UF UNIVERSITY of FLORIDA IFAS Extension

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LAKE COUNTY FLORIDA

Lake Reflections

Lake County Extension Family & Consumer Sciences Newsletter

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

Discovery Gardens are open 9 a.m. to 4 p.m. weekdays

Visit us on Facebook for weekly updates at UF/IFAS Lake County Extension

Improve Your Health & Wealth in 2012

The start of a new year is often a time for reflection on the past year and setting goals for the new one. Setting goals that aren't realistic or attainable just sets us up for disapointment and a feeling of failure.

Instead of making resolutions that will be forgotten by the end of the first month; this year consider making one or two small attainable goals. It might be moving toward a healthier weight, saving more money, paying off bills or something else. This edition of Lake Reflections provides ideas to help you have a healthier and wealthier 2012.

Resources to learn more:
UF/IFAS Lake County Extension website
http://lake.ifas.ufl.edu

UF/IFAS Extension website
www.solutionsforyourlife.com

National Extension website:
http://www.extension.org

Julie B. England

Julie B. England, Family and Consumer Sciences Agent II

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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 rcbass@ufl.edu

Programs at the Lake County Agriculture Center, 1951 Woodlea Road, Tavares

Small Steps Big Rewards Diabetes Prevention – 3 part series

January 19 & 26, February 2: 6:00 to 8:00 pm. (Register by January 17)

Or

March 6, 13 & 20: 10:00 a.m. to noon (Register by March 2)

Increase your knowledge on diabetes and take steps to prevent or delay the disease

$5.00 materials fee **Pre- Registration required**

Keeping the Pressure Down - 3 part series

January 25, February 1 & 8: 2 p.m. to 4 p.m.

Develop personal strategy to reduce blood pressure and risk for heart disease and stroke.

Program Materials Fee: $5.00 **Pre-Registration Required By January 23**

Build Your Bones - Osteoporosis Education - 3 part series

February 29, March 7 & 14: 10 a.m. to noon

Maintain or improve your bone health through nutrition and physical activity

Program Materials Fee: $5.00 **Pre-Registration Required By February 24**

Retirement Planning at Any Age – 2 part series

February 28 & March 6: 6:00 p.m. to 8:00 p.m.

Determine how much you will need for retirement; develop a plan to reach your goals, types of investments and more. **Free - Registration Required by February 24**

Annie's Project – Risk Management Education for Women in Agriculture

April 3, 10, 17 and 24, May 1 and 8: 5:30 p.m. to 8:30 p.m.

Six session risk management course designed especially for women in agriculture.

Sumter County Extension Office, 7620 State Road 471, Ste 2, Bushnell. Registration information coming soon.

Extension Programs at Cooper Memorial Library in Clermont

2525 Oakley Seaver Drive, Clermont

Free, No Registration Required. All Programs from 2 p.m. to 3:30 p.m.

Tuesday, January 10 – Quick, Healthy Meals for 1 or 2: Downsize your meals, without reducing nutrition and flavor. Ideas and recipes for easy, healthy meals you will enjoy.

Monday, February 6 – Organize Your Finances: Tips on what, where and how long to keep your records and important papers. Find out how to replace missing documents.

Thursday, March 1 – Closing Your Seasonal Home: Tips for closing your seasonal home or leaving for an extended period; includes prepare your home inside and out, prevent mold and mildew and storm preparation.

Wednesday, April 18 – De-Clutter Your Life: Get organized, remove clutter, make your home safer and find all that "stuff" you've been looking for.

Wednesday, May 2 – Women and Money: Sharpen your knowledge to make wise financial decisions.

Upcoming Webinars

Improve Money Management at Work or Home with Free On-line Webinars

All Webinars are from 12:30 - to 1:30 PM. Visit our website for archived webinars.

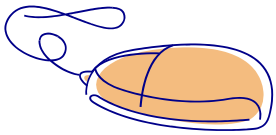
January 26 - Have a Healthy & Wealthy 2012 - Keep that New Year's Resolution! Learn behavior strategies and action steps that enable you to achieve health and financial goals. Registration: http://bit.ly/vbh3oU

February 22 - Set a Goal, Make a Plan, Save Automatically - Learn the three critical steps needed to turn a financial dream into a reality. Registration: http://bit.ly/Savemoney

February 23 - Building Your Mutual Fund Basket - Learn how to use mutual funds as a cost effective way to reach investment goals. Registration: http://bit.ly/rEadxz

March 22 - Four Steps to Building or Rebuilding Good Credit - Learn a four-step process to build or improve credit. Registration: http://bit.ly/rWkuhx

April 26 - **Shopping for Loans** - Learn how to evaluate loan terms in order to get the best deal possible when borrowing money. Registration: http://bit.ly/w1BjR7



Learn Something New! Try a Webinar

With increased access to computers and more easily accessible software programs, on-line learning through webinars is are great way to expand your knowledge from the comfort of your office or home. Many organizations now offer webinars on a wide variety of topics. Some are free to users and some organizations charge a fee for webinars. For people who are required to take continuing education for certification for their profession, webinars provide a convenient way to learn new information. Learning from your desktop provides a wide range of topics, saves time and the expense of traveling to training.

