

# Living Well in Baker County

**Dear Extension Friend:**

**July 2009**

I can't believe it's July already! I don't know about you, but I think these months seem to get shorter and shorter. Not to mention hotter and hotter. With record heat out there, I hope you all are protecting yourself with lots of water and sunscreen.

In this month's Newsletter I have included an article in the *Health* section on ways to get enough fruits and vegetables in your diet. I have also continued the series of money management tips on page 3 in the section *Money Matters*.

I hope you all had a very Happy 4th of July!

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

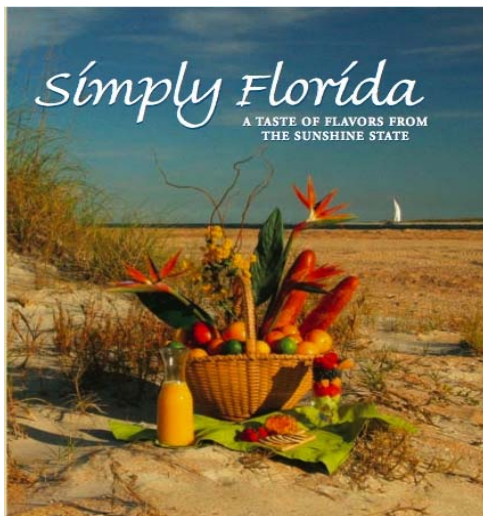


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**Simply Florida:  
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the Sunshine State**

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>.

## Health: Ten Ways to Use Salads to Help You Get Enough Fruits and Veggies

1. Eat and serve salads every day.
2. Have plenty of dark greens in your salads on a regular basis. There are so many different salad greens to try.
3. Be adventurous. Have lots of different vegetables in your salads. You can always try chilled cooked vegetables mixed in with the raw veggies.
4. Remember: Salads can have a mixture of green leafy vegetables and other vegetables. Ex: Romaine lettuce, spinach, tomatoes, carrots, cauliflower, and broccoli.
5. Be creative. Prepare salads that have vegetables and fruits. Ex: lettuce, tomatoes, pears and raisins.
6. Serve salads without any salad greens. Ex: beets, onions, sweet peppers, celery and yellow squash.
7. Serve salads made with fruits only. Ex: apples, strawberries, and oranges.
8. You can also have theme salads, such as a variety of citrus in a citrus salad or have a tropical fruit salad with pineapple, bananas and mangoes. Another favorite theme is a traditional garden salad with lettuce, radishes, tomatoes, cucumber and onions.
9. Think outside the box. Sometimes you can have a salad as a snack or as a side dish for breakfast, just as you do for lunch or dinner.
10. Serve traditional favorites, and at other times be creative and prepare your salad with different fruits and veggies that are new to you and your family. These are good examples of traditional favorites: lettuce and tomatoes or carrots and raisins or Waldorf salad made of apples, celery, raisins and nuts. You should make it a habit to choose from a colorful variety of fruits and veggies.

### Remember:

Use only a small amount of salad dressing. Too much salad dressing can overload your salad with sodium, fat and calories.

You can also turn your salad into a quick and easy meal much like the restaurants do. For example, just add: 1-2 ounces of cooked chicken or salmon to each salad. And also provide some whole grain rolls or whole grain crackers. Sounds good, doesn't it?

It is a good health habit to eat a variety of fruits and vegetables every day. These foods are important sources of fiber and a variety of vitamins and minerals including vitamins A and C, Folate, and potassium. People who eat adequate amounts of fruits and veggies are likely to have less risk of chronic diseases. So, let your salad habit help you get enough fruits and veggies every day as part of your healthful eating plan.



Source: Glenda Warren—[University of Florida](#), *Fruits and Veggies: More Matters*.

## Money Matters: Financial Planning



Financial planning is important for you because many family conflicts revolve around acquiring, keeping and spending money. Many people make their lives miserable through constant striving for more and more money and material possessions in an effort to achieve economic security.

All families live under some economic pressure and tension. It is usually greater for a young, unestablished family because of inexperience and high spending needs.

Couples soon find out that two can live as cheaply as one — but only half as long. When this awareness hits, the couple has to make concrete plans concerning money matters, if they have not already done so. Before marriage, both people could spend money for their individual goals, but this changes after marriage. Previously, the money was *his* and *hers*; now it's *theirs*.

The couple will face these questions: Who opens the charge accounts? Who pays the bills? What kind of bank account will be established? Does one have to ask the other for money? Is one accountable to the other?

The best way for you to decide money matters is *together*. As a couple, you need to discuss abilities and ambitions. You need to determine who needs to do what, and who needs to have what done for him or her. Find out who can keep the checkbook balanced. Find out whose judgment on merchandise is sound. This is the time when your feelings about things are revealed. If you resent having to ask the other for money, say so. If you think that the "head of the house" has certain responsibilities, say so. To hide such feelings is far more destructive over time than to reveal them.

In the American culture, money is usually associated with security, love and achievement. Your feelings toward money influence the decisions you make about its use. Both of you should think through your own feelings and attitudes about the purpose of money.

Money gives you the means of getting what you want. If you find fresh air, a nice house, books, music and golf enjoyable, your money will allow you to buy them. If leisure time is important, money enables you to take it. If you want to help friends in need, money gives you this opportunity. Money is necessary for just about everything concerning life and living.

Both of you probably have many wants. Many wants can be satisfied by using money. There will be certain years when spending and saving may seem almost as difficult as earning money. About the time when you think you are even with the world, along comes a financial emergency. In spite of unexpected events, you can manage better if you plan the distribution of your income.

In order to get the most for your money, you have to know some facts about your own family's "income" and "outgo." You must have an understanding of some money management principles, and you should think about what is important to you and how you feel about money.

Knowing each other's values, or what is important to your spouse, and his or her attitudes about money will also help you. Planning for spending income should be a family activity whenever possible. Your children will develop their attitudes about money from you, so provide them with opportunities to learn how to manage their money.

Your feelings about money and the value you place on what money can buy will influence the procedures you use for planning and controlling your money. Here are some tips for managing your money:

- Reach an agreement with other family members about how to handle income.
- Establish in writing a clear picture of income and expenditures.
- Develop a financial plan to adapt to any new situations.
- Learn to be a master in controlling cost.

Source: Josephine Turner, Nayda I. Torres, Vervil Mitchell and Michael Gultter—[University of Florida](#), *Money and Marriage: Making Financial Plans Together* (EDIS Document FCS7010).

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