

Living Well in Baker County

Dear Extension Friend:

May 2009

With the recent outbreak and scare of the Swine Flu I'm beginning to see a lot more people using hand sanitizers. Although I think it's great that people are taking precautions it worries me a little that maybe some are using this method in place of washing their hands frequently. In the *Health* section on page 2 is an excerpt from an article written by UF's own food safety expert, Dr. Amy Simonne, discussing the difference in hand washing vs. hand sanitizing. Check it out! I'll bet you'll be surprised.



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 to see what the differences are between fixed and flexible expenses and how you can balance the two.

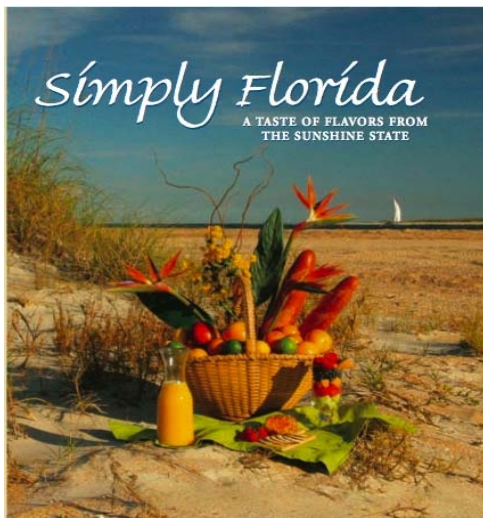
This is the month of May and I want to wish all of the mother's out there a very **HAPPY MOTHER'S DAY**.

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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Health: Can a Hand Sanitizer Substitute for Hand Washing?

The majority of alcohol-based sanitizers in the United States contain ethanol or isopropanol or a combination of these two products. Most brands also contain a moisturizer to minimize irritation to the skin. Alcohol works immediately and effectively to kill bacteria and most viruses. The antimicrobial activity of alcohol is its ability to change proteins in microorganisms. Proteins and fats on soiled hands will decrease the effectiveness of alcohol as a sanitizer. Alcohol solutions containing 60-95% alcohol are the most effective. Higher concentrations are less potent, because proteins are not denatured easily without water.

Alcohol gels work by stripping away the outer layer of oil on the skin, thereby destroying any "transient" microorganisms present on the surface of the hands. After use, re-growth of bacteria on the skin tends to occur slowly, thereby effectively keeping "residual" micro-flora that reside in deeper layers of skin from coming to the surface. To be most effective, a dime-size dollop of alcohol gel should be rubbed into the hands for 30 seconds. If hands are dry after only 10-15 seconds, it is likely that not enough sanitizer was used.

Hand sanitizers should primarily be used only as an optional follow-up to traditional hand washing with soap and water, except in situations where soap and water are not available. In those instances, use of an alcohol gel is certainly better than nothing at all.



Source: Amy Simonne, University of Florida, Hand Hygiene and Hand Sanitizers (EDIS Document FCS8788)

Money Matters: Expenses

What are Your Fixed Expenses?

These are the recurring expenses you have promised to pay on specific dates and in specific amounts. You might have signed a contract and are bound to pay. Some are monthly, like rent or mortgage, utilities and installment debts. Some occur less often, like insurance premiums, property taxes, license plates and school tuition.

Do not overlook savings as fixed expense. You might have an emergency fund for the unexpected – car repairs, an accident or an illness. Another area for a special savings account is for goals you are working toward, such as a new car and/or providing funds for your children's college education. A separate savings account for each lets you see your progress toward your goals. Even \$5 or \$10 a month would be a good start toward building a fund. Then when the inevitable happens, you will be able to handle the emergency more easily.

Total your fixed expenses on an annual basis. Subtract that from your annual take-home income. As you can see, the more you have committed to fixed expenses, especially credit bills, the more strapped you are financially.

What are Your Flexible Expenses?

These are expenses that vary from week to week or month to month. Since you are not committed to previous agreements with others, you have the most control over these expenses. When you are squeezed financially, you can cut back or even cut some out. Flexible expenses include food, clothing, gifts, transportation, contributions, personal care and entertainment. It is a little harder to figure your past spending in these areas if you have not kept receipts. Estimate the costs for expenses you do not have records for, or keep track of them for a month or two before you complete this part of the budget. An important, additional consideration in this category is *inflation*. When planning ahead, add a percentage increase for inflation. It is hard to know what inflation rate to expect and it will vary for different times. Based on recent years 3 to 6 percent inflation rate would be a safe guess. Now add up your flexible expenses on an annual basis. Then add the inflation factor.

How Can You Balance Expenses?

Compare the total for flexible expenses with the amount remaining after fixed or committed expenses have been subtracted from your total income. If you have plenty, you are lucky and can move ahead with financial goals. If you do not have enough to cover the estimated flexible expenses, some trimming of expenditures is needed.

Here are some guides:

- Start trimming in areas where you can cut or postpone expenditures. Go back to your goals and priorities that you and your family talked about earlier.
- You may have some months when several big expenses occur that make it difficult, if not impossible, to pay them. A solution is to take a look at the year and arrange payment dates, such as various insurance premiums, opposite months with expenses you cannot alter, such as property and income taxes.
- One way to save on insurance premiums is to pay them less often. For example, you can save a significant amount by paying a lump sum annually instead of spreading the payment out. This means planning ahead and saving regularly as you have the money, or paying ahead of the payment due date.
- Taking a larger deduction on your insurance policy is also a way of reducing the premium. However, in exchange you will need to save and have in your emergency fund the amount of the deductible in case you need to pay it.
- Another means of balancing is to find ways of getting additional income.



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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*Happy
Mother's
Day*

