



UNIVERSITY OF
FLORIDA

E X T E N S I O N

Institute of Food and Agricultural Sciences

HILLSBOROUGH COUNTY *FAMILY AND CONSUMER SCIENCES NEWSLETTER*

5339 South County Road 579, Seffner, Florida 33584-3334

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

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

February 2006

For Better Team Players...

- √ Involve children in family discussions or decision, as appropriate for their age and maturity level
- √ Give kids important jobs to do within the family
- √ Teach them to get along with others
- √ Emphasize the learning that takes place in groups, whether on school projects or on team activities such as sports, music, theater or volunteer programs
- √ Practice mature conflict resolution



For Higher Expectations...

- √ Require children to do age-appropriate chores around the house
- √ Model responsible behavior
- √ Make certain that schools maintain high expectations for academic performance
- √ Ask for a clear articulation of skills and knowledge

may find some new and wonderful things.

- √ Check to see that schools are focusing on essential skills
- √ Discuss new technologies and how they change our lives
- √ Work with schools to see that creative, mathematical, scientific and people skills are taught
- √ Discuss ways to improve products, processes and services with your children
- √ Encourage children to brainstorm solutions to technical and human problems

Developing High-touch, High-tech Skills...

- √ Introduce children to all aspects of a technical field, including business, artistic, social and customer service perspectives

Source: "Giving Children Hope and Skills for the 21st Century, a parent's handbook on the future world of work" By Susan M. Quattrociocchi and Barbara Peterson

Fooling Around

When a child fools around with something – soap, sand, water, sticks, paper, even food – she becomes:

A **scientist**, learning and exploring new things

An **artist**, creating new patterns and design

An **inventor**, finding new uses for something and making changes so the items do new things.

Fooling around is serious business for children. It's how children discover. They use five senses; touch, taste, hearing, smell, and sight.

Encourage your children to discover. Act pleased and interested when a child discovers some little thing.

Join your children in discovery. You may discover things you have taken for granted. You

Pleased and interested when a child discovers Some little thing.

Join your children in discovery. You may discover things you have taken for granted. You may find some new and wonderful things.

Touch things with your children. Hold a leaf and feel its texture, feel it bend, smell it, see its color.

Put small things in a bag and have your children take turns reaching into the bag with their eyes closed. Ask them to describe what they feel, its shape and size, and then guess what it is.

Source: Cornell Cooperative Extension Service

Time for Some Sunshine in a Bottle?

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

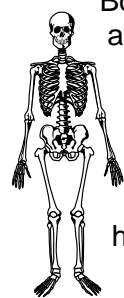
These winter months can have an effect on our health. Even here in sunny Florida there are many people who stay inside more during the winter. Cloudy days are more common, the temperatures are lower, and the sun is lower in the sky. Whether or not that affects your mood, it can definitely affect how much Vitamin D your body can make. Our skin must be exposed to sunlight to make vitamin D. Otherwise we need to get it from food or pills.



Added to less sun is the rising percentage of our population that has more than 60 years of experience under their belts. These bodies are less effective at making vitamin D. Darker skins, whether from genetics or tanning, are also less efficient at making it. The result is that many of us are not getting as much vitamin D as is good for us.

The Jobs of Vitamin D

What's it good for? The job we know the most about is **strengthening our bones**.



Bones are always giving calcium away. Without enough vitamin D we can't put calcium back in. As bones lose calcium they become weaker, and break more easily.

We used to think that only women had to worry about these weak bones, or osteoporosis. Now we know that men suffer from it too.

Anybody who's strong enough to live to be a "senior citizen" is at risk, and the older we get, the higher our risk becomes.

Besides bone strength however, we're learning that vitamin D has lots of other jobs to do. Probably the latest one to be recognized is **protecting our gums and**

teeth. Researchers at Tufts University studied almost 7000 people. Those with the most vitamin D in their blood were also the ones with the healthiest gums and the least amount of gingivitis or gum disease. This doesn't prove a connection, but it won't hurt to keep your D up.

