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Baker County Extension Service**

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Living Well in Baker County

Dear Extension Friend:

June 2009

Welcome to the month of June and the hot summer sun. Hopefully you all have dried out a little from the torrential downpours in May. I realize we need the rain, but 12+ days in a row is a little more than I wished for at one time.



In this month's Newsletter I have included an article in the *Health* section on eating right and encourage you to check out www.mypyramid.gov. I have also continued the series of money management tips on page 3 in the section *Money Matters*.

I would also like to wish all of the dads out there a very **HAPPY FATHER'S DAY**.

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



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Inside this issue:

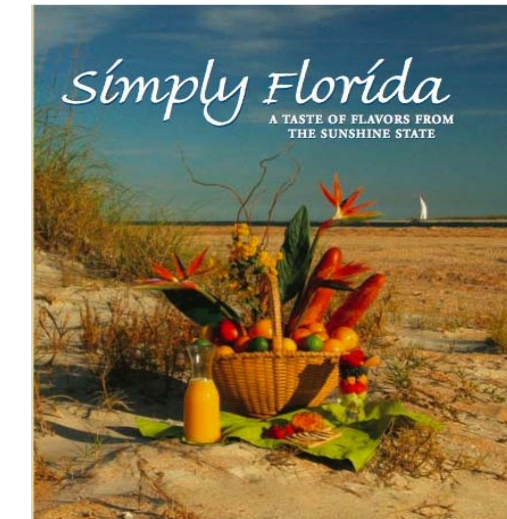
HAPPY FATHER'S DAY

What Makes a Dad

God took the strength of a mountain,
The majesty of a tree,
The warmth of a summer sun,
The calm of a quiet sea,
The generous soul of nature,
The comforting arm of night,
The wisdom of the ages,
The power of the eagle's flight,
The joy of a morning in spring,
The faith of a mustard seed,
The patience of eternity,
The depth of a family need,
Then God combined these qualities,
When there was nothing more to add,
He knew His masterpiece was complete,
And so,

He called it ... Dad

~~Author Unknown.~~



**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>.

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Health: Healthy Eating with MyPyramid.gov

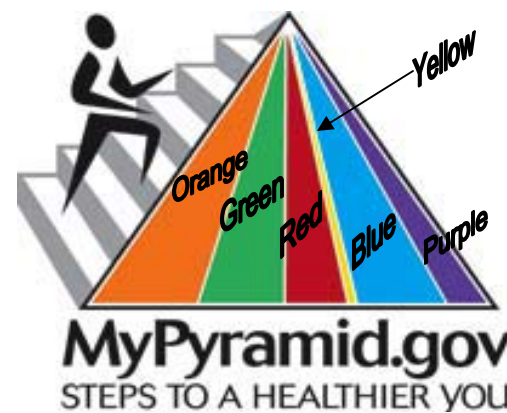
Eating fewer calories is key to losing weight. Eating less fat is one of several ways to eat fewer calories. Another way to cut calories is to eat less sugar. To help you feel full longer while cutting calories choose more high fiber foods. Fiber adds “bulk” without adding calories. Eating more fiber and less fat are both great ways of eating healthy. One very important part of eating healthy is to eat a variety of foods from all of the food groups, not to mention portion control. Many of us grew up with the “clean your plate” mentality. Unfortunately, that mentality has led us to a nation with staggering obesity rates.

Eating from all the food groups helps to make sure you get all the nutrients you need. Within each group, there are high-fat and low-fat foods. It’s important to choose wisely! The dietary guidelines set by the USDA and the MyPyramid plan can help you make healthy choices.

So what exactly are the USDA Dietary Guidelines? Updated in 2005, these dietary guidelines may be a bit different than you may remember from many years ago. The Dietary Guidelines are jointly issued and updated every 5 years by the Departments of Agriculture ([USDA](#)) and Health and Human Services ([HHS](#)). They provide authoritative advice for people two years and older about how good dietary habits can promote health and reduce risk for major chronic diseases.

“MyPyramid” is designed to target the individual and not just a group. The tools associated with MyPyramid can help you choose healthier foods, meet your recommendations, and even plan meals that help you meet your weight loss goals. MyPyramid also has a section for kids and pregnant women. My Pyramid provides effective, research supported, nutrition education information based on the 2005 Dietary Guidelines for Americans. You can get information on the various food groups, oils and fats and serving size according to your gender/sex, age and level of physical activity.

You can go to www.MyPyramid.gov and see where it is that you need to be based on your lifestyle.



Each color on the pyramid represents a different food group:

- **Orange** represents the Grains group
- **Green** represents the Vegetables group
 - **Red** represents the Fruit group
 - **Blue** represents the Milk group
- **Purple** represents the Meat & Beans group
- The thin **Yellow** line between the Fruits and Milk groups represents the intake of oils and fats.

Money Matters: Budget Management

Once you have your future expenses and income balanced, try out your plan. It is important to be *flexible*, since no plan is perfect. Here are some tips to make your plan successful:

- Put it in writing and keep it simple.
- Stick to major categories. You can be more specific after you try your plan, or you may decide you want fewer details after getting some experience.
- Review the plan and make changes to fit your situation.
- Set up a family business center, or a specific place for your financial records.



No one is born with the ability to manage money: **it has to be learned**. Experience develops expertise. The secret of having something to show for your hard-earned dollars involves planning and using your money to obtain what you want.

As goals are accomplished, you will need to review and revise your financial plans. The key is still in making joint decisions with the family. Whether you are planning your goals or recording your expenses, everyone who spends the family income should cooperate in adjusting the spending plan to your changing lifestyle.

An easy way to make your spending plan work for the whole family is to include a small allowance for each person. This will give everyone a little freedom to buy on impulse without damaging the budget. It can encourage everyone to work toward the family goals together. Remember that it is not *your money and my money*, but *our money*, and it is all the family's resources and skills combined that will make the most of the family's opportunities and bring financial and economic success. It also encourages family solidarity.

Be sure to look over your plan from time to time. Keeping records will make it possible for you to fit your resources to your goals. Tracking net worth and surplus or deficit can be helpful as they summarize financial position. If you will spend a few minutes each month looking over your spending, you can stop any bad habits before a financial disaster occurs. Then, once or twice a year, check over the whole picture to see what has helped or hurt you in reaching your family's goals.

Your spending plan is the key to your family's activities in buying, borrowing, saving, investing, purchasing a home, paying debts and planning for the future. Operating without some kind of budget is like trying to drive a car without a steering wheel. Develop a systematic plan for using available money to get as many of the things you want as possible. Stick to that plan closely when you are spending your income and you will reach your goals! That is what money management is all about. For your own happiness, start your plan today.

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