Get Physically and Fiscally Fit

It is easy to focus on one part of our life and neglect the other. This month’s Lake Reflections focuses on your health and finances. Both are important aspects of our lives and more related than you might think. A healthy lifestyle will hopefully lead to a more active, longer life. Keeping your finances in order will help you have enough money to last your lifetime. Your lifestyle, spending and saving decisions affect your finances.

Young Investor’s Program

Are you an employer, community group or faith-based organization with a number of working 18 to 24 years-old young adults? UF IFAS/Lake County Extension is offering a new program to help this age group learn about credit, debt, savings and investments. Participants will learn to live better on their incomes, have fewer credit problems and begin saving. Employers will gain more satisfied employees, lower turnover and better participation in employer sponsored retirement programs.

For more information, call Julie England at (352)343-4101 or email at julieeng@ifas.ufl.edu.
Most people don’t think their health and wealth are related but they are more similar than you might think. Think of your health as an investment in yourself. The steps to good health are very similar to the steps to financial security.

Do you think that you must make big changes to improve your health or finances? It is easy to be over-whelmed at the thought of making drastic changes in your life. Instead of trying to make huge changes in lifestyle, start with a single step. Making changes one step at a time will make the changes less noticeable and easier to stick with. Usually financial or health problems do not happen over night. We did not wake up twenty pounds over-weight, having a huge credit card balance or no savings. It is easy to ignore these problems because you do not know where to start.

Steps to start you on the road to health and wealth:

1. **Set realistic goals.** You are not going to wake up tomorrow as a millionaire or thirty pounds lighter. Set goals that you can obtain such as saving an extra $50 a month for two years towards a new refrigerator or losing ten pounds.

2. **Identify small do-able action steps.** Make plans to walk each day for thirty minutes or reduce number of sodas consumed. Save money and calories by eating out less often.

3. **Identify obstacles and make plans to overcome them.** For example, if you have trouble getting motivated to exercise each day, exercise with a buddy so you can encourage each other. If you have trouble saving money, have a certain amount automatically deducted from your checking account into your savings account.

4. **Put your mind to it and take action.** Don’t procrastinate, start today. Put your new health or wealth strategy in action. Monitor your progress as you go along and make changes as needed.

Many changes affect both your health and wealth. Quitting or reducing smoking will save you about $4 per pack. Saving $4 a day, becomes $1460 a year. Invest that money at 8% for twenty-five years and the amount grows to over $100,000! Think about the health and other financial benefits to you and your family from quitting smoking: reduced risk of heart and lung disease, less exposure to secondhand smoke and reduced cost of health and life insurance.

Reduce spending on extras such as vending machine snacks, convenience foods, and eating out. Take healthy snacks to work and spend a little time each week to plan your family meals. You will save time, money and are more likely to make healthy meal choices. Making your own coffee at home instead of picking a cup on the way to work will save about $10 a week. That $10 a week invested for 25 years at 8% grows to over $38,000!

Remember that not spending money is not the same as saving money. Start a savings account at your local bank, credit union or through an investment company. Many people find it easier to save if they have a specific amount deposited in their savings account each pay period through direct deposit. Investigate employer sponsored retirement accounts. Many employers will match your contribution to the plan up to a certain amount.

Unhealthy habits and over-spending affect your life. Take time to review your lifestyle, eating and spending habits. Small changes can make a difference. Once you are successful with one change, you will feel inspired to set new goals and make more changes in your life. It all starts with a single step. Make that step today!

Source: Small Steps to Health and Wealth, Rutgers New Jersey Cooperative Extension
Six Steps to More Affordable Homeowners Insurance
Compiled by Lisa Leslie
UF IFAS/Hillsborough County Extension

The price you pay for your homeowners insurance can vary by hundreds of dollars. Review these steps before buying a homeowners insurance policy.

1. Shop around.
Visit the Florida Department of Financial Services website www.fldfs.com to check out potential companies. The National Association of Insurance Commissioners www.naic.org also has information to help you choose an insurer, including complaint histories.

2. Raise your deductible.
Deductibles are the amount of money you have to pay toward a loss before your insurance company starts to pay a claim, according to the terms of your policy. The higher the deductible, the more money you can save on premiums. Keep in mind that in Florida, you are likely to have a separate and higher windstorm deductible. Be realistic about how much money you have saved for emergencies and can afford for a deductible if your home is damaged.

3. Buy your home and auto policies from the same insurer.
Some companies that sell homeowners and automobile coverage will decrease your premium if you buy two or more policies from them. Make sure this combined price is lower than buying policies from separate companies.

4. Make your home more disaster resistant.
Find out from your insurance agent or company representative what steps you can take to make your home more resistant to windstorm damage. Visit the My Safe Florida Home website for more information about how to protect your home, free home inspections, and insurance incentives www.mysafefloridahome.

