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E X T E N S I O N

Institute of Food and Agricultural Sciences

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April 2006

“Are You Dying of Thirst”
By Loveda C. Perry, M.S.,R.D.,LD/N

With the heat of spring and summer coming up on us quickly getting enough water is a constant concern in the south. The humidity and heat we experience a lot of the year in Florida can quickly deplete our body of its essential water. The weight of our bodies is more than 2/3 water. The brain is made up of 95% water; blood is 82% and the lungs 90% water. Without water the body can not survive. Water is considered an essential nutrient because we have to drink it for our body to have it, the body can not produce its own water. Water to our body is like gas and oil to a car and most people go to great lengths to care for their cars.

Why is water so important to our body?

Besides quenching our thirst water helps our cells and organs by:

- serving as a lubricant
- forming the base for saliva
- forming the fluids that surround the joints
- regulating the body temperature through perspiration.
- alleviates constipation by moving food through the intestinal tract eliminating waste
- regulating metabolism



How do you know if your body needs more water? Unfortunately most people do not get enough water, because we don't feel thirst until our bodies are depleted. Some indications of slight dehydration (2% decreases in supply) include fuzzy short-term memory, trouble concentrating and daytime fatigue. For a 10% drop in water supply you can expect to experience dry mouth, blood pressure changes, decreased urine output, sunken eyes, loose and wrinkled skin. Losses of 20% or more are life threatening.

How can you be sure your getting enough water? Most people need to consume approximately 10-12 cups daily to maintain optimal hydration. Starting with 8 cups of water each day and getting the rest from other foods we eat and drink. If your going to exercise or become involved with strenuous activity the following additional water is recommended.

Before exercise	During exercise	After exercise
One hour prior: 16 ounces	5-10 ounces every 15-20 minutes OR 20-40 ounces every hour	24 ounces per pound weight loss experienced during exercise

Dietary Sources of Water

To get plenty of water it is best to drink plain water.

Other beverages also contain water. Water also be provided in solid foods such as



and vegetables which can some fruits have

high water content. Other low moisture foods such as grains and meat do not contribute to water intake. Below are some examples of water content of selected foods.

91-100% water	80-90% water	70-79% water	<69% water
Water, any type	Soda	Peas	Potatoes
Milk	Fruit drinks	Frozen yogurt	Bread
Coffee	Cantaloupe	Popsicle	Pasta
Soup	Orange	Banana	Rice
Sports drink	Apple	Some fish	Beef
Watermelon	Pear	Eggs	Poultry
Strawberries	Grapes	Casseroles	Nuts
Broccoli	Peach		Baked goods
Lettuce	Gelatin		Crackers
Tomato			Chips

Thirst Quenching Tips

Drink at least eight 8-ounce servings of water each day. The more active you are, the more water you need to replenish lost fluids.

Don't wait until you're thirsty. By the time you feel thirsty; you have probably already lost 2 or more cups of your total body water composition.

Drink plenty of water throughout the day. Keep a bottle of water at the office or at play. Take a water break instead of a coffee break.

Don't substitute beverages with alcohol or caffeine for water. Caffeine and alcohol act

as diuretic beverages and can cause you to lose water through increased urination.

Once you start exercising, drink water throughout your workout. Keep a bottle of water with you and take frequent water breaks.

Don't underestimate the amount of fluids lost from perspiration. Following a workout, you need to drink 2 cups of water for each pound lost.

Start and end your day with water. Your body loses water while you sleep, so drink a serving before bed and again when you wake up.

Common colds and the flu frequently lead to dehydration. Keep a large bottle of water next to your bed so you can sip it throughout the day without having to get up.

Cool water-not carbonated beverages or sports drinks-is the best fluid for keeping hydrated when it's warm outside.

Cool water is absorbed much more quickly than warm fluids and may help to cool off your overheated body. Keep a bottle of water close by.



Make sure your children drink enough water. Children need water to balance their intake of other beverages-especially during activities. Packing bottled water in a child's lunch instead of juice or soda can also help prevent childhood obesity.