Last year, Julie England, the Lake County Family and Consumer Sciences agent collaborated with agents in Hillsborough and Okaloosa counties and the financial management specialist from University of Florida to provide free webinars on a variety of money management topics. The webinars were scheduled to allow working people the opportunity to participate during lunchtime. We had great response and will continue the webinars again in 2012, usually on the fourth Thursday of the month. In February, as part of America Saves Week, two webinars are scheduled. See above for the current schedule.

Participating in a webinar is easy! Simply pre-register for a webinar by clicking on the registration link and follow the instructions. If you forget to register in advance, you can clink on the link to go directly to the webinar in progress, **if** there are still spaces available. The webinar program is easy to use and most companies' firewalls and other computer security will allow access.

For organizations, webinars are useful for group learning for employees or clients. Set up computer access for group viewing or, if available, project on a wall. On-line money management education from UF/Lake County Extension can be a great benefit to individuals and organizations alike.

Small Steps to Health and Wealth™ Online Challenge Begins January 15

Adapted from Elaine Courtney, UF/IFAS Okaloosa County Extension

How are your New Year's Resolutions going? If you set a health or wealth goal, here is some extra help to reaching your goals for a healthy, wealthy 2012! UF/IFAS Lake County Extension Office is participating and promoting the 2012 Small Steps to Health & Wealth project.

Just in time to rescue failed New Year's resolutions to improve health and personal finances, the online *Small Steps to Health and Wealth*™ (SSHW) Challenge will begin January 15th. The SSHW Challenge is a **free** six-week program, open to anyone who enrolls online. The program runs from Sunday, January 15, through Saturday, February 25, 2012. Prizes will be given for participants who report the highest point totals.

To sign up for the SSHW Challenge, follow the "Challenges" link on the *Small Steps to Health and Wealth* ™ website at http://njaes.rutgers.edu/sshw. Set up a user name and password and download a simple one-page user's guide with instructions about how to proceed. Then get started by taking steps to improve your health, wealth or both!

The SSHW Challenge is based on performing ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one for a maximum of 700 points per week and 4,200 points for the entire challenge. "The Challenge is a great way to convert ambitious New Year's resolutions, like losing weight and saving money, into daily action steps," notes Dr. Barbara O'Neill, Extension Specialist in Financial Resource Management for Rutgers Cooperative Extension.

The challenge can be personalized to what you want to achieve. You may want to try to be a challenge winner or may just want to participate in some of the practices. It is up to you.

Daily practices include:

- Eat at least 4 cups of fruits and vegetables.
- Save a $1 bill (or more) and/or loose change in a can or jar.
- Exercise at least 30 minutes.
- Eat lunch prepared at home instead of at a deli or restaurant.
- Track money spent throughout the day.

By monitoring behavior and measuring progress, people are often inspired to do better and achieve positive results. Getting a group of friends or co-workers involved in the challenge can be fun and beneficial to all. Participants in a SSHW Challenge are "on their honor" to report their activities accurately. If they "cheat" on reporting their points, they are only cheating themselves by not following the recommended daily practices.

Winter 2012 SSHW Challenge participants will have an opportunity to replace one daily health activity and one daily personal finance activity with unique daily personal challenges of their own.

As participants enter their data, they will see their point totals for each day of the week and for each of the ten activities. They will also see a graph that compares their progress to the average scores of everyone participating in the Challenge. Daily motivational messages are provided. Paper tracking forms can be downloaded to keep track of daily activities until they are entered online.

So what are you waiting for? Sign up for SSHW Challenge" at the SSHW Web site at http://njaes.rutgers.edu/sshw/. Get started on improving your health and wealth in 2012.

Fad Diet or Fraud Diet? Get Wise Before You Get Scammed

Adapted from Leia Weston, University of Illinois Extension

Inject yourself with the pregnancy hormone hCG and you'll lose 30 pounds in 30 days! Go gluten-free to cure all your health woes! These are just a few of the many claims you might encounter when watching infomercials, paging through magazines or browsing the Internet.

But what's true and what's not? Who can you trust when it comes to your health? It can be extremely frustrating to try and make sense of it all, but don't give up. Rather, get informed. Learning how to differentiate between what's questionable and what's credible is one of the easiest ways to protect your health.

