

# Living Well in Baker County

## Dear Extension Friend:

WOW! Something just doesn't feel right these days. I can't believe it's already April. It seems like we were just celebrating Christmas last week. With time flying by so fast, things can get a little overwhelming and stressful. In this month's **Healthy Lifestyles** section I included an article on stress management. I hope you find the tips included helpful in managing your own stress

level in today's hectic world. In today's economy one of the most stressful subjects is money. Financial problems can be very difficult to deal with. **Money Matters** discusses the importance of your credit report. The article not only discusses what a credit report is, but also how it works and why it is so important that you know what is on yours. Finally, in **Aging** I have included

material on ways to cope with the loss of taste and smell as we get older, or are dealing with older individuals.

Sincerely,

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## Inside this issue:

### Money Matters: Your Credit Report

Credit reports are becoming a more and more important part of society today. But many people still don't know what a credit report does or what it is. First let's start with what a credit report is. A credit report is a report that is generated for every person that has established credit at any time throughout their life. This report is a detailed list of different accounts you have or have had, balances on accounts, payment history, and various other information. This report is generated for lenders to look at to see how you are repaying your debts. Lenders will use this along with your credit score to determine if it is risky or safe to lend you money.

You may be asking "why do I need to look at my credit report?" The answer is simple...identity theft. Over 70% of credit reports have errors. These errors could be harmless mistakes that have been reported, or they could be an indicator that you are a victim of identity theft. If you check your credit report and find errors, dispute them immediately. Another reason a credit report is so important is it can now be used to decide whether or not you get insurance, a cell phone, or even the deciding factor in a job opportunity. Thus if you have seen your report too, you have the same information that the person you are negotiating with has. This means you can ask for more favorable options or know when an offer is reasonable given your records.

*Money Matters cont'd on pg 3*

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## Healthy Lifestyles: Stress Management

In today's world, most of us can't avoid stress. We can learn ways to take care of ourselves so stress does not become a problem. Taking care of yourself is the first step in stress management. Some basic lifestyle practices can keep you healthy and strong so you can prevent stress.

### *Are You Vulnerable to Stress?*

Start by asking yourself, "How vulnerable am I to stress?" People most at risk of stress are those who eat poorly, chain smoke, drink a lot of beverages with caffeine, sleep a few hours a night, and never exercise. People may not feel much stress when they have a healthy diet, take time to relax, get plenty of sleep, and exercise regularly. If they do, they manage it so it does not become a problem. They have the physical and mental energy to handle stress.

### *A Healthy Lifestyle*

There are many possible lifestyle guidelines that keep you healthy and prevent stress. Here we highlight the most important ones.

**Avoid cigarettes.** Cigarette smoking is the single most important preventable cause of illness and early death and the effects of smoking can be reversed. People tend to smoke more when under stress.

**Exercise regularly.** Regular exercise helps people of all ages look and feel better. Different kinds of exercise provide specific health benefits.

**Eat sensibly.** A nutritious diet is essential for maintaining good health and proper weight. A balanced diet, especially one low in fat or sugar, helps to prevent stress.

**Get plenty of rest.** Restful sleep helps you maintain health and cope better with problems.

**If you drink, drink only in moderation.** Alcohol is frequently used to reduce stress because it has a relaxing effect. Regular, heavy use of alcohol leads to disease. Drinking and driving often leads to fatal or crippling accidents.

**Avoid too much caffeine.** Caffeine is in many products such as coffee, tea, sodas and chocolate. It speeds up the body and can exaggerate the effects of stress.

**Use care in taking drugs.** Although drugs may provide temporary relief from stress symptoms they may not solve ongoing problems and tensions. Excessive or continued use of either prescription or illegal drugs may cause physical and mental problems, and absenteeism from work.

**Be safety conscious.** Falls and injuries from auto or pedestrian accidents can lead to hospitalization and disability. Good safety at home, work, and on the road prevents accidents and injuries.

**Get health care.** Regular health care helps prevent disease by catching problems early and keeps them from getting worse.

**Have friends you can talk to.** People who give and receive affection regularly, who can let out their feelings to someone who cares tend to have fewer health problems and cope better with stress.

