

FAMILY AND CONSUMER SCIENCES



HOTLINE



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This Issue:

Have a Healthy, Wealthy 2008

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Most people don't think that their health and wealth are related but they are more similar than you think. Think of your health as an investment in yourself. The steps to good health are very similar to the steps to financial security.

1. **Set realistic goals.** You are not going to wake up tomorrow as a millionaire or thirty pounds lighter. Set goals that you can obtain such as saving an extra \$50 a month for two years towards a new refrigerator or losing ten pounds.
2. **Identify small do-able action steps.** Make plans to walk each day for thirty minutes or reduce number of sodas consumed. Save money and calories by eating out less often.
3. **Identify obstacles and make plans to overcome them.** For example, if you have trouble getting motivated to exercise each day, exercise with a buddy so you can encourage each other. If you have trouble saving money, have a certain amount automatically deducted from your checking account into your savings account.
4. **Put your mind to it and take action.** Don't procrastinate, start today. Put your new health or wealth strategy in action. Monitor your progress as you go along and make changes as needed.

Over-eating and over-spending affect your life. The start of a new year is always a good time to review your eating and spending habits. Small changes can make a difference. Once you are successful with one change, you will feel inspired to set new goals make more changes in your life. It all starts with a single step, make that step today!

Source: Small Steps to Health and Wealth, Rutgers New Jersey Cooperative Extension

Have a Healthy, Wealthy 2008	1
12 Steps to Better Health in 2008	2
Seven Ways to Get a Jump Start on Your Taxes	3
Surviving the Post Holiday Financial	3-4
Okaloosa Saves/America Saves Week	5
Walking Through Florida	6
HCE News	6
N.E. Potato Chowder	7
Baked Potatoes	7
It's Your Move!!!	8

2008

12 Steps to Better Health in 2008

January

- It's Super Bowl time and time to **be active** and kick off a year of good health. Put yourself in training camp and get started on a regular exercise routine - find ways to have fun while getting fit.

February

- Be your own Valentine! Heart month is the perfect time to start getting back in your kitchen. Make it a goal to have at least 5 **home-cooked meals each week that are low in fat**. Focus on eating less fat and more fiber in all of your meals.

March

- Nutrition month is here - **take a checkup on your eating plan**. Are you eating at least 3 whole grains each day? Do you regularly eat about 2.5 cups of veggies? Or 2 cups of fruit? Do you vary your protein to include beans and nuts and fish and keep it all lean or low in fat? Are you getting about 3 cups of milk per day?
- Visit *MyPyramid.gov* for more information.

April

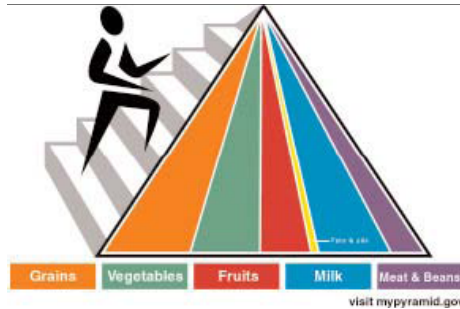
- April is cancer awareness month. Eat a **low-fat salad** every day this month to help boost your intake of vegetables.

May

- Do a spring cleaning on your **beverage** habits—don't drink your calories! Try to consume more beverages that don't contain a lot of cream and sugar.

June

- Fruit and Vegetable Month - let's take a look at your **snack** habits - now that all of those beautiful fruits and veggies are coming into the store, start eating more of them for snacks in place of packaged snack foods.



July

- **Vacation** - plan an active vacation where you can ramp up your fitness - get outdoors and have fun hiking, biking or hiking.

August

- Back to school - take the time to **learn how to read**

a **nutrition facts label**. Compare labels when you shop and try to lower the sodium you consume that is in canned goods, frozen foods and packaged meals. Remember that a daily value of 5% or less is optimal for fat, cholesterol and sodium. How many servings are in that package? The serving size might be a lot smaller than you think for many calorie dense foods.

September

- Be aware of the **calories in favorite foods especially when eating out**. Visit your favorite eateries online and develop a list of items you can eat that won't blow the fat, calorie or sugar budget.

October

- **Portion control**. Are you upsizing or downsizing what you eat? Take care this month to order everything smaller when eating out. Use smaller plates in your own kitchen.