Start by considering the source. On the Internet, look for websites that end in .gov or .edu for the most objective, research-based information. Websites ending in .org may also be reliable, but be cautious if their information seems to be one-sided or backed only by testimonials. Look for authors with recognized credentials and degrees, but be aware that some scientific-sounding associations require nothing more than a fee to join. Do some research into the requirements for organization membership, and check with the Council on Higher Education Accreditation to ensure that their degree is the real deal.

University extension sites, including University of Florida Extension are great sources of information for research-based health and nutrition information. Visit UF Extension's main sites for information on healthy living: www.solutionsforyourlife.com and http://edis.ifas.ufl.edu/topics/families/nutrition.html

When it comes to nutrition, accurate information will come from a registered dietitian (RD). Anyone can call himself a nutritionist, but a RD completes an accredited program that includes courses in food science, biochemistry, physiology, psychology, and more. RDs must also go through an intensive internship program and pass a national certification exam. Finally, most RDs are required to maintain state licensure. Always look for licensed professionals, as they are subject to regulation to protect consumers. Your healthcare provider or hospital may be able to recommend someone or go to the American Dietetic Association's website, http://www.eatright.org/Public and click "Find a Registered Dietician."

Another major issue to consider is whether money is at stake. Are they trying to sell you something? Remember, a business is a business, which means they are trying to make a profit. To determine if a sales pitch is credible, search for language clues - do you see words like detoxify, balance, revitalize, support, or purify? These should sound an alarm bell, as it is nearly impossible to scientifically measure such outcomes. Unfortunately, many of the clinical studies that are used to substantiate such claims have been poorly designed and cannot truly demonstrate an effect. Be especially wary if you see or hear words like miraculous, effortless, or breakthrough. If these claims were really true, the health problem would cease to exist.

We all hope for easier, faster ways to solve our health problems, and that wishful thinking often leads us to forget common sense. Remember that if it sounds too good to be true, it probably is. Rather than waste your time and money on quick fixes; invest in a gym membership, load up the grocery cart with fruits and veggies, and listen to the properly trained professionals. The road to health may not be quick and easy, but stop taking detours, getting lost, and ending up back where you started. It's your health, and you're in the driver's seat.

Financial Fitness

Julie England, UF/IFAS Lake County Extension

Have you given any thoughts to improving your finances in the coming year? If not, take some time to think about what you want and/or need to accomplish to meet your financial needs and goals.

Haven't set any financial goals? Setting goals is a vital step in good money management. Planning without a goal in mind is like starting a trip without knowing where you are going. If you don't know where you are going, you will never reach your goal or won't know if you got there. Involving your spouse or partner in goal setting is important so that you are both working towards the same outcome.

Goals can be short-term or long term. Short-term goals are what you want to accomplish within the next month or year. Examples of short term goals may be pay off or pay down credit cards, improve credit score, prepare a will or save money for an emergency fund. Long term goals are plans for a future event such as saving for a down payment for a car, retirement or children's/grandchildren's education.

No matter what your time frame, goals should be specific, attainable and within a specified time. Just saying you will save enough money for retirement is a wish not a goal. An example of setting a goal to save for retirement is to first determine how much you need to save, how long it will take to save and how you will go about saving.

There are many on-line calculators to help with goal setting. A list of a number of types may be found at http://www.choosetosave.org/calculators . For an estimate of how much you need to save for retirement: http://www.choosetosave.org/ballpark.

When using these calculators remember that this is not an exact science, these are estimates. They are tools to help you make decisions and set goals. If you have delayed saving for retirement and other long-term goals, the key is to start now even if it is a small amount. One of the best ways to save is through payroll deductions. Money is directly deposited into savings or investment accounts. If you don't see the money in your checking account, the money is harder to spend. If your company has a 401k or 403b program, especially if they match a portion of your salary, this can be a great way to save for retirement.

Planning for the Inevitable

No one likes to think about his or her death or the death of a loved one. However, not thinking about death won't postpone it. If you think that you don't have enough money to need a will, think again. A will helps your survivors, especially if you have minor children. If you are married, consider what would happen to your property and your children if you both die at the same time. Who do you want to raise your children? If there isn't a will, the court will decide. Their decision may not be what you wanted.

University of Florida/IFAS Extension has a series of publications to help you learn more and get started with estate planning. Go to: http://edis.ifas.ufl.edu/topic_series_estate_planning

Spice up your life with fresh herbs and spices! Attend the cooking with herbs programs at local libraries as part of this year's Festival of Reading. For more details: http://www.mylakelibrary.org/festival_of_reading/default.aspx