

**HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER**

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### **Build Wealth Not Debt**

By Lisa Leslie, Hillsborough County Extension Agent



“Build wealth, not debt!” is the slogan of a new community initiative called Tampa Bay Saves. Hillsborough and Pinellas County

Cooperative Extension are coordinating this new program with the goal of motivating people to increase their financial stability.

Tampa Bay Saves is a part of the America Saves program. America Saves is a nationally recognized program that encourages individuals to save money, reduce debt and build wealth. Started in 2001 with one city, Cleveland, Ohio, America Saves now has 53 local, state and national programs.

Currently, more than 61,000 people have enrolled as Savers. Enrolling only requires that a person make a pledge to save or reduce debt by at least \$10 per month.

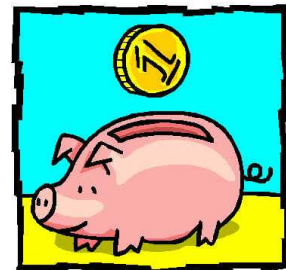
Savers top savings goals in 2006 were:

- Emergency Fund
- Savings & Investment
- Homeownership
- Retirement Savings

Tampa Bay Saves is the latest addition to the

“Saves” family. Launched this January by a coalition of local agencies, Tampa Bay Saves is working to help residents in Hillsborough and Pinellas Counties make a commitment to build wealth and reduce debt. The Tampa Bay Saves coalition hopes to show residents of all income levels that they can build wealth and assist them in doing so by providing unbiased financial education and resources.

It is true that those with modest incomes can not usually save as much as the affluent, but almost everyone has the ability to build wealth over time. Research shows that there are “savers” and “spenders” in all income classes. Through contributions to a workplace retirement program, home purchase, and other savings, during their working years most people can accumulate six-figure assets.



For more information about enrolling as a Saver contact Lisa Leslie at (813) 744-5519 x143 or visit our website, <http://tampabaysaves.ufl.edu>.

## Older Workers Give Employers an Advantage

By Joe Pergola, Regional Family Life Extension Faculty

According to Carole Green, Secretary Florida Department of *Elder Affairs* as the nation's baby boomers have begun turning 60 this year, we are more likely to see snowbirds taking up snow-boarding or trading in rocking chairs for rock climbing and rock concerts. Already, many older adults are challenging the myth that growing older means the end of productivity.

The truth is that most older adults tend to remain actively involved in their communities



through volunteerism and employment. Furthermore, boomers will even more likely to look for ways to have meaningful engagement in a secondary career, while also having the flexibility in the workplace that they were unable to have during their primary careers.

The workforce of the near future will include young retirees who want second careers, people who want to work beyond age 65, and people seeking an income, but not necessarily a full time job. By 2008, 40 percent of the labor force will be age 45 or older, and workers age 55 are expected to increase for more than 20 percent of the labor force by 2014.

With the aging of baby boomers and the re-vamping of the workforce, we are going to see a significant pool of expertise leave the workforce, almost half of our current nursing staff is expected to leave over the next seven years, and one in eight government workers is between the ages of 55 and 64. For the first time in history, the number of younger workers entering the labor market will not replace those who are leaving.

At the same time, the general population is aging right along with the labor force, meaning that the buying power is shifting to older consumers - especially the older women

because of the longevity advantage over men. This trend means that employers with older workers will be better positioned to reach older consumers.

Older workers are an advantage to employers for other reasons, too. Human resource managers characterize older workers as an asset because they are more loyal and dedicated to the company, so there are lower employee turnover rates. Older workers are also committed to doing quality work and they can be counted on in a crisis and have experience in a wide variety of situations. They also generally get along well with co-workers and have solid reading, writing and math skills.

With these qualities being the trend among older workers, businesses benefit from

evaluating how well they can attract and retain older workers.

Some of the practices include making sure that recruiting strategies are not unfairly biased against older workers, developing innovative ways to



allow flexible scheduling and promoting opportunities for older employees to update their skills. By adopting a few strategies to attract older worker, employers can tap into their wealth of loyalty, experience and maturity and also help make their communities a better place for people of all ages.