November

- **Holidays** are around the corner - time to come up with a holiday survival plan. Plan lighter meals and take lunches from home. Enjoy the season without going overboard.

December

- Give yourself **5 new fitness gifts** - this may be exercise classes, a gym membership, new athletic shoes or clothes or home gym equipment.

SEVEN WAYS TO GET A JUMP START ON YOUR TAXES

Earlier is better when it comes to working on your taxes. Taxpayers are encouraged to get a head start on tax preparation, especially since early filers avoid the last minute rush and get their refunds sooner.

Here are seven easy ways to get a good jump on your taxes long before the April deadline is here:

1. Gather your records in advance. Make sure you have all the records you need, including W-2s and 1099s. Don't forget to save a copy for your files.
2. Get the right forms. They're available around the clock on the IRS Web site, IRS.gov.
3. Take your time. Don't forget to leave room for a coffee break when filling out your tax return as rushing can mean making a mistake.
4. Double-check your math and verify all Social Security numbers. These are among the most common errors found on tax returns. Taking care will reduce your chance of hearing from the IRS and speed up your refund.
5. E-filing is easy. E-filing catches math errors and provides confirmation your return has been received and gives you a faster refund.
6. Get the fastest refund. When you e-file file early, you receive your refund faster. When you choose direct deposit, you receive your refund sooner than waiting for a check.
7. Don't panic. If you have a problem or a question, remember the IRS is there to help. Try the IRS Web site at IRS.gov or call the IRS customer service number at 800-829-1040.

Are you concerned that your efforts to get ready early may be affected by the Alternative Minimum Tax legislation passed by Congress in December? Most individuals will not be impacted, so it is still a good idea to get an early start on your preparations. Even if you are filing one of five forms affected by the recent legislation, the IRS expects to be ready for your return by February 11. You can review a list of the impacted forms and find out the latest news about when the IRS will be ready for your return at IRS.gov.

REFERENCE: Internal Revenue Service

Surviving the Post Holiday Financial Blues

by Michael S. Gutter, Ph.D

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When the holidays have come and gone, we are often still left cleaning up the mess. I am not referring to unwanted gifts, leftovers, spills, and stains from relatives. In fact we should focus on the mess that is hardest to clean, the financial mess that can come from a fun but expensive holiday season. You may have overspent like many other Americans. It can be difficult to avoid the traps of sophisticated marketing techniques utilized during the Holiday Season. "The holiday marketing displays, influenced me to purchase a present that I had no intention of purchasing merely because at that mo-

ment it looked like the perfect gift." Whatever the reason overspending can leave us with a Holiday spending hangover - increased debt.

Do you know how much you spent over the Holidays?

Take a moment to sort that out; it will help you be prepared for next year. Was it the amount you intended? Gather your receipts or your bills and statements as they arrive in the mail. You should sit down and determine exactly how much you spent on the holidays. While this may not be a fun task, the best way to avoid making the same mistakes year after year is to get organized.

Give Your Credit a Holiday

If you are like many Americans, you probably relied on some credit for travel, gifts, food, etc. While you are planning out your repayment plan, you should put the cards away. Do not take them with you unless you need them for refunds or exchanges.

Set up and Stick to a debt repayment plan or strategy

This need not involve a third party, just an honest discussion and different choices on your part. By working through the first two items, you can create a timeline to paying off your debt. One great tool for this is called PowerPay (<https://powerpay.org/>). In fact this free online program can help you organize your debts, create a calendar for repayment, and even show you how to most efficiently use extra money to pay down your debt more efficiently.

Avoid Post-Holiday Sales

I know this is when some of the best deals are. You can save so much money by buying things on sale. However, my grandmother used to say, "You could go broke practicing that type of saving." By not going to those sales, you will be able to engage in real saving!!

Start Saving or Save More

It becomes difficult to meet your expectations for the holidays year after year without planning ahead. By knowing what you spent this past year you can set up a goal to have a certain amount in a savings account to use for the next holiday season. Imagine how much sweeter it would feel to not owe anything for all of the things you enjoyed. Plus use some of those months to start putting money (or additional money) aside for your future.





Okaloosa Saves/America Saves Week February 24th—March 2nd 2008

Okaloosa Saves/America Saves is aimed at reaching institutions and individuals to increase awareness that people need to save money, reduce debt and build wealth. The primary focus of America Saves Week is to encourage Financial Action – commitments to save, invest and build wealth. Enroll today at the Extension office or on-line at <http://okaloosasaves.org>. Locally, there will be several activities and programs. Get involved!

