

Living Well in Baker County

Dear Extension Friend:

March 2009

Many of you may have started out the year with the standard new years resolution to save money and/or lose weight. Unfortunately, studies have shown that over 50% of those who make these types of resolutions fall off the band wagon by the first of March. In this month's newsletter I included some timely articles in the hopes that you can jump back on that wagon and keep on rolling.

You will find a *Money Matters* article on page 3 which talks about the importance of communication between family members when attempting to manage the budget.

Health & Nutrition on page 4 contains an article on the colors of health. You probably have heard someone say your dinner plate should have colors of the rainbow, but you may not have known why that is. Hopefully this section will break it down for you. These days it seems you can't help but hear about all the wild and crazy scams out there that target the elderly. It's really sad what some of these scammers are doing. In the *Aging* section is an article on Quackery and ways to spot it.

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

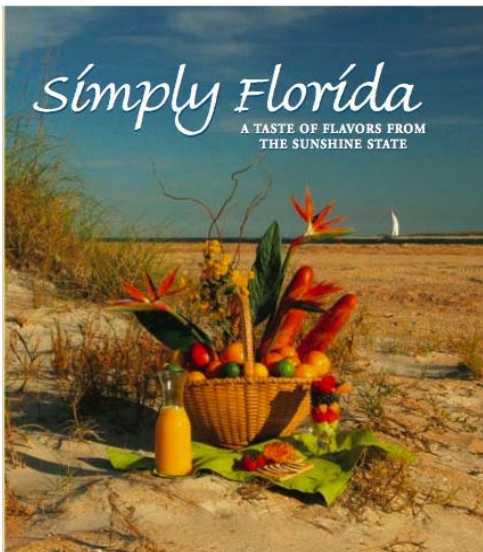


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Simply Florida: A Taste of Flavors from the Sunshine State

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: The Truth Behind Quackery

Quackery is a multimillion dollar business in the United States. Older adults often are targets for quackery, but you can avoid being a victim. Always evaluate nutrition and health information or recommendations before you take action based on them.

7 Clues of Quackery

1. Is the author/speaker qualified to provide nutrition or health information?

Check to be sure they have a nutrition or medical degree. If they don't, that's CLUE #1. Dietitians (RD or LD/N) and nutritionists with advanced degrees have training in nutrition. Physicians (MD) are health experts. Be aware that "Dr." in front of someone's name could just mean that they have a Ph.D. in Math!

2. Are claims based only on testimonials, especially by famous persons?

Information from persons who lack formal nutrition or health education, like TV personalities or professional athletes, may not be reliable. The spokespersons generally are paid to promote products. They may or may not know anything about their effectiveness.

3. Is the claim supported by more than one scientific study?

Claims must be supported by scientific studies. Specific information about the studies should be provided. If it's not, that's another CLUE of quackery.

4. Who tested the product or conducted the research?

A reliable research organization does not sell any product that it is studying. Good studies are most often done by government health agencies, universities, or medical schools and published in scientific journals. If it is not clear where the "research" was done, that's a CLUE for possible quackery!

5. Does it sound too good to be true?

To promote products, the media or salespersons may say that a product:

- is quick and painless,
- is "natural,"
- can cure a variety of conditions,
- is based on an ancient remedy,
- is a "miracle" cure or breakthrough.

Claims like these make products sound "too good to be true," a strong CLUE for quackery. What about the claim "natural"? Natural does not always mean a product is safe. Think about salmonella...it's natural, but not safe!

6. Is elimination of one or more food groups recommended?

This could be a big CLUE. For good health, we need a variety of nutrients. We get these nutrients from foods we eat. Foods from different food groups give us different nutrients. If you eliminate food groups from your diet, you may develop health problems.

7. Is there a specific food or supplement for sale?

Information provided as a part of a sales pitch is not reliable. Do not take advice from supplement salespersons or even friends, if they are trying to sell you the product they are promoting.

Where can I find reliable information?

Although there is much misinformation out there, you also can find reliable information. Check out the following resources:

- At your local senior center or Extension office, ask for these University of Florida fact sheets:
 1. *Healthy Living: Reliable Sources of Nutrition and Health Information*, and
 2. *Healthy Living: Reliable Web Sites for Consumers*
- Contact a Registered Dietitian (RD) or state licensed dietitian/nutritionist (LD/N), your county Extension office, or your Area Agency on Aging.
- Check your telephone book for listings.
- Contact the U.S. Food and Drug Administration (FDA) Center for Food Safety and Applied Nutrition at <http://vm.cfsan.fda.gov>. Or phone them at 1-888-723-3366 (instructions available in English and Spanish).
- Search Florida's Extension Web site: <http://solutionsforyourlife.ufl.edu>.

