

HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

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Classes Enable You to Take Control of Your Financial Situation

Compiled by Lisa Leslie, Hillsborough County Extension Agent

The New Year is a great time to evaluate your financial situation and develop a financial plan to achieve financial goals. There are many strategies that can be used to make savings and debt reduction an automatic habit. For many people getting started is the hardest part.

The Hillsborough County Cooperative Extension will be offering personal money management classes to enable people to take control of their finances. The classes will cover topics such as developing a financial plan, reducing debt, wise use of credit, building credit scores, and saving and investing to achieve financial goals. Many of the participants who attended previous classes have reported that they were able to reduce their debt and/or increase their savings using strategies discussed in the classes.

Dates and Topics

Thursday, Jan 24 – “Developing a Financial Plan,” topics:

- Finding Missing Money
- SMART Financial Goals

- Evaluating Financial Progress
- Spending/Savings Plans
- Strategies to Reduce Expenses & Debt
- Tools to Help Track Expenses

Tuesday, January 29- “Using Credit Wisely & Credit Scores”, topics:

- Evaluating Credit Offers
- Credit Reports
- Factors that Influence Credit Scores
- Identity Theft
- Evaluating Debt Levels
- Reducing Debt

Wednesday, February 7- Saving and Investing for Future Goals, topics:

- Achieving Financial Goals
- Time Value of Money
- Savings Options
- Retirement & Investment Options in the Workplace
- Investment & Retirement Options Outside the Workplace
- Wealth Builders and Destroyers

The classes will be held at the Hillsborough County Extension Office in Seffner, 5339 County Road 579. Pre-registration for each class and a \$5.00 seat deposit is required to reserve a spot.

All classes will be held from 6:00pm – 8:00pm. You can get a registration form at the Tampa Bay Saves website <http://tampabaysaves.ifas.ufl.edu> or by calling or emailing Traci at 813-744-5519 x 137 or buckt@hillsboroughcounty.org

For persons with disabilities requiring special accommodations, please contact Traci at least five working days prior to the program so proper consideration can be given to your request.

Pay Yourself First

Do you have trouble saving money? Many people do until they learn the secret of saving success. The secret is to “Pay Yourself First.”

A plan for saving money is an important part of any budget. Saving can help you meet emergencies as they occur and help you plan for future wants and needs, such as a vacation or perhaps a new home. Regular savers end up saving far more than occasional savers, even when they save only a small amount at a time. It is important to make saving a habit.

We are all different. We have different needs and goals and savings should reflect this difference. People often wonder how their savings compares with others and what is the right amount to save. Most experts suggest the average family have a goal to save between 2 and 10% of take home pay. Others suggest that a minimum savings of 3-

6 months income be established for an emergency fund. Whatever you decide, the important thing is to do it and the time to begin is now.

There are many ways to save. A popular way is to have your employer deduct a portion of your earnings each payday and deposit it directly into some form of a savings account. This saving method is least painful because you never have the money, therefore you don't miss it. Or, you may want to try putting your change into a jar or home bank each evening; when it is full, deposit the money in a savings account. Other ideas include paying off a debt and continuing to make the payment but to your savings account.

Perhaps the best method of all is that of “Paying Yourself First.” This means examining your budget, determining how much can be saved and setting that amount aside before any bills are paid.

How fast will your savings add up? It will depend on several factors: how much you can save, how long it is kept in savings and at what interest rate. It is amazing, how fast a little adds up. The key to saving success is consistency. Always save some amount and save it regularly. Don't fall into the trap of not saving!

*Source:
Dr. Josephine Turner, CFP
University of Florida Cooperative Extension Service*



The Heart Truth

Jessica Brennan, EFNEP Extension Agent

Wear the color red on February 1, 2008 and help kick off *The Heart Truth* campaign and National Heart Month. National Wear Red Day is designed to increase awareness about heart disease in women.



A common misconception is that heart disease is mostly a “man’s disease.” However, heart disease is the number one killer of women in the United States. In fact, 38% of women will die within one year of a heart attack compared to 25% of men. It is also important to understand that even if you catch it early enough, heart disease is something you will have for the rest of your life. In fact, it is also the number one cause of disability in women, as well.

One reason it is so important to address heart disease, specifically in women, is that there are some different risk factors for women than for men.

A critical time for women to be aware of their heart’s condition is after they go through menopause, usually around age 55. At this time, women’s production of estrogen drops increasing risk for heart disease. Previously, it was thought that hormone replacement therapy could protect against heart disease. However, studies have shown that the risks of this treatment, such as increasing stroke and blood clots, outweigh the benefits to the heart.

Being physically inactive is increasingly serious for women. A lack of weight bearing activity, like weight training and walking, decrease bone density. This can lead to osteoporosis, which in turn makes a person more likely to break bones. Once bones are broken, a person has a harder time exercising, continuing the cycle of bone becoming more brittle and excess weight gain.

The inability to burn calories and gaining weight is one of the major risk factors for heart disease. Additionally, there are signs and symptoms that are different in women and men that many are not aware of. First of all, low levels of healthy fats (HDLs) are a better predictor of heart disease in women than in men after age 65. High triglyceride levels and having type 2 diabetes also are more likely to lead doctors to discovering heart problems in women than men. Women should have regular health screenings, be aware of these levels and draw their doctor’s attention to them for proper treatment, further heart screenings and prevention of future complications.

Finally, heart disease is often diagnosed later in women than in men. Cholesterol deposits itself evenly in the arteries of women, where as men’s clumps together, therefore some screenings come back normal, when they are not. In addition, some of the “typical” signs of heart attacks, such as chest pain and certain EKG readings, can be absent or reduced in women. Therefore, doctors are slower to catch them and administer proper treatment. Other heart attack pain that occurs more often in women is shortness of breath, nausea and back or jaw pain. Finally, women wait an average of 22 minutes longer to go to the



emergency room when they are having a heart attack. These differences combined can lead to more severe problems for women.