*For more information about the department's Senior Community Service Employment Program, please call (850) 414-2000 or visit <http://elder-affairs.state.fl.us> and click on "Senior Employment."*

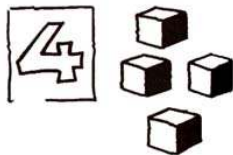
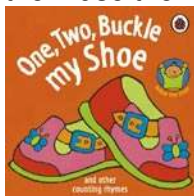
*Source: Carol Green, Secretary Florida Department of Elder Affairs, November/December 2006, Elder Update, pg. 4*

# Mathematical Thinking

Diana Converse, Family Life Educator

Playing hopscotch, making cookies, setting the table, matching socks, or phoning grandma: each of these activities uses a kind of mathematical thinking. Children all over the world are taught to think in mathematical ways. Some children go to formal school to learn complex math skills, while other children learn from their parents as they help with everyday tasks.

We all begin learning math skills as very young children. Scientists who study infants have found that even newborns have some understanding of differences in amounts. Once young children begin to talk, they begin to put words to the math concepts around them – words like “more,” “big” and “small.” Hard-wired from birth to learn, they match words to their meanings just by hearing the adults around them use the words everyday.



## Early Arithmetic

Between two and three years old, children begin to use number words or names, such as “three.” But they usually learn to say the words before they actually learn what the words mean. Children will also repeat a string of number names as though they were counting, when really they are learning their order but not year understanding what counting is all about.

Usually around three or four years old most children begin to show an understanding of counting. About this same time, children show that they know the stable order principle – the rule that numbers names are always in the some order. If you’re going to count, you always start with “one” and “two” always comes next. Children consistently show that they know the third “how-to” principle of counting, that is the last number words used when counting a group of objects is also the amount of objects in that group.

Children also begin learning two very important symbol systems; the alphabet and written

numerals. Understanding the written numeral system becomes especially important for learning arithmetic. By the age of four, children already know that when we say the spoken word “five,” it means a specific amount and only that amount. Now, as the see the written symbol “5” paired with the spoken word “five,” they understand that both ways represent “five-ness.”

## The Process of Learning

Learning new things follows the same route from simple to complex. When we are learning something that is really a combination of several skills, we have to learn and practice each part separately before we can put them all together successfully. That’s why it’s important to give children opportunities to “play” with counting and numbers throughout the day. When they are faced with an opportunity to solve an everyday math problem, like playing a board game, the “parts” will already be familiar to them and they can accomplish the take more easily.

## Nurturing Beginning Math Skills

Math concepts can be found everywhere in a young child’s day – you just have to notice. When you do spot a math concept in action, take advantage of the “teachable moment.”

- Count the cups together while setting the table. Count the number of pedals on a flower
- Talk out loud while making a recipe. Identify numbers on a recipe. Count out amounts like eggs or cups of flour. Count the number of times to stir or shake. Identify numbers on the time or clock. Match the number of serving to the number of people.
- Include songs and finger plays during the day.
- Stock your child’s pretend play corner with math-related props, such as a clock or timer, ruler, yardstick or measuring tape, play money, old telephone, calculator, measuring cups.
- Point out address numbers on houses or buildings.

Source: Kathy L. Reschke, Extension Specialist in Early Development and Care, Ohio State University.

## Water Bottles - Reuse or Recycle?

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



So, which do *you* do? Do you refill that bottle and carry it again the next day, or do you drop it in the recycle bin and buy a new one? Or did you stop refilling after the recent stories in the news and start buying

fresh every time? Or are you still wondering?

The news stories reported that water stored in plastic bottles began to collect chemicals from the plastic and soon became toxic. If the bottles were left in a hot car they became toxic much sooner, or so the internet stories said. There was a report that almost half the bottles carried by school children were dangerous!

People began looking for the recycle codes on that bottoms of the bottles. Supposedly certain numbers were safe to use and others were not. Or certain numbers could be used only once and others could be reused.

### Some Are Dangerous - But It's Not Their Fault!

What to believe? It is true that reusing some water bottles could be toxic. And leaving bottles in a hot car could make them more risky. However, whether they are dangerous or not is not the fault of the plastic bottle.

