

Living Well in Baker County

Dear Extension Friend:

July 2007

Summer is upon us and don't forget to continue "Living Well" all summer long! This month in *Living Well* we'll talk about Summer Tips for Newlyweds in *Relationships*, Life After Graduation in *Money Matters*, A Silent Thief in *Healthy Lifestyles*, Top Summer Tips in *Food Safety*, and saving money on cooling expenses in *House and Home*. This month, there's a special excerpt on beating gas prices!

I hope you have enjoyed receiving *Living Well in Baker County*. This will be my last newsletter as I have accepted a position in Hamilton County, FL as the new 4-H/FCS Agent.

If you have any questions about the information in this newsletter please contact our office or see the UF/IFAS Extension website at Solutionsforyourlife.com. Also, for other information you can view our county website at <http://baker.ifas.ufl.edu>.

If you have any Family and Consumer Science questions feel free to call our office at (904)259-3520 and you can be referred to the nearest local Family and Consumer Science Agent to help better serve you. Our new agent, Melanie Thomas, will be here on August 10th.

Sincerely,



Heather M. Futch
Multi-County FCS Agent
Baker/Bradford Counties



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Relationships: Summer Tips for Newlyweds

The summer months are a perfect time to renewing your marital relationship. Newlywed couples should continue building upon the relationship quality that started during their courtship. The patterns of communication, intimacy, conflict, and problem solving established in the beginning are crucial to the satisfaction experienced throughout the relationship. Research has highlighted four important aspects of marital relationships that predict satisfaction and longevity. Why not try some of these with your partner today?



1. Working on building a trusting relationship - Couples who experience the most satisfaction within their marital relationship, state that trust is an important aspect. Trust increases when partners feel accepted in sharing themselves without fear of ridicule or disapproval. Work on building

trust with your partner by making them feel special, establishing exclusivity in your relationship, and providing a comfortable atmosphere for them to share. This summer try the following to increase trust in your partner:

2. Balance individuality and connection - Most people believe they must abandon their individuality when they get married. This is definitely not the case! Couples must learn how to balance their separate lives with the connection to their partner. Although, this requires effort it is attainable. Some couples even report that repairing damaged relationships outside of the marital one, increases closeness to their partners.

3. Settle your differences effectively - Conflict is inevitable and healthy, so learn how to deal with it! Researchers report that the amount of conflict in a relation-

ship is not as important as *how* a couple resolves conflict. Satisfied couples have many different conflict styles: some work out disagreements calmly, some try to avoid conflict, while others have passionate, explosive arguments. However you decide to problem solve, remember that every interaction counts.



4. Handling change - Life is full of challenges, both predictable and unpredictable. People change jobs, deal with in-laws, have children, incur debt, try to balance work and family, etc. Newlyweds must negotiate new patterns of dealing with change within their marital relationship. Using the ideas outlined in the previous section, couples who agree upon a problem solving strategy ahead of time will have less difficulty coping with life's various transitions.

Source: University of Florida, Baugh

Money Matters: There is Life After Graduation

During graduation season millions of college (and high school) seniors will march on stage in graduation caps and gowns to the relieved cheers of parents and friends. Many have already lined up a job in their chosen field, while others stand at a crossroads, wondering what to do in the next chapter of their lives.

If you're an upcoming grad or one of your kids is, take heart: Many resources are available to help find a job, jumpstart your career or repay student loans.

Finding the right job. You've probably already held a number of jobs to pay for college. Now, degree in hand, you may be looking to find a position in your field of study. A good place to start is with your school's career counselors.

Even if you've already graduated, they'll often provide services to alumni or point you to other resources.

While researching jobs and career paths, also polish your resume to show potential employers you possess the experience and qualifications they seek. Include your education, work experience (including volunteering) and other

applicable skills. Use concise, strong language and an organized appearance – if your resume appears disorganized, an employer may assume you are as well.

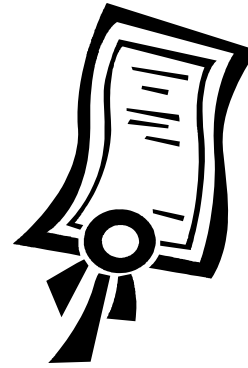
Contact friends, family and even casual acquaintances to let them know you're looking and where your interests lie. Attend networking events sponsored by the Chamber of Commerce, your school, trade associations or other business and social organizations. Or volunteer time for a favorite cause – it's a great way to meet new people while helping your community.