**Learn to manage stress.** Some stress is a normal part of living. Three steps keep daily stress from becoming a problem: take time to relax, talk with a friend, and learn to keep a perspective on things that are important and those that are not.

### *Conclusions*

The first thing you can do to manage stress is to prevent it. A healthy lifestyle builds your physical and mental energy. Each of these behaviors helps prevent stress and makes a person less vulnerable to stress when it does occur.

*Source: Smith and Pergola, University of Florida*



## Money Matters: Cont'd

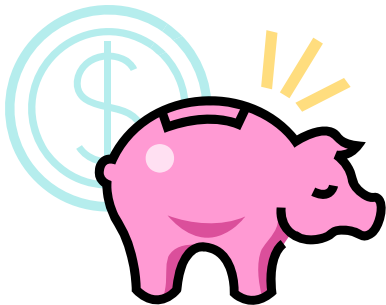
In 2003, Congress enacted the Fair and Accurate Credit Transactions ACT (FACT ACT) as a means to both empower consumers in their negotiations but also to check that the information is correct and there has been no wrongdoing. It serves as our best defense against identity theft. The Fact Act states that consumers are entitled to one free report from each of the 3 major credit reporting agencies every 12 months by each of the credit reporting agencies (Equifax, TransUnion, and Experian). This now allows everybody to see what information is being provided to lenders to make sure it is accurate. If you are interested in getting your free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com). If you prefer, you may also call for this report: (877)-322-8228 This site is free and is secure. It will ask you to verify your identity and then will allow you to view your credit report for free.

Source: *Financial Focus Newsletter, Spring 2008*



## Special Events: Happenings in April

### National Financial Literacy Month



It's time to dust off the old piggy bank and take charge of your finances this month. April is slated as National Financial Literacy month and focuses on improving personal finances for everyone.

### National Autism Awareness Month

In order to highlight the growing need of awareness for autism, April has been designated as National Autism Awareness Month. Autism is a complex developmental disability that typically appears during the first three years of life and affects a person's ability to communicate and interact with others. Autism is defined by a certain set of behaviors and is a "spectrum disorder" that affects individuals differently and to varying degrees. There is no known single cause for autism. For more information on Autism you can visit the Autism Society of America's website at [www.autism-society.org](http://www.autism-society.org)

### The 58th Annual Bradford County Fair



### "A Salute To Our Troops"

#### Dates & Hours of Operation

April 11th	5:00PM—Midnight
April 12th	12:00PM—Midnight
April 13th (Midway Only)	1:00PM—11:00PM
April 14th—17th	5:00PM—11:00PM
April 18th	5:00PM—Midnight
April 19th	12:00PM—Midnight
April 20th (Midway Only)	1:00PM—8:00PM

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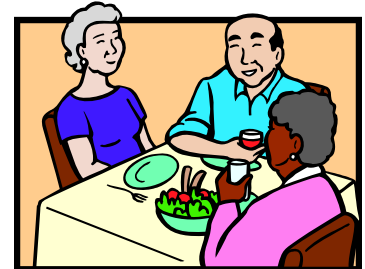
## **Aging: Loss of Taste and Smell**

Some loss in taste sensitivity takes place with aging. However, the loss is minor and does not seem to occur in most people until well after 70. There is also a loss of smell, but this is not severe.

Nevertheless, older people often complain that their meals are tasteless or that they no longer like their favorite foods. Most experts feel that these complaints are caused by a sense of loneliness at meals, or an unwillingness or inability to cook. Also, older persons may not buy more enjoyable foods when they have difficulty chewing due to poor dentures or dental problems, or are stretching their food dollars due to a limited budget.

To help the older person enjoy mealtime:

- Offer familiar, well-liked foods.
- Invite or encourage the elder to share meals with friends and family, in his or her home or at congregate meal sites.
- Experiment with different seasonings and flavorings.
- Prepare a variety of foods each day.
- Make the table colorful and inviting with bright napkins, mats, and flowers.
- Encourage exercise, when possible, which stimulates the appetite.



Source: Smith and Gove, University of Florida