

HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER

5339 County Road 579, Seffner, Florida 33584-3334

Phone: (813)744-5519 FAX: (813)744-5776

Visit Our Website At: <http://hillsboroughfcs.ifas.ufl.edu/>

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Food for Hurricane Season

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



As you gather your 3 day food supply for your emergency preparedness

box, here are some other things to consider besides the flavors.

1. Get cans of a size you can eat at one meal. If the power is off you won't be able to keep leftovers safely for more than 4 hours.
2. Foods in metal cans will be more resistant to winds and rain than plastic or paper containers. Cans won't break as easily as glass if you have to evacuate.
3. Foods in foil pouches can be punctured but are better than light-weight plastic.
4. Use large metal cans, what popcorn comes in at Christmas, to store paper, plastic and foil pouch containers, to protect them from wind, rain and puncture.
5. Unless you make sure that every can is a pop-top, be sure to pack a manual can opener in the box too. Scissors or a sharp knife to open plastic and foil containers is a good idea.
6. Pack instant drink mixes to flavor stale or treated water. There are juices, fruit flavored drinks, powdered milk and instant coffee and tea to choose from.
7. Avoid a lot of salty foods. They'll make you thirsty when water might be in short supply.
8. Store a bottle of 6% unscented chlorine bleach to disinfect water, cans and cooking utensils. Use 2 drops in a quart of clear water and let it stand for 30 minutes. If you can't smell the chlorine, add more and let it stand again.
9. Let's hope we don't need to use any of this again this year!!

How Babies Learn and Develop Language

Diana Converse, Family Life Educator

Research conducted by Dr. Marianella Casasola for the Department of Human Development at Cornell University has found that infants are learning *about* their language well before they *speak* their language.



Infants learn language according to a highly organized set of rules containing five systems; phonology (the sound system of language), morphology (refers to the units of meaning in a language), syntax (the way words are ordered and combined into appropriate phrases and sentences), semantics (how the meaning of language is created by the use of words and sentences) and pragmatics (a set of rules for language use in different contexts).

Despite the number of different languages in the world, infants learn language in a universal, relatively predictable pattern. Milestones in infant language development include communicating at birth by crying, cooing at 1-2 months, babbling at 6 months, use of gestures and word comprehension at 8-12 months, speaking first words at 13 months, a rapid growth in vocabulary by 18 months, and significant increased word understanding and speaking of two-word utterances between 18-24 months.

Parents and caregivers are the most significant adults that babies interact with and communicate their needs to. The ways in which adults respond to and engage babies will aid language development during these very important early years.



Tips for Parents

- Attach words to objects. Labeling helps babies learn. Sometimes it is easier to engage your child if you label what is already the focus of their interest rather than trying to redirect their attention. Use words to describe your actions: “Mommy is putting the milk in the refrigerator.”
- Use words to describe your child’s actions: “You are putting the blue car next to the red car.”
- Explore books with your baby (board books are ideal for infants and toddlers) and use action words to describe the story.
- Read to your child. Reading not only promotes language development, but also creates special time with you and your child.
- Talk to your baby often. Research demonstrates that frequent communication with infants and toddlers is directly related to the amount of words babies learn.
- Act out songs (for example, “If you’re happy and you know it, clap your hands”). Babies will learn to share in the song’s movement with you.
- Play word games such as “pat-a-cake.” Doing so will facilitate infants’ ability to hear and learn language in a playful context.
- Understand that many factors affect language development – for example, simultaneous exposure to more than one language and a focus on physical activities, such as walking, may *briefly* divert your baby’s attention from learning to speak.
- Have fun with your child. Your child does not need to use flash cards to learn. Children learn by engaging with others and with their surroundings. Simply spending a little time playing with babies will help promote their development.



Is Your Debit Card Taking You Down Financially?

By: Celia B. Hill, UF IFAS/Lee County Extension

Edited by: Lisa Leslie, Hillsborough County Extension

I have loved my debit card for many years. Having it allows me to shop and travel without carrying much cash. But the joys of swiping a debit card can have repercussions if you are not informed and ready to take control of your bank account.



First, the debit card using individual must always enter the expenditure and any fees charged into their paper or

electronic check register to keep current on the available funds. Do not rely solely on your bank statement to provide this information. It is important that you track purchases and fees. The convenience of debit cards comes with the responsibility of staying aware of your accurate bank balance.

Secondly, if using a debit card when the account has insufficient funds you will be charged a fee. When an account goes into a negative balance the bank may cover the overdraft, but can charge a fee when the next deposit is made. This service is called "courtesy overdraft protection." Fees average \$34 per overdraft and can quickly increase an account holder's level of debt if this happens repeatedly. The bank may allow you to make several transactions when you have insufficient funds, but they can charge you a penalty for *each*. Find out bank policy.

There are some other options when it comes to overdraft protection and they come with different costs. These options

include linking to a savings account or linking to overdraft lines of credit.

Overdraft lines of credit can get expensive because of interest charges and fees and can end up increasing your overall debt levels. So try to avoid using these plans as short-term loans. One way to avoid getting into a continuous debt cycle is to make sure the balance of the line of credit does not show up as a part of your bank account balance.

Linking your checking account to a savings account may be less expensive but fees may also be charged. Paying fees means less money for other things, so I try to avoid fees whenever possible.

Fees for using ATM's can also add up quickly. Find out which ATM's you can access without a fee.

No Fee Debit Card Use!

- Track your balance.
- Avoid costly courtesy overdraft protection charges.
- Linking to savings account can be less expensive than an overdraft line of credit or courtesy overdraft. Keep in mind, fees for this service can add up!
- Find out about all banks fees. Remember, fees can increase.
- Use only ATM's where you will not be charged a fee. Plan ahead!

Sources:

-Federal Reserve, "Protecting Yourself from Overdraft and Bounced- Check Fees."

-Congressional Testimony of Eric Halperin, Center for Responsible Lending.

Hillsborough County Extension Service
University of Florida
5339 County Road 579
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Diana Converse

DIANA CONVERSE, EAIV, MS
FCS Program Leader
Family Life Education

Mary A. Keith

MARY A. KEITH, EAll, PhD, LD
Food, Nutrition & Health

Lisa Leslie

LISA LESLIE, EAll, M.Ed
Home Environment

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