Many Web sites offer tips on honing your resume-building and job-hunting skills.

Also, many employers check credit ratings, so it's important to know where you stand. You can order one free credit report a year from each of the three major credit bureaus. Order

through www.annualcreditreport.com; otherwise you'll pay a small fee.

Repaying student loans. Today's college graduates owe an average of \$20,000 in student loans – a big burden when you're just starting out. Remember that missing loan payments or defaulting can seriously damage your credit rating, making



future borrowing more difficult and probably resulting in higher interest rates for credit cards and car or home loans.

Most federal student loans offer a repayment grace period, but private loans don't always, so check your paperwork carefully. If you anticipate repay-

ment difficulties, contact your lender immediately to discuss your options. You may be able to work out an agreement to defer payments, extend the loan or refinance at a lower rate – but you have to ask first.

Ask if your lender will reduce your interest rate if you agree to make automatic monthly payments or if you make a certain number of on-time payments. And, read IRS Publication 970, Tax Benefits for Education, (www.irs.gov/pub/irs-pdf/p970.pdf) for information on deduction student loan interest.

You've worked hard to earn your degree – now is the time to put it to work for you. Just make sure you don't sabotage your efforts by starting out on the wrong financial footing.

Source: Practical Money Skills for Life, Alderman



Healthy Lifestyles: Catch the Silent Thief— Osteoporosis

Osteoporosis has been called the “silent thief.” It robs bone from women (and some men) with no outward signs. Eventually, even a minor stumble might cause a hip fracture. Spine fractures can result in the stooped posture known as “dowager’s hump.”

About 50 percent of women and 25 percent of men over age 50 will have a bone fracture caused by osteoporosis in their lifetimes. Many of these fractures, especially in the spine and hip, cause pain, disability, and loss of independence. About 24 percent of people aged 50 and over who have a hip fracture die in the year following the fracture.

Osteoporosis is similar to high blood pressure in that it displays no symptoms until a complication occurs. There

is no cure, so prevention is essential to combat this disease.

Since bone loss is certain, the more people have to begin with, the more they will have as they get older. You can make choices early in life to help build bone mass before the loss begins. As you get older, you can slow down bone loss with positive lifestyle choices. Throughout life, diet and exercise are two things we all can control to reduce risk of osteoporosis.

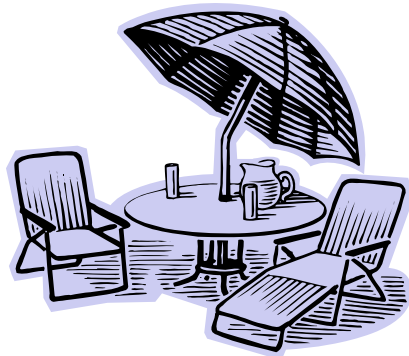


Even people who have many risk factors can decrease their risk of osteoporosis with lifestyle choices. These include getting enough calcium, vitamin D, and weight-bearing exercise, not smoking, and avoiding excess alcohol.

Source: University of Florida, Bobroff

Food Safety: Top Summer Food Safety Tips

Research showed that foodborne illness or "food poisoning" is more prevalent in warmer weather, and Florida is quite warm in summer. Many bacteria or microorganisms in foods and environment can grow very fast at temperatures from 90 to 110°F. These temperatures are typical summer temperature in Florida. Here are some simple food safety tips for summer.



- Keep the hand sanitizers away from small children and follow directions carefully.
- When temperature is above 90°F, perishable foods should not be left out for more than 1 hour.

- If your family enjoys eating home made ice cream in summer, follow safe handling of eggs.
- Follow safe handling of fresh fruits and vegetable to reduce the risk of foodborne illness!

• Safe shelf-life of perishable food is a combination of time and temperature. Discard your perishable foods if it has been on a picnic table for a long time! If in doubt, throw it out!



At family picnics, teach your children and family members the important of good personal hygiene and serving etiquette to prevent some potential cross-contamination of germs from your hands to others!

- Wash your hands with clean potable water and soap often, especially before eating or preparing foods.



- Ice is a food! Handle ice as you would handle foods. Ice that is used for cooling drinks and other foods should not be used in your drink! Consider putting other perishable food in a separate cooler. Keep ice for drinking separate from ice for cooling food.

For more information about enjoying Ice Cream without the risk of Salmonella, you can visit the FDA's website at: <http://www.cfsan.fda.gov/~dms/fs-eggs5.html>

Source: University of Florida, Simonne

- If there is no clean water to wash your hands, use alcohol-based gel to clean hands.

