May is the time of year for lots of happenings. Flowers are in bloom and all sorts of things get underway. The weather at times is perfect for going outside and being physically active or just sitting outside and watching the clouds float by.

This month in Relationships, we’ll talk about how to deal with the stress of a new baby. In Money Matters, we’ll discuss what to do with your recent tax return and in Healthy Lifestyles, we’ll talk about what you can do to overcome your obstacles to fitness. In Food Safety, we’ll talk about your allergies and what really causes them and in House & Home, we’ll talk about how to keep allergens like mold out of your sponges.

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, if you’d like to sign up a friend or neighbor to receive this newsletter you can do so at the Baker County Extension website: http://baker.ifas.ufl.edu.

Sincerely,

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

Dear Extension Friend:

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May 2007

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Special points of interest:

• April is Child Abuse Prevention Month
• “Be Money Smart” Classes

The Institute of Food and Agricultural Sciences (IFAS) is an Equal Opportunity Institution authorized to provide research, educational information, and other services only to individuals and institutions that function with non-discrimination with respect to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions, or affiliations. U.S. Department of Agriculture, Cooperative Extension Service, University of Florida, IFAS, Florida A&M University Cooperative Extension Program, and Boards of County Commissioners Cooperating.
Money Matters: What will you do with your refund??

For many of us, the agony of filing taxes each April is partially offset by knowing that a few weeks later we’ll get a nice refund from Uncle Sam (assuming you don’t have to write him a check). Last year, nearly 70 percent of the nearly 123 million U.S. taxpayers received refunds averaging $2,237.

But before you go out and blow your refund on a flat-panel TV, take a deep breath and consider a few ways you can put that money to better use:

**Pay off debt.** The smartest thing you can do with your refund is to pay down debt. If you carry a balance on your credit card from month to month, the interest can really add up over time. For example, by paying only the minimum amount due each month (assuming 4 percent) on a $1,000 balance, it could take over seven years and cost more than $500 in additional interest for a card with an 18 percent annual rate – and that’s only if you don’t make any new purchases.

**Save for emergencies.** Experts recommend putting aside at least three to six months of living expenses in case you lose your job, incur unexpected medical expenses or experience other unplanned events. Consider stashing your refund in a high-yield money market savings account or a short-term CD.

**Save for retirement.** Put your refund in an Individual Retirement Account or your 401(k) plan (especially if it has matching contributions). Retirement may seem far off, but the sooner you start saving, the faster your account will grow. Some experts say for every five years you delay, you may need to double your monthly savings amount to achieve the same retirement income.

**Save for Education.** Open a 529 Qualified State Tuition Plan, where you contribute to an account to fund a child’s or grandchild’s education. Account earnings are exempt from federal taxes when withdrawn if used for qualified expenses. Don’t overpay taxes. Your primary goal should be to pay your fair share of taxes throughout the year – no more, no less. Ideally, the amount being withdrawn from your paycheck all year falls within a few dollars of your final tax bill. If you get hundreds or thousands of dollars in refunds that means you’re basically giving the government an interest-free loan all year. Fill out a new W-4 form and recalculate how much is being deducted each pay period. Someone in your employer’s benefits department should be able to help. Invest in yourself. Consider spending part of your refund on something good for your health (like a gym membership) or your community (charitable contributions).

If you’re intent on splurging, consider using at least a portion of your tax refund for one of these investments in your future. You worked hard for that money – make it work hard for you too.

Source: Alderman, Practical Money Skills

Healthy Lifestyles: Beating Barriers to Physical Activity

Being active can help you function better and stay independent. It also can reduce your risk for getting some diseases, such as diabetes, and help you manage health problems you already have. If you’re not active, what’s stopping you from getting started? Read on to learn how to overcome some of these barriers!

Common Barriers and Solutions

*I don’t have time to exercise for thirty minutes every day.*
Do as much as you can. Every bit of activity adds up! Start with ten minutes a day and gradually add more time. You don’t have to be active for thirty minutes all at once.

*It’s not safe to walk in my neighborhood.* Find an indoor activity, such as an exercise class at a community center or mall walking.

*I don’t like to exercise in a group.* Choose something you can do on your own, such as walking outside or following an exercise program on TV or video.

*Physical activity is boring.* Find an activity you like to do.

*Ask a friend to be active with you. Vary your routine.*

*Walking hurts my knees, and I have bad balance.* Try chair dancing or swimming.

*It’s too hot outside.* Walk inside a shopping center or grocery store or use an exercise video at home.

*I don’t have the right clothes.* Wear anything that’s comfortable! Be sure your shoes fit well and your socks don’t irritate your skin.

*I’m afraid I’ll make my condition worse.* Talk with your health care provider to learn what is safe for you.

*I can’t afford to join a fitness center or buy expensive equipment.* All you need is a good pair of walking shoes!

