

Living Well in Baker County

Dear Extension Friend:

April 2009

Spring is in the Air!

The long, cold (at least it was to this Florida girl) winter is finally over and that means it's time to clean out the clutter, air out the house, and get out there and have some fun! The spring time sun can not only brighten the day, it can also brighten the emotions.

In this month's Newsletter I have continued the series of money management tips on page 3 in the section *Money Matters*. Take a look at the article and do the exercise to see exactly where it is that you are financially.

Do you ever find it difficult to speak with the elderly? I can probably guarantee they find it just as frustrating talking to you. In the *Aging* section on page 2 is an article discussing three main principals to successfully speaking to another generation. Check it out! I'll bet you'll be surprised.

Finally in the *Health & Nutrition* section on page 4 is an overview on WHY it is so important to eat breakfast. You've heard it a million times that breakfast is the most important meal, but read the article and find out the reasons.

Hope you all enjoy the Newsletter, and as always if you have any questions, concerns or suggestions please give me a call.

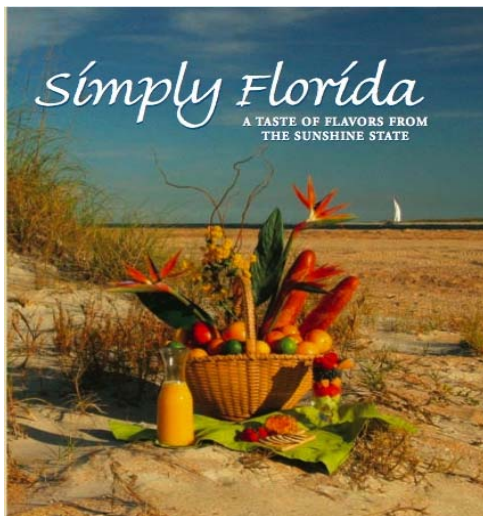


Inside this issue:

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<i>Introduction & Simply Florida</i>	1
<i>Aging</i>	2
<i>Money Matters</i>	3
<i>Health & Nutrition</i>	4



Simply Florida: A Taste of Flavors from the Sunshine State

Looking for a great gift idea for that gourmet cook in your life? The new *Simply Florida* cookbook created by Family & Consumer Sciences agents throughout Florida is the perfect choice! Order your copy today by calling Melanie at (904) 259-3520 or by visiting <http://www.simplyflorida.org>.

Aging: Tips For Talking To Older Adults

Three simple words can help you talk to the older adults in your life: *stop*, *look*, and *listen*. These words are important when you are in everyday conversation. But they are even more important when you are trying to solve a problem or get essential information. It only takes a little time to stop, look, and listen. When you do, you will quickly find that you will feel less stressed. And, your older friend or family member will feel less frustrated and more understood.

STOP

Stop what you are doing and focus on your conversation. Of course, we talk to each other while we are doing other things. Talking while we do the dishes or drive the car is normal. Those are good times to talk about the weather, whom we visited with last weekend, or how cute our grandchildren are. But it's different when we want to talk about something important. When we want to ask about a problem or be sure someone understands when their doctor appointment is, we must stop, look, and listen. When we don't stop what we are doing, our older friend or family member may not hear or understand us. We may also miss important nonverbal messages that they are sending. For example, while coming out of the doctor's office you may quickly ask what the doctor said, but you may also be thinking about what you need at the grocery store. Take the time to stop and ask about the doctor's comments before moving on. Focus on the appointment and ask for details while the information is fresh on your older family member's mind.

LOOK

Look at the older person when you are talking to them. Looking directly at a person lets them know that we are paying attention and that we care about what they have to say. Because most older adults have some hearing loss, they hear better when they can look at the person who is talking. Without realizing it, most of us increase our hearing by reading lips. It is easier to read lips when the listener can clearly see the speaker's face. So face the person you are talking to, avoid eating or drinking while you are talking, and be sure to speak in a strong, clear voice.

LISTEN

Listen with more than your ears. Listen for more than the words. Listen for unspoken messages. What is your older relative or friend telling you with his or her body language? Listen for the person's tone of voice—is he or she angry, sad, scared, or excited? Listen for the message you see in the older adult's face or posture. Listen with your ears, your eyes, your mind, and your heart.