5. Maintain a good credit record.
Establishing a solid credit history can cut your insurance costs. Insurers increasingly use credit information to set the price for homeowners insurance policies. To protect your credit standing, pay your bills on time, do not obtain more credit than you need and keep your credit balances as low as possible. Check your credit record on a regular basis and have any errors promptly corrected so that your record remains accurate.

6. When buying a home, consider the cost of homeowners insurance.
You may pay less for insurance if you buy a house close to a fire hydrant or in a community that has a professional rather than a volunteer fire department. It may cost less if your home’s electrical, heating and plumbing systems are less than 10 years old.

As the recent tornados reminded us, disasters in Florida are not just hurricanes. We may also face wildfires, flooding, sinkholes or terrorism. For information on preparing your home, family, business or farm for disasters, search the University of Florida IFAS Extension website, www.solutionsforyourlife.com under Disaster Preparedness and Recovery. A wide variety of publications are available. Please call the Lake County Extension office if you need more information or do not have access to the internet.

Weight Management in Older Adults
Adapted from Dr. Linda Bobroff
University of Florida IFAS Nutrition Specialist

Obesity is in the news just about every day, with concerns for family members of all ages. Obesity is on the rise among all people, including persons over 65 years old. But, are the health risks the same for older and younger family members who carry excess weight. Is it appropriate for the elderly to try to lose excess body weight to improve health and quality of life?

Research shows that obesity can accelerate the decline in physical function seen in some older persons, potentially leading to a decline in quality of life including the ability to live independently. Obese older adults may live as long as those at a healthier body weight, but are at higher risk for diabetes and other chronic diseases. They also spend considerably more on health care.

Some health professionals are reluctant to recommend weight loss for obese older adults due to concerns about potential adverse effects on muscle and bone mass. However, several studies have found that weight loss regimes can help older persons lose weight while improving physical function, quality of life, and medical conditions (like diabetes) that often are associated with obesity. To promote retention of muscle and bone mass, it is recommended that weight loss programs for older family members include weight-bearing exercise and adequate intake of protein, calcium and vitamin D.

Older adults who want to lose weight should first get a thorough medical check-up. If weight loss is recommended, they should choose a research-based weight management program or consult with a registered dietitian with weight management expertise.

Washing Packaged Salads
Adapted from Dr. Amy Simone
University of Florida IFAS Food Safety Specialist

The convenience of ready-to-eat bagged salad can be a big help in preparing healthy meals. The well-publicized case of spinach contamination has raised concerns about the safety of these prepared salads and questions if washing might make it any safer. According to food safety experts, washing the ready-to-eat salad will not necessarily make it safer to eat; in fact, it could do more harm than good by exposing it to the bacteria that may be growing in your kitchen preparation areas.

All ready-to-eat salad products that are labeled washed, triple-washed, or ready-to-eat go through the same three-step washing process that results in a cleaner salad than simply rinsing the salad under tap water, as you would at home.

However, if the product has not been labeled washed, triple-washed, or ready-to-eat, then you should always take the cautious route and wash the produce. If you have already opened a bag of ready-to-eat salad and left it in the refrigerator, make sure you wash the salad the next time you eat it to reduce the risk of contamination. Finally, when you buy ready-to-eat salads, make certain the product has been refrigerated and note what the use-by date is on the package. Never consume the product after that date.

While there are no guarantees that any food you consume is free harmful bacteria, taking a few extra precautions can help provide your family with the nutritious greens they need with their meals without putting them at increased risk of food-borne illness.

For more information call the Extension office or search on-line at:
http://www.solutionsforyourlife.com/families_and_consumers/food_safety/index.html
It’s Florida Blueberry Time!

Florida blueberries are available in your local stores and markets. These bright blue fruits are full of flavor, vitamins and antioxidants. Try this quick and easy recipe from Simply Florida, A Taste of Flavors from the Sunshine State cookbook from the Florida Extension Association of Family and Consumer Sciences. This full color, 192 page cookbook has more than 200 recipes and is only $25.00. The cookbook highlights Florida’s wide variety of agricultural products through taste-tested recipes. Purchase your cookbook from any county extension office or online at www.simplyflorida.org.

Crust-less Blueberry Pie

3 cups fresh or frozen unsweetened blueberries
½ cup sugar
3 tablespoons all-purpose flour
½ teaspoon grated lemon zest
½ teaspoon ground cinnamon
½ teaspoon nutmeg

Topping:
½ cup quick-cook oats
2 tablespoons brown sugar
½ teaspoon cinnamon
1½ tablespoons firm margarine, softened

If using frozen blueberries, place in a microwave-safe 8-cup container; microwave on high for 2 to 3 minutes. Combine blueberries, sugar, flour, lemon zest, ½ teaspoon cinnamon and nutmeg in a large bowl. Mix gently. Pour the blueberry mixture into an 8 or 9 inch microwave-safe pie plate.