Another role of vitamin D is to help suppress or **prevent inflammation**. This might be part of how it helps gum disease. It's probably why it seems connected to prevention of some cancers. And since artery disease and atherosclerosis are related to inflammation in the arteries, this is probably why plenty of vitamin D in the diet seems to help keep arteries healthy.

How Much We Need

The recommended intake level for older adults is **400 to 600 IU**

(International Units) a day. That's the amount to try to get from your diet. Getting out in the sun for at least 15 minutes a day will let your body produce more. The sun needs to hit your face and arms, with no sleeves or sun block.



A recent report in the Journal of the American Medical Association however suggests that if people over age 60 increase their vitamin D intake to 700 or 800 IU a day they can cut their risk of broken hips, legs or wrists by about 25%.

If you want to increase your vitamin D, you can drink more milk or take a supplement. **Do not take several multi-vitamins**. Take one multi and one plain vitamin D supplement that has 400 IU. You won't get too much of the others that way, and it's a lot less expensive.

Chocolate: The “Feel Good” Food

By Loveda C. Perry, Extension Agent
Expanded Food & Nutrition Education Program

Chocolate is an often misunderstood food. It has been blamed for causing acne and tooth decay to being a fattening food. On the other hand, chocolate is praised for being everything from an antidepressant to an aphrodisiac. No matter what its reputation, good or bad, no other candy or dessert can satisfy a sweet tooth like chocolate.

Chocolate lovers' world wide can thank the jungles of the Amazon for this treat. The chocolate beans come from the cacao tree which is native to Central and South America. Today the cacao tree is cultivated in many other countries around the equator.

There is evidence from the writing in pottery by the Mayans that as early as 500 AD chocolate was treasured.



The Cacao God of the Classic Maya, engraved on a bowl.

The cocoa bean for many years was used as currency in South America and considered treasure by many European explorers. Early use of the bean was ground up in a paste and used in a beverage. It was believed to be an aphrodisiac and have healing powers. The paste was not sweetened with sugar until it was brought to Europe, so instead of being sweet it was bitter.

It is no wonder, given its long history, that chocolate lovers are so passionate about it. Of course, we all know that eating too much of any food can result in unwanted weight gain, but causing acne or tooth decay-no way!



There is ongoing research on the possible health benefits of chocolate.

Phenolics, an antioxidant also found in red wine, are being studied for its protective agents, i.e. against heart disease.

Chocolate is referred to as a “feel good food”. That is because many people experience a good feeling after indulging. This “lift” may be contributed to by the combination of the chemicals caffeine and **theobromine**, a weak stimulant. Also, being looked at is **phenylethylamine**, a stronger stimulant that may help us to stay alert. Stimulants increase the activity of neurotransmitters (brain chemicals) in parts of the brain that control our ability to pay attention and stay alert.

While stimulants may contribute to the “lift” we feel after eating chocolate, a neurotransmitter called **anandamide**, naturally produced in the brain, have been found in chocolate. Anandamide along with other compounds may be associated with that good feeling. There is ongoing research on chocolate and the effects of these stimulants and chemicals. Currently the evidence is not conclusive as to exactly how chocolate makes you “feel good”, we just know it does.



So go ahead and give your “Valentine” a box of the precious treasure. A little bit won't make them fat and may even make your sweetheart a little more amorous on that special day.

Four Steps to Better Credit

By Lisa Leslie, Hillsborough County Extension Agent

Good credit effects more than just the rate you pay to borrow money. Your credit record can also affect how much money you pay for car or homeowners insurance, where you can rent an apartment or open a bank account, and it could also affect your ability to be hired for some types of jobs. This article will discuss the realistic steps you can take to improve your credit record. Some of the steps will take time, but they will save you money.

First of all, stay away from credit offers that sound too good to be true. If your credit record is poor or if you have many debts, it is not a good time to be borrowing money. People with poor credit or high loan balances are probably going to pay a high price to borrow money.