TOWARD BETTER COMMUNICATION

Three simple words can prevent many misunderstandings. When we stop, look, and listen we are showing our older relative or friend that we not only care, but also want to understand and to help. These three simple words are just the start of better communication. The following tips will also help you communicate with older adults in your life:

- Involve older adults in decision making
- Communicate openly and honestly
- Focus on abilities not disabilities
- Listen for feelings of guilt, grief, and sadness
- Involve affected family members in important conversations

Source: Carolyn S. Wilken, University of Florida, *Stop, Look, and Listen: Tips For Talking to Older Adults* (EDIS Document FCS2225)

Money Matters: Spending Plans

A spending plan is a money guide to make your money go where you want it to go. A family spending plan is a smart way to make your dollars buy what you most need and want. You can master the skills of money control and learn to conserve your income by using knowledgeable spending. Planning will help you extend your buying power. Good spending habits foster financial security and develop wise use of credit.



No ready-made spending plan fits every couple, or even one couple necessarily. A standard table designating what percentage of income to allow for each budget category cannot be calculated. Each family has different standards, values, needs, wants and resources, so you must decide what percentage to budget for the various categories. For example, if you are a couple who enjoys entertaining at home and wants space, serving equipment, and a generous budget for food, then your particular plan might provide a large portion of your income for these budget categories and less for other groups.

If you are “*car conscious*” and need a late model car in your line of work, or you like to travel, you may choose to provide a larger transportation allowance and pay less for housing. You may be “*clothes conscious*” and allocate a larger sum for clothes in order to dress stylishly.

What you need is a practical spending plan that fits your family. No *his* and *her* arrangement here, even if there is a double income. This is supposed to be a money partnership. Joint accounts may help this transition.

Where are You Financially?

To find out where you are, add up all your resources. Resources are things such as time, energy and money; they can be used in different ways to fill your needs and achieve your goals. If you want to *save money*, you can use your own time and energy to get what you want. Or if you want to *save time and energy*, you can use money. Your resources are interchangeable, but not unlimited. Try to determine the value and amount of these resources available for your use. If time is more important to you than money, then you might buy products such as pre-cooked foods, and purchase services such as yard care.

Money resources may include salaries, interest on bank accounts, rental incomes, gifts, inheritance, bonuses, commissions and unemployment compensation. No one has all these kinds of income, but almost everyone has at least one of these. Add together the ones you have to find out your whole income for a month.

Next determine your amount of spending. Subtract your total expenses from your total income. If there is money left, this is your surplus. If this is negative, this is the amount of your deficit. A second measure is net worth.

Add up everything that you own, these are your assets. Add up everything that you owe, these are your liabilities. Assets minus liabilities is how you determine net worth.

Source: Josephine Turner, Nayda I. Torres, Vervil Mitchell and Michael Gultter—[University of Florida](#), *Money and Marriage: A Spending Plan* (EDIS Document FCS7012).

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Health & Nutrition: The Power of Breakfast

“Breakfast is the most important meal of the day.”



Eating a morning meal has many health ramifications. It is important to "refuel" your body after not eating for many hours during the night. Breakfast provides the glucose that is the primary energy source for the body and the brain. Gail Frank of the American Dietetic Association states that "Breakfast skippers often feel tired, restless, or irritable in the morning" (American Dietetic Association, 2004). The brain's functions are very sensitive to changing glucose levels. Research has also shown that missing this meal diminishes the mental performance of children, young adults, and the elderly.

Eating breakfast may also help in weight management because it reduces hunger and prevents eating binges. People who eat a daily breakfast are "far less likely to become obese, compared to those who skip the first meal of the day" (American Dietetic Association, n.d.), according to one study by the Harvard Medical School.

What can you do?

Well, slow down. Get up a half hour earlier to give yourselves time to sit down and eat. Even if it's just a bowl of whole grain cereal and a glass of orange juice, you'll be doing yourselves a favor. Not only does this provide important vitamins, minerals, and protein needed to start your day off right, but it gives your family a chance to be together before you go your separate ways.

Remember, breakfast is king! Waiting to eat until lunch time can cause drastic fluctuations in blood sugar, energy, and mood. So be sure to take a few extra moments in the morning to eat a good meal!

Source: Lindsay Place and Elaine Turner, University of Florida, *The Importance of Eating Breakfast* (EDIS Document FAR8026)