Men, these are your wives, mothers, aunts, sisters and daughters that we are talking about. Studies show that support from family members significantly increases the chances that a person will adopt healthy habits, maintain these practices, seek help during illness as well as reduce health problems. If your loved one is not aware of these differences or is ignoring potential problems, please get them this information and urge them to see a doctor as soon as possible. Spread *The Heart Truth* message by wearing red on February 1.

Flavor Up the New Year

Mary A. Keith, PhD, LD, Foods, Nutrition and Health Agent

What's your traditional New Year food? Black eyed peas? Sauerkraut and pork? Whatever it is, make a resolution to add more flavonoids to your diet this year. What? And why?

Flavonoids in Health



In the plants that produce them, flavonoids are a large group of compounds that produce the beautiful variety of blue, purple, red and orange colors in foods. These colors attract beneficial insects to pollinate flowers. Flavonoids also repel insects, fungi and bacteria that could damage the plant. For people, they are some of the things being called 'phytonutrients', or healthful ingredients from plants. There are over 5000 different compounds known, and probably more that we haven't yet identified.

Flavonoids in Foods

A lot of them are antioxidants, some help fight inflammation. Some reduce swelling, others increase the flow of blood. Many fight various cancers, including breast, mouth, stomach and prostate. One makes prostate cancer cells die, others prevent blood vessels from growing into new cancer tumors.



Studies have found that some reduce the risk of cancer of the pancreas or in the colon. Others slow the rate of a cancer recurring. People who eat a lot of flavonoid-containing foods have a much lower rate of kidney cancer.

So, where do we get these great things? In our fruits and vegetables, herbs and spices. Many of the most brightly colored ones are the most active. Here's a very short list of what some of the more common ones do.

- ▶ Capsaicin in chili peppers kills prostate cancer cells, in the lab at least.
- ▶ Catechins in grapes and tea are antioxidants and protect DNA from damage.
- ▶ Coumarin in strawberries, cherries and cinnamon reduces swelling.
- ▶ Curcumin in curry powder protects us from mouth and stomach cancer.
- ▶ Limonoids from citrus fruit slows the growth of breast cancer cells.
- ▶ Epicatechin in grapes, tea and chocolate is an antioxidant and improves blood flow.
- ▶ Delphinidin in blueberries and black grapes slows blood vessel growth to cancers.
- ▶ Quercetin in celery and apples is an antioxidant and slows inflammation.



Most of these are not destroyed in cooking, although some might be dissolved out of the food into the cooking water.

That's a good reason to use little water when you cook, or to use the water in the food.

Many other fruits and vegetables are also known to contain flavonoids, including spinach, pears, nuts, eggplant, cranberries, soybeans, berries and dark leafy greens. Whether we can identify exactly what ingredient it is in each one or not, the evidence is overwhelming. Eating a wide variety of fruits and vegetables helps protect us from many illnesses. Put rainbows on your plate for many healthy years to come!



Language Development and Media Viewing in Children under Two Years Old

Diana Converse, Family Life Educator

A review of contemporary research on the associations between media viewing and language development in children under the age of two was recently conducted by Dr. Suzanna Smith, Associate Professor of Family Life at the University of Florida. Studies have shown that shows such as *Blue's Clues*, *Barney* and *Sesame Street* do have educational value for children ages 2½ to 5 years.

However, TV and DVD/video programming is aimed at *younger* children, even though heavy TV viewing in children under the age of three has been associated with attention problems and impaired reading and math skills. In fact, the American Academy of Pediatrics has recommended no screening time for children under the age of two.



A recent survey of more than 1000 parents of children ages 2 months to 24 months showed, on average, that infants age 8 to 16 months were watching educational TV shows about 30 minutes a day, 15 minutes viewing baby DVDs/ videos and about another 30 minutes on non-educational or grown up TV. For infants this age, every hour per day viewing baby DVDs/videos significantly lowered their Communicative Development Inventory (CDI) scores by nearly 17 points. This is a significant effect.

It should be noted that reading once a day was associated with significant increases in the CDI score by about 7 points for babies and 12 points for toddlers, while telling stories was associated with higher language scores in the older children.

There may be several possible reasons for this connection between baby DVDs/videos and language development. First, parents whose children are having difficulty with language may use these media

to help their children, believing that videos can help their young children with language development. Second, parents who are distracted or pressed for time may rely on DVDs/videos to keep their children occupied and can't accurately report their child's language development. A third possibility is that "heavy viewing of baby DVDs/videos" has a negative impact on early language development.

Videos possibly take away time from interacting with adults, especially adults talking to infants. Baby videos may contain limited language and images that do not promote vocabulary learning and may actually impede it.

Rick Gilmore, a Penn State associate professor of psychology, studies infant brain and behavioral development and believes that the "smart toys" (including flash card, video, DVDs and CDs) fad is based more on wishful thinking than on data. "There is little strong evidence that particular baby toys or activities can really enhance intelligence."

Parents and caregivers are vital to infant and toddler language development and cognitive development. Interaction with adults is also essential for a young child's healthy social and emotional development.

More research is needed to evaluate the risks and benefits of baby DVDs/videos and explain why they were associated with lower language scores. In keeping with experts'

recommendations, parents could forego baby DVDs/videos - at the very least for children younger than 16 months in favor of more parent-child interaction.



Media Guidelines for Parents can be found at The American Academy of Pediatrics website: <http://www.aap.org/>.

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