*I’m afraid I’ll get low blood glucose.* If you’re taking medication that can cause low blood glucose, talk to your health care provider about how to exercise safely.

Source: Hillan, University of Florida
Food Safety:

A food allergy is an acquired hypersensitivity reaction to what is normally considered a safe food. Food allergies occur more often in children than in adults: 5-8% of those age 4 or under and about 1-4% of adults are affected. Together, about 11 million Americans suffer from some degree of food allergy. Those with severe reactions may experience what is known as anaphylaxis or anaphylactic shock. Annually, around 30,000 people receive life-saving emergency treatment and 150 fatalities occur. While most food allergies in adults are caused by a small group of foods or food products, early in life food allergies can be caused by a wider variety of foods. A true allergy is caused by a person’s immune system reacting to a food when first eaten. The body “remembers” that food and, when it is eaten again, the immune system overreacts in an excessive and potentially life-threatening way.

Allergies can also be classic, also known as "atopic." Instead of an individual developing an allergy spontaneously, they inherit a predisposition to develop food or other allergies. Often, these individuals suffer from hay fever (allergic rhinitis), asthma, or rashes (atopic dermatitis) and are more likely to develop a food allergy.

True food allergies may lead to severe allergic reactions or anaphylactic shock caused by rapid release of Immunoglobulin E (IgE). IgE is a natural component of the immune system, normally involved in protecting the body from parasites. However, when overproduction of IgE is triggered by a food or other allergen (any material that triggers an allergic response), local or systemic (affecting the whole body) inflammation, severe swelling, or hypersensitivity reactions may occur. Some food allergies may be attributed to cross-reactions with other allergy causing substances. In these cases, a person that already has developed an allergy to a particular substance may be more likely to develop a particular food allergy. For example, people with a known allergy to ragweed pollen are more likely to develop an allergy to bananas or melons (cantaloupe, watermelon, etc.).

Although often misdiagnosed as a food allergy, food intolerance is different. Symptoms of food intolerance usually involve discomfort after eating the causal food, such as bloating, abdominal pain, and sometimes diarrhea. Specifically, food intolerance is due to a problem with a person’s metabolism, not their immune system. Lactose intolerance, for example, is caused by the inability to produce the digestive enzyme (lactase) that breaks down the sugars found in milk and other dairy products (lactose).

Studies suggest that 10 to 20% of adult Americans incorrectly believe that they or someone in their family has a food allergy. Proper medical authorities should be consulted for confirmation and guidance.

Food allergies generally develop at an early age, but may appear at any time. People who have had previous allergic reactions to foods or sometimes non-food items (insect bites, latex, etc.), or that have a family history of allergies are most susceptible. It is uncommon for a person to have an allergy to more than four different foods.

For children, an emergency action plan should be created. Any caretaker, including family members and teachers, need to be aware of this plan to minimize the chances of a reaction and as a guideline for steps to take in the case of an emergency. The American Academy of Healthcare Physicians has a downloadable emergency health care plan that can be filled out and used for this purpose. Most importantly, the child needs to know the limitations of their menu options and how to help themselves should they require medical treatment.

Source: Schneider, Goodrich & Mahovic, University of Florida

Events for May:

**National Family Month**

National Family Month is an important step toward building a nation of confident kids and growing stronger and healthier families. The celebration was created by KidsPeace to raise awareness and underscore the importance of family -- kids, mothers, fathers, relatives and caregivers -- and to encourage supporting one another. Child-development experts have described “family” as “someone who has a strong emotional attachment to another.” National Family Month provides an opportunity for families to share special time together, to develop or renew relationships, identify or rediscover needs, to remind everyone of the importance of family involvement in raising healthy, confident kids for America’s future.

**Summer Day Camps**

**BABYSITTING DAY CAMP**
July 9th - 13th
Registration Fee: $40
Ages 12 & up
Deadline to register: Monday, July 2nd

**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
House & Home: Microwaving Sponges

Sponges and dishcloths in your kitchen can harbor microbes that can cause illness. Microbes are tiny! Millions of them can fit in the eye of a needle. Some are good, but others do cause illness. That is why it is important to be careful in how you prepare and serve your food and keep your kitchen clean.

You might think you want to sterilize your kitchen, but that is impossible. Instead, you should work to reduce the number of microbes to a safe level. You do this by cleaning and sanitizing.

Cleaning means to remove food and other types of soil from a surface or an object.

Sanitizing & disinfecting means to reduce numbers of microorganisms on a clean object to a safe level.

When it comes to your sponges, here is what you should do:

- 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 your County Extension office, through our Food Safety in the Home publications available at [http://edis.ifas.ufl.edu/](http://edis.ifas.ufl.edu/) or [Fight Bac!](http://www.fightbac.org/)

Source: Simonne, University of Florida