Also, beware of people who offer quick credit repair methods. These companies are commonly called credit clinics. The services they offer are things you can do for yourself at little or no cost. Beware of any organization that offers to create a new identity and credit file for you. The Federal Trade Commission and state attorneys general are taking legal action against those who pursue these fraudulent practices.



Four Steps for Improving Your Credit Record:

Step 1) Order your credit reports. Equifax, Experian, and TransUnion are the three nationwide credit reporting

companies. The Fair Credit Reporting Act requires that each of these companies provide you with a free copy of your credit report, at your request, once every 12 months.

Ordering Your Free Report

You can order your free report by going to annualcreditreport.com or by calling 1-877-322-8228.

Step 2) Check your reports for accuracy.

If you find inaccurate information on your credit report, contact the credit reporting company. You will need to send them a written request to remove the incorrect information, include copies of any documents that can prove your case. Send the items certified mail so you will have a record. The company has 45 days to investigate. In some cases, it is also helpful to directly contact the creditor or lender that is listed on the report.



When the investigation is complete, the consumer reporting company must give you the results in writing and a free copy of your report if the dispute results in a change. If you ask, the consumer reporting company must send notices of any corrections to anyone who received your report in the past six months. You can have a corrected copy of your report sent to anyone who received a copy during the past two years for employment purposes.

Step 3) Develop a budget that includes a plan to pay off debts.

Figure out how much money you need to cover living expenses and how much

you have left to pay debts. Make paying bills a priority and dedicate as much money as you can for this purpose. Pay off delinquent debts first and then work on paying debts with high interest rates. If you have credit cards where you are carrying a balance that is 50% or more of your credit limit, this can hurt your credit score. Work on paying these balances down to less than 50% and eventually a zero balance.

Step 4) Demonstrate that you are not a credit risk and that you can use credit wisely.



Open a savings account and deposit money regularly. While this will not improve your credit record, it will help you establish some financial stability. It will also be a good first step in developing a relationship with a reputable financial institution, such as a bank or credit union. Put regular amounts in a savings account and let it grow. This will demonstrate that you do not spend more than you earn. The financial stability you have displayed can be helpful when applying for a loan or credit card.

It can take from six months to a few years of timely payments and responsible credit use to build a credit record that most lenders will consider reliable. When you are ready, borrowing small amounts of money and paying the debts very quickly can help you establish a good record of credit. You should only borrow from lenders who report your payment records to the credit reporting companies. Some lenders (such as rent-to-own stores) do not always report your payment record. You can also apply for a credit card. First, see if you qualify for an unsecured credit card with a low credit limit from a reputable lender. Look for credit cards

with no or low annual fees. Pay your balance in full each month. If you are unable to qualify for an unsecured credit card, try to get a secured credit card. A secured credit card is a credit card backed by money you deposit in an account. The deposit serves as collateral for the credit card. You will need to pay the balance in full every month or you will end up paying interest on your own money.



Be very careful when choosing a secured credit card. Look for secured cards that are available from reputable lenders such as a bank or credit union with a local branch. Avoid lenders that charge application, membership, or processing fees.

Look for a secured card that has a low annual and a grace period. The grace period is the time when no interest is charged. This is usually the time between the billing date and the due date. If the balance is paid in full by the due date, then no interest is charged.

Remember, rebuilding credit takes time, but it will save you money and increase your opportunities. Avoid unrealistic offers from people who call or mail you credit offers. The truth is that it takes time and wise money management practices to rebuild a credit record.

For more information or a computer debt analysis contact the Hillsborough County Extension office (813) 744-5519 x 143.

Sources:
Federal Trade Commission, www.ftc.gov
Consumer Action, "Building and Keeping Good Credit"

Helping Children Learn from Failure

Joe Pergola, Regional Family Life Extension Faculty

According to Lois Clark, M.S., Assistant Professor, Ohio State University Extension, as children grow and develop, they experience many successes and failures. In today's competitive world, children evaluate their performance at school or in extracurricular activities.

