for added sugar and fat when choosing dairy based desserts.

The graphic is a great tool to remind people about portion size and the importance of increasing the amount of fruits and vegetables eaten each day. Try to get in the habit of filling half of your plate with fruits and vegetables. Choose red, orange, and dark-green vegetables like tomatoes, sweet potatoes, and broccoli, along with other vegetables for your meals. Add fruit to meals as part of main or side dishes or as dessert. The standard plate size is 9 inches.

The key messages of ChooseMyPlate and the Dietary Guidelines are:

Maintain calorie balance over time to achieve and maintain a healthy weight

- Enjoy your foods but eat less
- Avoid oversized portions

Focus on consuming nutrient-dense foods and beverages

- Make half your plate fruits and vegetables
- Switch to fat-free or low fat (1%) milk

Foods to Reduce

- Compare sodium in foods such as soups, bread and frozen meals; choose foods with the lower numbers. Average population should reduce sodium consumption to less than 2,300 mg. People over age 50 and those of any age who are African American, have high blood pressure, diabetes or chronic kidney disease should further reduce consumption to 1500 mg or less each day.
- Drink water instead of sugary drinks
- Reduce foods with added sugars, solid fats, sodium and refined grains.
- If alcohol is consumer, consume in moderation – up to one drink er day for women and two drinks per day for men. One drink is 12 ounces of beer, 5 ounces of wine or 1½ ounce of liquor.

Find out how to improve what you and your family eat by spending some time visiting the website: <http://www.choosemyplate.gov/index.html>

You can:

- Look up a specific food
- Learn about food groups
- Get a personalized eating plan
- Learn healthy eating tips
- Get weight loss information
- Plan a healthy menu
- Analyze your diet

The website is still being updated so check back often.



What and How Much Should I Eat Each Day?

The amount you need to eat depends on your age, sex, and level of physical activity.

This chart is for youth 9 to 18 years old and all adults.

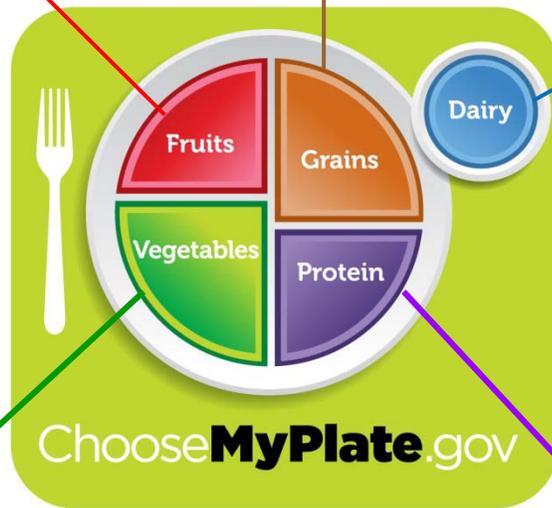
For younger ages and specifics for your age and activity level

Visit ChooseMyPlate.gov to create your personal plan for healthier eating

Fruits
Focus on Fruits
Adults and Youth – 1½ to 2 cups
Any fruit or 100% fruit juice counts as part of the Fruit Group. Fruits may be fresh, canned, frozen, or dried, and may be whole, cut-up, or pureed.

Grains
Make at Least Half of Your Grains Whole
Adults and Youth – 5 to 8 oz. Equivalents
In general, 1 slice of bread, 1 cup of ready-to-eat cereal, or ½ cup of cooked rice, cooked pasta, or cooked cereal is an equivalent.

Dairy
Get Your Calcium- Rich Foods
Adults and Youth – 3 cups
One cup of milk, yogurt, or soymilk (soy beverage), 1½ ounces of natural cheese, or 2 ounces of processed cheese.



Vegetables
Vary Your Veggies
Adults and Youth - 2 to 3 cups
Any vegetable or 100% vegetable juice counts as a member of the Vegetable Group. Vegetables may be raw or cooked; fresh, frozen, canned, or dried/dehydrated; and may be whole, cut-up, or mashed.

Protein
Go Lean with Protein
Adults and Youth – 5 to 6½ ounces
In general, 1 ounce of meat, poultry or fish, ¼ cup cooked beans, 1 egg, 1 tablespoon of peanut butter, or ½ ounce of nuts or seeds can be considered as 1 ounce equivalent

Encourage Kids to Be Healthy Eaters

Adapted From: Betty Miller
UF/IFAS Leon County Extension



Ever wonder how you can encourage your children to be healthier eaters? You can't watch over them every minute but you can set a good example at home, have

healthy foods available, and make mealtimes fun.

Set a Good Example for Healthy Eating

What we do seems to carry a stronger message to our children than what we say. Our actions do speak louder than our words. Let your children see you eating fruits, vegetables, and whole grains with meals or as snacks.

Try new foods and describe how the taste, texture, and smell. Only offer one new food at a time and serve something your child likes along with the new food. Offer a small serving of the new food at the beginning of the meal, when your child is very hungry. Avoid forcing your child to eat and realize that the new food may need to be offered at several meals before they acquire a taste for it.

Have Healthy Foods Available at Home

Cut raw vegetables into fun and easy shapes with cookie cutters. Back to setting a good example, let your children see that you like to munch on raw vegetables. Make your own trail mixes from dry whole-grain, low-sugar cereal and dried fruit. Prepare healthy snacks in advance before everyone is starving and ready to grab the first thing they see. Then store those snacks in small see-through packages that are handy to grab and go.

Dr. Karla P. Shelnett, a Registered Dietitian with University of Florida IFAS Extension, reminds us that healthy snacks are an important part of a child's diet because children have small stomachs and it is difficult for them to meet all their nutritional needs in three meals. Snacking can be part of a well-balanced diet if the foods selected for snacks are healthy and nutritious rather than high in fat and added sugar.

Make Mealtime Fun

The next time tacos are on the menu, gather everyone in the kitchen. Divide up the responsibilities for preparation. Put on some Mariachi music and encourage everyone to get moving. Dance, enjoy, and the laughter will come naturally. Turn the music volume down during the meal to encourage conversation and then plan your family's next theme night. Following the meal, turn up the music and dance the night away while everyone helps with the clean up.

Trying to get everyone together for a meal can be a challenge. However, it is a challenge worth accepting. Families benefit from sitting down with one another over food to discuss the events of the day, relax, and nourish their bodies. Our attitudes and traditions concerning food are based on family experiences. Make meals enjoyable and help your children become healthy eaters while creating cherished family memories.



Photo By: Heidi Copeland, Leon County

Any questions or comments on the *Lake Reflections Newsletter* provided by UF/IFAS Lake County Extension? Please contact Julie England, Family and Consumer Sciences Agent at (352) 343-4101 x 2721 or julieeng@ufl.edu.