Read more at:

<http://www.kidshealth.org>

<http://www.bottledwater.org>

<http://www.freedrinkingwater.com>

Preparing for Rising Interest Rates

By Lisa Leslie, Hillsborough County Extension Agent

Interest rates have been at historically low levels for years. This trend seems to have ended and now interest rates are headed up. Higher interest rates will mean having to pay more money for a car loan or a home mortgage. It can also mean your credit cards rates are increasing. A positive aspect of increased interest rates will be higher interest rates for saving products such as saving accounts, certificates of deposit, and money market accounts. This article will discuss some things to keep an eye on as interest rates increase.

Mortgages & Home Loans



The types of mortgage products offered to consumers have increased. In addition to the traditional 30 year fixed mortgages,

adjustable rate mortgages (ARMS) have become very common. Homeowners who have adjustable rates mortgages may now see their rates increase.

Adjustable rate mortgages typically have an initial fixed rate lower than the rate of a comparable fixed rate mortgage. The initial fixed rate period is followed by adjustment intervals. For example, a "3/1 ARM" is fixed at an initial low rate for the first 3 years, and then adjusts every year based on an index.

As their name suggests, fixed rate mortgages lock in a specific mortgage rate for the life of the loan. Homeowners who currently have fixed rate mortgages will not see a rate increase.

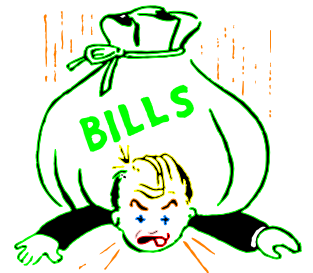
According to Bankrate.com consumers in the market for a home loan in March will find interest rates for a 30 year fixed mortgage averaging 6.34%. Average rates on 3/1 ARMs in the Tampa Bay area were 5.37 percent at the beginning of March according to Bankrate.com's daily Your Best Interest report.

Interest rates for home equity loans are usually fixed. Home equity lines of credit are often tied to an index such as the prime lending rate. As interest rates rise, homeowners may see the interest rates on their home equity lines of credit increase.

Credit Cards

Increasing interest rates will affect people who carry balances on their credit cards. Higher interest rates will mean that more of their monthly payments will go toward interest and less towards the principal.

Unless a person increases their payments, it will take them longer to pay off debts. So carrying a balance will become more expensive. Beware that even credit cards offering fixed rates can increase their interest rates as long as the lender provides 15 days notice.



Savings Products

Interest rates that banks pay for saving accounts are typically very low. However, increasing interest rates will mean modest increases for savings accounts and money market accounts. Certificates of deposit (CDs) are becoming more attractive to consumers. According to Bakrate.com, average CD rates are over 4%.

OVERINDULGENCE

By Diana Converse, Family Life Educator

**OVERINDULGENCE IS A FORM OF CHILD NEGLECT.
IT HINDERS CHILDREN FROM DOING THEIR DEVELOPMENTAL TASKS, AND FROM
LEARNING NECESSARY LIFE LESSONS.**

Parents often overindulge from a loving heart, from a wish to help children feel good and avoid pain. However, adults who were overindulged as children often identified the outcomes of overindulgence not as joyful but as painful. The three major areas of pain that they reported were:

1. Embarrassment or ineffectiveness from not knowing skills they should have learned during childhood
2. Being ridiculed from having been an overindulged child
3. 71% reported not knowing what is enough - - continuing to overindulge themselves because they don't know when to stop.



Look at typical narrative responses adults made when asked about childhood decisions based on overindulgence and consider the discomfort each of these adults experience:

- ✗ "I don't have to grow up because other people will take care of me".
- ✗ "I don't know how to do anything. Life is not fair, and I always get screwed".
- ✗ "I get overwhelmed easily".
- ✗ "I have problems with delayed gratification; needs vs. wants; being manipulative to get what I want; being self-centered; I'm not OK unless I have things.

Since overindulgence causes so much pain, what can parents who care about their children do instead? Here are four ways to avoid overindulging:

- ① Be in charge of the rules. Do not let children run the family.