Infants and Toddlers

Infants enjoy learning new skills. If they accomplish something new, they repeat the behavior because it is fun. Parents evaluate toddler behavior and give encouragement. The toddler knows he or she has pleased the parent and tries again.



Preschoolers

By age three to four, they are better able to self-evaluate. Through trial and error, he or she will often know what to try to be successful in the future.

A child's belief that he or she can be successful is important. Encouragement from adults is also important. Some children, however, will give up when faced with a challenge. A parent can help by encouraging them to try new tasks and praising the child for trying something that is difficult.

School-Age Children

School-age children recognize their own abilities and talents. If for some reason the child is not successful, the child will often look for what can be done to change the outcome. They do not give up, but keep trying. They also learn to manage some of the negative emotions that may influence their feelings about themselves. Parents can help the middle school child look at interests and strengths and encourage activities that showcase the child's talents. As the child experiences success, self-esteem will improve.

Some children believe they succeed by chance or luck, not because of what they have done. So if the task is difficult, they feel they have no control and give up, before even trying. These children seek positive evaluation from adults because they have a hard time believing in their ability to achieve success. Parents can help by teaching children how to evaluate their actions in terms of their own skills and abilities.

Adolescents

Teens understand how important it is to try and to not give up. They realize that people with different levels of ability can achieve the same thing. Teenagers can evaluate their own performance and not rely solely on the opinion of others.

What Parents Can Do

- Love your child unconditionally, Do not tie your love for your child to success or failure.
- Learn what children at different ages are able to accomplish.
- Have realistic expectations of your child's performance.
- Provide guidance. Children need to know that success and failures are a part of life.
- Celebrate successes. Help your child see what he or she did to enable a particular success.
- Be a role model for your child in how you handle successes and failures.
- Help your child learn to deal with emotions in a socially acceptable way.



Source: Lois Clark, MS. *Helping Children Achieve Success and Learn from Failure*. Ohio State University Extension. Fact Sheet FLM-FS-14-01.

Hillsborough County Extension Service
University of Florida
5339 County Road 579
Seffner, FL 33584-3334



Non-Profit Org.
US Postage
Paid
Permit No. 15

February 2006
Family & Consumer Sciences

TABLE OF CONTENTS

Page 1 & 2 Helping Children Develop Skills by Diana Converse
Page 3 Time for Some Sunshine in a Bottle? By Mary A. Keith
Page 4 Chocolate: The “Feel Good” Food by Loveda C. Perry
Page 5 & 6 Four Steps to Better Credit by Lisa Leslie
Page 7 Helping Children Learn from Failure by Joe Pergola

Mary E. Chernesky
MARY E. CHERNESKY, EAIV, MS
County Extension Director

Diana Converse
DIANA CONVERSE, EAIV, MS
Family Life Education

Mary A. Keith
MARY A. KEITH, EAII, PhD, LD
Food, Nutrition & Health

Lisa Leslie
LISA LESLIE, EAII
Home Environment

Joe Pergola
JOE PERGOLA, EAIV, MS
Intergenerational & Elder Issues

Loveda C. Perry
LOVEDA PERRY, EAI, MS, RD, LD
Expanded Food & Nutrition Education Progr.

Hillsborough County Extension is a cooperative service of the Hillsborough County Board of County Commissioners and the University of Florida. The Institute of Food and Agricultural Sciences is an Equal Employment Opportunity - Affirmative Action Employer authorized to provide research, educational information and other services only to individuals and institutions that function without regard to race, color, sex, age handicap or national origin. COOPERATIVE EXTENSION WORK IN AGRICULTURAL, HOME ECONOMICS, STATE OF FLORIDA, IFAS, UNIVERSITY OF FLORIDA, U.S. DEPARTMENT OF AGRICULTURE, AND BOARD OF COUNTY COMMISSIONERS COOPERATING.

Any trade names mentioned in the publication are provided solely for information purposes. The Cooperative Extension Service does not endorse or guarantee the standard of the product, nor does it wish to discriminate against any products of similar nature.