Food Faddism: a practice based on an exaggerated belief in the health benefits of certain foods.

Quackery: promotion of certain practices, with misleading health claims, for profit.

Source: Luisa Oliver-Cordero and Linda B. Bobroff, University of Florida, *Healthy Living for Elders: Clues of Quackery (EDIS Document FCS8583)*

Money Matters: Planning Together

Families have to make some decision about how they want to live and how they want to spend or use their resources, such as time, energy, interests, abilities and money. In other words, you can decide what you want your lifestyle to be. You might want your surroundings to be pleasant and as comfortable as possible. Because this is important, you will spend your time, energy, and money on your home and its furnishings. Another family might decide that travel is more important, so they may not spend as many of their resources on their home as you. You are both right, but just want different lifestyles. Talk over what you want and what you expect with your family members to prevent money problems.



Plan for Wise Money Management

Give careful attention to earning, investing, saving, and spending money. What you do in each area affects the others. This sounds simple, but it requires *planning* for what you want to achieve in each area. It is not easy to keep that plan in the foreground and always control the plan. Financial success is not so much earning money as it is *making wise choices about how to use money*.

Plan Your Future Now

Imagine yourself 20 years from now. Where do you expect to be on the economic ladder? What comforts do you want for yourself and your family? What do you want your economic and financial situation to be next year, five years from now; twenty years from now?

The family's financial plan includes general plans and expectations throughout the family's lifecycle. This includes planning for children (or not, as the case may be), educating the children, and earning an income with the occupation of your choice. The plan also involves the family's standard of living, saving, and investment habits, and contributions to others. Your financial plan should be in general terms and cover a long time period, and include a means for making changes throughout the lifecycle.

Agree on Family Goals

Before you can actually make a spending plan, better known as a *budget*, you must agree on some goals. You need to establish some short-term goals, and some for the future, perhaps five to ten years from now. Try to be realistic and agreeable about your goals. Try creating SMART goals. This means you are sure, you both want the "good things in life" right now, but those things come over a lifetime. If you find that your goals are moving in opposite directions, for example, one of you is dreaming about a sleek automobile and the other is determined to pay off a debt, you better bring these aspirations out in the open.

The more specific you are about your short-term and long-term goals, the better. Three questions to go over are what, when, and how much? One goal could be to live comfortably. Other goals might be to start saving for a better car or to buy a chest of drawers. A five-year goal might be to save for a down payment on a house or to begin a family.

Time does not stand still, as a young central Florida couple recently discovered. When they looked back on five years of marriage, they suddenly realized that they were in almost the same economic position as they were when they married. Why? They had never made any definite financial plans for the future. Without deciding what was important to them or what they wanted, they had just drifted along without any real progress. Happiness involves controlling your money to get what you want. You can make your money go where you want it to go if you plan ahead.

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: Colors of Health

Red foods are great sources of *lycopene*, which help protect against heart disease. They're also good sources of *anthocyanins*, which have been shown to help reduce cancer growth. Dietary sources include tomatoes, cherries, cranberries, strawberries, raspberries, beets, radishes, pink grapefruit, rhubarb, pomegranates, watermelon, radicchio, red grapes and red pears.

Orange and **Yellow** foods contain *beta-carotene*, *flavonoids* and *vitamin C* which have been shown to strengthen the immune system and help keep certain types of cancer at bay. Dietary sources include apricots, cantaloupe, oranges, mangoes, nectarines, butternut squash, pumpkin, sweet potatoes, corn, yellow peppers, peaches and papayas.

Purple and **Blue** foods contain *anthocyanins*, *ellagic acid* and *phenolics* which can be accredited to promote brain health and good memory capacity. These foods are also linked to good maintenance of urinary-tract health. Dietary sources include blueberries, blackberries, plums, raisins, eggplant, purple cabbage and currants.

White and **Tan** foods contain *flavonoids*, *indoles* and *isothiocyanates* which have been shown to be potential cancer-fighting agents and promoters of heart health. Dietary sources include cauliflower, turnips, onions, jicama, mushrooms, parsnips, white potatoes, shallots, kohlrabi, bananas and garlic.

Green foods contain *beta-carotene* and *lutein* which have been shown to help maintain eye health and fight against certain cancers. Dietary sources include avocados, asparagus, kiwi, green cabbage, brussel sprouts, green beans, pears, peas, leafy greens and green peppers.

When all else fails.....Follow the Rainbow!