- ② Teach children self-care skills from a very early age.
- ③ Be sure children do household chores.
- ④ Give children only enough to enhance them. Not enforcing rules is one way of overindulging. Having clear, reasonable rules and living by them is an important part of avoiding overindulgence and of modeling and teaching responsibility. If you or your child bristles at the mention of the word **rules**, you can sometimes avoid the word and use the following types of questions or statements:

- Do you remember when we talked about put-downs?
- Do you remember when we practiced petting the kitty gently?
- Do you remember where to put toys when you are through playing?
- Can you think why I need to know one day ahead when you plan to take cookies to school?
- Will you tell me three reasons it is important for you to refill the gas tank when you have used the car?
- We expect our children to leave their toys in the garage, not on the driveway.
- This is not the way our family does this.
- It helps all of us when everyone carries dishes to the sink. Bring yours now.



Remember, "Will you . . . ?" is only appropriate when a NO response is okay with you, and "okay?" at the end of a request implies that the child can refuse.

Source: Jean Illsley Clarke, Family Information Services, Minneapolis, MN.

Raw, Organic or Regular?

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



When you stand in front of the dairy case at the grocery, you have plenty of choices. The standards are whole, skim or 2%. There is also the question of chocolate, strawberry and white. And

most stores now offer organic milk choices as well. All of these are pasteurized.

Raw Milk

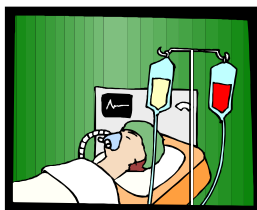
But some people want raw, or unpasteurized milk. This is one kind that you won't find in the grocery, at least not in Florida. It's illegal to sell unpasteurized milk here.

Raw milk has been the cause of much illness for many years. Bacteria that might be found in milk sometimes cause vomiting and diarrhea. Sometimes they cause fever, strep throat or tuberculosis. Some cause miscarriages in pregnant women or death of newborn babies.

Most recently the E. coli 0157:H7 bacteria have been found in milk. In strong, healthy adults these might just cause vomiting or diarrhea. But in elderly, small children, or people with weak immune systems these bacteria can cause kidney failure, even death.

In 2001 over 300 people got sick after drinking raw milk. In 2002 almost 200 people suffered because of raw milk. To avoid all this suffering, most states, including Florida,

have outlawed the sale of raw milk.



Organic Milk

The term 'organic' refers to the process used to produce the milk, not to the milk itself. Organic milk came from cows that were not fed any antibiotics. They were fed grass or grain that was not treated with chemical fertilizers or pesticides.

Many people think that raising cows this way makes a big difference in the quality of the milk they produce. So far, there's no evidence that organic milk is any more nutritious than regular, non-organic milk.



Both have all the same nutrients. Both are pasteurized, packaged and delivered to the store within a few days. There might be differences in taste because the cows are eating different foods, but that does not affect the nutrition or safety.

Testing does not show that regular milk has any more pesticides, antibiotics or other chemicals than organic milk. All milk has some hormones in it because all cows produce hormones. If a cow gets sick and needs antibiotics her milk is not used until she is healthy.

Every tank of milk is tested for antibiotics before the milk is used. If a farmer tried to sneak milk from a sick cow into the tank, it would be found. All the milk in the tank would be thrown away. The farmer would lose his money from all the milk, not just that one cow. It's not worth the risk.

Whether you choose regular or organic, chocolate or white, stick to low fat or fat free milk. That's the healthiest kind for everyone older than 2 years old.

Senior Concerns

By Joe Pergola, Regional Family Life Extension Faculty

Over the Counter Medicines

Last year, 423 senior citizens in Florida had accidental poisonings involving over-the-counter (OTC) products. These seniors called poison centers after taking various types of OTC products including herbal medications, dietary supplements, vitamins, pain relievers, antihistamines, cough/cold therapies and gastrointestinal remedies. Thankfully, none of those 423 instances were fatal, but 53 individuals became ill and required medical care.



Top Reasons Why Seniors Call Poison Control Centers

- They feel ill after combining OTC products with prescription medications.
- They inadvertently take an extra dose of their prescription medications.
- They inadvertently take someone else's medications.
- They have abruptly stopped taking prescription medication and have switched to OTC medication.
- They have taken a higher than recommended dosage of OTC medication.