Mix the oats, brown sugar and cinnamon in a bowl. Cut the margarine into the oats mixture using a pastry blender or two knives until crumbly. Sprinkle the crumb mixture over the blueberry mixture and microwave on high for 5 minutes. Microwave on medium for 3 to 5 minutes or until bubbly and thick. Serve warm.

Yield 8 servings, 130 calories per serving.

Microwaving Sponges

Adapted from article by Dr. Amy Simone
University of Florida IFAS Food Safety Specialist

Sponges and dishcloths in your kitchen can harbor microbes that can cause illness. Using contaminated sponges can spread these microbes throughout your kitchen. It is important to be careful how you prepare and serve your food and clean your kitchen.

Keep your sponges clean by following these steps:

• Clean sponges and dishcloths after each use. Remove all visible food and dirt particles by using hot soap and water.

• Every other day, you should sanitize your clean sponges by microwaving your clean wet sponge (or dishcloth) in the microwave for 2-3 minutes so that your sponge reaches 171° F. for at least 30 seconds.

• You can also put your sponges and dish brushes in your dishwasher if your dishwasher has a sanitizing setting.

If you use dishcloths and cloth towels in your kitchen, wash them using hot water in your washing machine.

Remember: Before you sanitize, you must clean your sponge first. If you don’t, leftover food and other soil will provide food for microbes to grow right back.

Find more information from the Lake County Extension office, through our Food Safety in the Home publications available at: http://edis.ifas.ufl.edu/TOPIC_Home_Food_Safety or at Fight Bac! (http://www.fightbac.org/).
Common Nutrition Mistakes
Don’t fall victim to common misconceptions!

Magazine advertisements. Infomercials. Health food stores. Celebrity testimonials. Nutrition messages are everywhere. Often it is difficult to decipher fact from fiction. Here are some common nutrition myths, mistakes and misconceptions solved for you.

1. Skipping breakfast is a good idea to save calories for weight loss.
False. Breakfast is one of the most important meals for your metabolism. Metabolism is the rate at which you burn calories or energy from food. When breakfast is skipped, your body will actually begin to conserve the calories and shifts into “starvation mode” where the metabolic rate is decreased. Always remember to eat breakfast, ideally within 1 – 2 hours of waking.

2. Butter is a better choice than margarine.
False. Butter is highly concentrated in saturated fat, the main dietary cause of high cholesterol. Margarine formerly was a source of trans-fats; however, many food companies have removed trans- fats from their products since it was mandated to be on the food label in January 2006. Better still; many choices are reduced in fat and calories. Choose soft margarine in tubs, ideally the light versions, and be sure they are trans-fat-free.

3. Eating carbohydrates will make you fat.
False. Carbohydrates supply 4 calories per gram, where as fat sources provide 9 calories per gram. Carbohydrates are the main source of fuel for the body and brain. Therefore, at least 50% of your calories should come from these sources. Complex carbohydrates, which consist of high fiber grains, starchy vegetables, beans and fruit, should be the majority of your carbohydrate intake. Limit the refined carbohydrates in your diet, such as white breads, snack foods, cakes, cookies, etc. These types of foods do not supply you with much nutritional benefit and are calorie dense.

4. If you eat after 8:00 pm, you will gain weight.
False. Your body does not have a biological “time clock” as to when it quits burning calories. It is best to try and space your meals and snacks out within 3 – 4 hours of each other for hunger control as well as keeping your metabolism steady. However, many people tend to snack in the evening out of boredom, or eat huge meals after skipping meals during the day. Often, these snacks consist of high fat, high sugar foods such as chips and ice cream. Pay attention to your cues and triggers to eating. Be sure to snack when you are hungry and to choose healthier snacks, such as fruit.

5. It takes a lot of time to eat healthy.
False. Planning is the key to eating a healthy, well-balanced diet. Purchase foods that are pre-prepped or involve little preparation time. Examples are pre-cut vegetables, frozen vegetables or frozen stir fry vegetables, pre-cooked meats, beans for protein, or fish. Fish is a great food to grill or bake because the cooking time is generally much quicker than poultry or beef. Plan your meals for the week and try to “batch cook” your meals so you only have to cook it once, but can serve it over a course of 2 or 3 meals. Also, making healthier choices at the grocery store and while dining out can lead to a healthy diet. For example, choose soup and salad instead of huge deli sandwiches for lunch. Try low fat pasta and salad instead of fat-laden lasagna or pizza. Small steps every day can lead to a healthier you.

By: Sarah Mohrman, RD, MA, Fort Wayne Cardiology Dietitian.
www.foodandhealth.com