Special Excerpt: Tips to Lower Gas Prices

Apparently, we can't expect much relief from gas prices over the summer. It's time to think of some "quick fixes" to help cut the pain at the gas station.

Your gas mileage while waiting in line at a drive-thru is very easy to calculate. It is 0 miles per gallon. Park the car and go on in.

According to the U.S. Department of Energy (DOE), all cars lose fuel efficiency at speeds above 55 mph and fuel efficiency really drops off at speeds over 60 mph. Each 5 mph you drive over 60 mph reduces mileage by about 7%. So going 65 instead of 60 mph costs you about an extra \$0.23 per gallon of gas when gas costs \$3.30/gallon. Going 75 instead of 60 costs you a whopping 70 cents per gallon! Slower is safer, too.

Maintenance is the key to peak performance. According to the U.S. Department of Energy (DOE), some things like a dirty air filter and under-inflated tires can increase your fuel cost up to 13%.

Getting on the gas away from the light usually doesn't get you to your destination any faster and it's a big gas waster. Drive sensibly. It's safer and cheaper.

For More Information Visit <http://fyics.ifas.ufl.edu/news/2007/05/gasprices.html>

Summer Day Camp:

CRAFTY KIDS DAY CAMP

August 6th - 10th

Registration Fee: \$40

Ages 8 & up

Deadline to register: Monday, July 30th

REGISTRATION FORMS AVAILABLE JUNE 4TH

If you are interested in volunteering to assist with these classes or any 4-H activities please contact the Baker County Extension Office.

Classes will be held at Baker County Extension Office



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House & Home: Don't Burn Bucks to Cool Off

The urge to crank up that AC is just about irresistible in Florida in the summer. Here are some tips for keeping your cool and your money.

1. Start by keeping the heat out if you can. Close the curtains or shades on windows on the south and west during the day. That's where the worst of the heat hits. Install white shades, drapes, or blinds -- they reflect light and heat instead of absorbing it. If you're going to put up awnings, start with the south- and west-facing windows.

2. Replace incandescent bulbs with fluorescent ones. Incandescent light bulbs give off a lot of heat and they use a lot of electricity. Fluorescent bulbs provide the same amount and quality of lighting, but use much less energy and heat your house much less. Compact fluorescent bulbs that fit virtually every kind of lamp are now available and there are a wide variety of fluorescent fixtures and bulb types available. This is a quick, inexpensive way to reduce summer energy use.

3. Make sure your HVAC (heating, ventilation, & air conditioning) system is well maintained. Be sure you change



filters often. Frequent maintenance reduces energy use, prolongs system life, and improves indoor air quality. Dirty coils, too much or too little coolant, and poor air flow over the coils are all common problems. Take time now for an HVAC "tune up" so that you get peak performance over the long, hot summer.

4. Check to ensure that no furniture or other obstacles are blocking ducts or fans. You want that cool air to circulate freely in your home. Just the air movement alone will make you feel more comfortable.

5. Check for problems with your HVAC duct. Problems with your ducts can cost you a lot. There are simple things you can do that don't cost much and that can reduce energy use a lot. Start with the ducts that run through places that are *not* air-conditioned -- like the attic or garage. Seal the seams and connections. Then, wrap the ducts in insulation. This will help keep the ducts cool so that you don't waste valuable chilled air cooling the tubes it travels through!

6. Install ceiling fans in the rooms where you spend a lot of time. Ceiling fans are relatively inexpensive and the air blowing in the room reduces the *sensible temperature* (how hot it feels) in the room.

Ceiling fans use a lot less energy than your air conditioner and you can set the AC at a higher setting if you have ceiling fans.

7. Check that your doors and windows properly seal. You may be air conditioning the whole outdoors. Windows and doors leak cool air if they are not properly sealed. Get a good, responsible professional to examine your door and window fittings to make sure they are tight. *Beware of recommendations to change your windows.* Some kinds of windows do help keep your house cool, but others do not. Fixing the leaks around the windows and doors usually costs a lot less; and will give you a big boost in energy savings if your fittings are leaking.

8. Check roof and wall insulation. Remember that insulation doesn't just help keep your house warm in the winter. It also helps prevent heat build-up in the summer. The roof is the most important for the summer. Our homes absorb a lot of heat through the roof during our long, hot summers. If you've been thinking about insulation, this might be a very good time to have a professional check your insulation instead of waiting until the fall. Remember: focus on the roof.

Source: University of Florida, Swisher