Four Interaction Facts

An "interaction" refers to a problem occurring when a medication is taken along with certain foods, alcohol or other medication. The following are four facts about interactions:

- Interactions don't always make someone sick immediately; sometimes the medications just stop working entirely. If this happens, and a physician is not notified of the OTC medications, they may believe the prescription isn't working and call for different prescriptions or an increased dosage, leading to more problems.

- Interactions don't refer only to combinations taken at exactly the same time; problems may occur even if the two items are taken hours apart.
- Herbal and dietary supplements aren't safe for everyone; they should be viewed as medication requiring approval by your physician or pharmacist, particularly if you are already taking prescription medication.
- Avoid grapefruit products unless approved by a pharmacist. Grapefruit juice interferes with enzymes that break down certain drugs in the digestive system, which can cause components of those drugs to build up in your system causing serious side effects.



Herbal Hints

Public surveys show most people believe herbal/dietary products have been tested for safety, however, the U.S. Food and Drug Administration is prohibited by law to put herbal products through the same testing required for prescription drugs.

Despite what you read on the label, herbal or dietary supplements have been found to contain varying amounts of the advertised ingredients. The opposite is true about prescription drugs that have to meet higher standards. Physicians feel more comfortable with prescription medications because of these higher standards.

*Source: JoAnn Chambers – Emerson, RN, BSN, CSPJ
Elder Update March/April 2006 p. 15*

Assistance with Medicare Part D Questions

With coverage enrollment for Medicare Part D in full swing, some consumers have run into obstacles in obtaining their medications,

while others are still deciding which plan best suits them. At this time, the need for assistance and information is paramount and the SHINE (Serving Health Insurance Needs of Elders) program can help.

Through a network of trained SHINE counselors, the SHINE program serves elders and their caregivers by providing free and unbiased health insurance counseling and assistance. SHINE counselors are able to answer many questions regarding prescription drug programs, Medicare, long-term careplanning and insurance, and Medicaid programs.

Medicare Part D has provided SHINE counselors with a new set of challenges, but thanks to months of training, the counselors are prepared to assist and educate beneficiaries throughout the state. Medicare beneficiaries who have yet to select a drug plan should remember the May 15, 2006, deadline for selecting a plan. SHINE counselors can help you select the plan best suiting your needs, but you may also wish to visit on the Web at www.medicare.gov. On Medicare's Web site, you will be able to review and compare plan options, check to see if a plan covers the prescriptions you currently take and even enroll in a plan.



If you are a Medicare beneficiary that is having trouble obtaining your prescription drugs, or if you have yet to select a plan, please consider speaking to a SHINE counselor. They are there for you! *To speak to a SHINE counselor, please call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) and ask for a SHINE counselor.*

*Source: Patti Shaffer, SHINE Information Specialist
Elder Update March/April 2006 p. 6*

Legal Helpline to Aid Seniors

The Florida Department of Elder Affairs (DOEA) recently announced the launch of

the statewide Senior Legal Helpline. Bay Area Legal Service, Inc., of Tampa, in partnership with DOEA, has developed the helpline – funded through a two-year federal grant from the Administration on Aging within the U.S. Department of Health and Human Services.

The helpline will increase access to legal advice and referrals for underserved elders in Florida.

“The Senior Legal Helpline is a great resource for Florida’s older adults who have questions about legal issues,” said DOEA Secretary Carole Green. “This helpline will be a convenient way for seniors to get connected to information, no matter where they live in the state.”

The Senior Legal Helpline will enhance existing legal services programs provided through the Older Americans Act. In the past, civil legal assistance for the elderly available through these programs varied throughout the state. The Senior Legal Helpline will help identify and fill gaps in legal services for seniors and provide high quality services by referring callers to appropriate legal resources.

“Our experience in running the Legal Aid Line in a five-county area gives us valuable expertise in developing a statewide legal hotline,” said Dick Woltmann, executive director of Bay Area Legal Services. “This grant will allow us to collaborate with the many organizations statewide that provide legal information and assistance.”

The federal grant will allow for the development of a toll-free telephone line and referral service to address legal questions regarding housing, health care, family law, employment, advance directives and many other issues. Implementation of this pilot project will continue during the next two years.

The Senior Legal Helpline can be reached by calling 1-888-895-7873.

Source: Elder Update March/April 2006 p. 10



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