**The real danger of reusing plastic water bottles is the same as reusing a dirty spoon.** Every time we put a bottle to our lips, we leave behind some saliva and probably some bacteria. Leave enough saliva and enough bacteria behind and pretty soon you have a risky bottle.

Leave the bottle sit in a warm place and the bacteria could get nice and cozy

and start multiplying to dangerous numbers.

The stories about the bottles in school children's backpacks were reporting on the number that had dangerous levels of bacteria, not on the number in the recycle logo. Children who drank from the same bottle day after day were recycling their bacteria too.

Stories about chemicals getting into the water came from a student project that got to the media before any professors or



experts had a chance to review the way the work was done. Unfortunately, the analysis was done in a way that plastic chemicals from other

tubes, bottles, dishes or utensils in the lab could have contaminated the results. Analyses done in 'clean' labs have not found any contamination that would harm us.

All plastics used for food or water containers have been repeatedly tested and found to be safe if used as intended. That means don't reuse a cup meant for only one use.

### Keep Your Bottles Clean!

Whether you are buying bottled water or using a sports bottle to carry water, keeping it clean is a top priority.

To keep your water bottle safe, wash it with hot soapy water at the end of every day. Rinse it well and let it dry. Then go ahead and use it again for a week or two. You might want to have several bottles, so each one can be thoroughly washed and dried between uses.



## Do You Think About Your Drink?

Jessica Brennan, Expanded Food & Nutrition Education Program Agent

When you plan your meals or think about your diet, do you include the beverages you drink each day? If not, you could be ignoring more than one quarter of the calories you consume in one day.

A recent study examining survey data taken from 1999 to 2002 shows that the average American consumed 22% of their daily calories from their beverages alone. What's more, they also got a quarter of their carbohydrates, sugars, vitamins and minerals from these drinks, as well.

Although there is good news in the fact that we are getting daily vitamins and minerals, for people who are on restricted diets due to high blood pressure, diabetes or simply wanting to maintain a healthy lifestyle, the calories and sugars are nutrients that must be accounted for in order to safely abide by the diets and accomplish our goals.

*So, what are Americans drinking?*

Water is winning the race. Ninety percent of people in the U.S. drink water each day with the average consumption of almost five eight ounce glasses. This is short of the recommended eight glasses per day, but we are moving in the right direction.

Soft drinks are coming in second with about half of the American population drinking soft drinks on a daily basis. When you combine soft drinks with other sugar added beverages including fruit drinks and presweetened tea, half of the sugars in the average person's diet are derived from these beverages. If you are not accounting for this sugar in your diet, then you are going to go way over your limit.



On the bright side, almost the same amount of people drink milk, as presweetened drinks.

Among females ranging from preteen to adult age, those who reported drinking more milk and less sweetened drinks also report a lower body mass than individuals who drink less milk and more sweetened beverages.

Unfortunately, when people do drink milk, they only drink half the amount that they drink of soft drinks. So, while the soda drinker is having a whole glass of soda, the milk drinker is only having half a glass of milk. Also, the individuals drinking the soda are probably not the same ones drinking the milk. These are often the ones most in need of the calcium that milk provides, since the high levels of caffeine and phosphorus in soda may play a role in weakening bones.



Finally, fruit & vegetable juices are bringing up the rear. One quarter of Americans are drinking 100% fruit and/or vegetable juice each day. The good news is that this is a great alternative for people who are not getting enough nutrients each day. One hundred percent juices are the number one beverage source for folate and the number two beverage source for potassium. Additionally, those who consume these juices are getting a fourth of their dietary vitamin C recommendation.

*So, what are the take home messages?*

One: Drink more water, milk and 100% juices.  
Two: If you are going to drink presweetened drinks, make sure you account for the sugar and calories in your diet. That means eat less or exercise more.

*Source: "What America Drinks: How Beverages Relate to Nutrient Intakes and Body Weight." Retrieved January 29, 2007 from Think About Your Drink. Website: [http://thinkaboutyourdrink.com/drinks\\_report.php](http://thinkaboutyourdrink.com/drinks_report.php)*

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