PIGGY BANK BEAUTY PAGEANT—local businesses, schools, churches can sponsor their own contest, then enter winners in the County Competition. Visit <http://okaloosa.ifas.ufl.edu> or <http://okaloosasaves.org>

February 23: **“Investor Education at the Library”** This event will jumpstart Okaloosa Saves Week! Basic to advanced investment education brought to you by the Ft. Walton Beach Library, and the Florida Department of Financial Service-Financial Regulations. Program will be 1:00-4:00 p.m.

February 26: **Military Saves Financial Fair** at Hurlburt AFB; 10:00 a.m.-2:00 p.m.

February 26: **FLORIDA SAVES WEEK** declared by Alex Sink, Chief Financial Officer, Governor Crist, and the Florida Cabinet

February 27: **Basic Investing**—Niceville Library, 10:30 a.m.

February 28: **Identity Theft**—6:30 p.m. location To Be Announced

March 1: **Financial Expo**—Santa Rosa Mall, 10:00 a.m.-2:00 p.m.
Join us for fun and tons of information!! Representatives of Better Business Bureau, IRS, Workforce Development Board, Dept. of Financial Services, and local financial institutions will be on hand to answer questions. Volunteers needed!

PLUS, the top winners in the PIGGY BANK contest will be on display and you can vote for your favorite!!

America Saves Week is your opportunity to start building wealth . Make a commitment:

- ◇ Save \$25 a month for Emergencies
- ◇ Pay down debt by an extra \$25 a month
- ◇ Set up an IRA
- ◇ Open a college savings account
- ◇ Participate or increase participation in a 401k, 403b or Deferred Compensation Program
- ◇ Save some of your Tax Refund—make the commitment before you file and use the new Form 8888 to split your income up to 3 accounts.
- ◇ Open a No Fee, Low Opening Deposit Savings Account by enrolling as an Okaloosa Saver.



**Put on your walking shoes,
Gather up a few friends
And start**

Walking Through Florida!!

How can we possibly walk through Florida?

It's simple. Walking Through Florida is an 8-week walking program for teams of four people. The teams will have a friendly competition to see who can accumulate the most miles of physical activity from March 9 - May 3

Encourage your friends and family to get involved! To register, contact the Extension Office.

The entire first week of the competition (also Living Well Week), there will be a virtual health fair on the website. This way, everyone who participates in Walking Through Florida will have an opportunity to participate and earn their bonus points (while hopefully picking up some good information at the same time!).

Did you know...

The average person takes about 6000 steps a day. Adding an additional 2000 steps, or one mile, can burn an extra 100 calories per day.

H C E NEWS

Home & Community Education Volunteer Membership:

Are you an active member of your club and council? There are so many opportunities in Home & Community Education clubs...Are you taking advantage of all HCE has to offer? If not, please consider your participation and try something new this year. Have you ever attended leader training? What about going to District Meeting? Camp? Have you entered something in Cultural Arts? Donated \$1 to Earn-A-Dollar program? What about working at Country Store? Would you like to be on a committee or serve as an officer? Let 2008 be the year you make the most of HCE and all it has to offer you.....education, fellowship, learning, fun, community activity. etc. You can also encourage others to join HCE. Spread the word. Let's make 2008 a banner year for Okaloosa County HCE.

District I HCE Meeting-January 16

The Annual District I HCE Meeting will be held at the Washington County Extension Office in Chipley on Wednesday, January 16th. Plan on attending!

2008 Handbooks will be distributed at January club meetings!

Leader Training

Don't forget the volunteer leader trainings scheduled. Each club should send 1-2 members for training. See the calendar schedule or HCE Handbook for more information.

N.E. Potato Chowder

1 tsp vegetable oil	4 cups skim milk
1/2 onion, chopped	2 tsp mustard
1/2 cup chopped bell pepper	1/4 tsp dried thyme
1 clove garlic, minced	black pepper to taste
2 cups frozen corn	3 cups peeled diced potato
5 Tbsp all purpose flour	2 tbsp parmesan cheese

Heat oil in a large nonstick skillet over medium-high heat. Sauté the onion, garlic and pepper until golden, about 3 minutes.

Meanwhile, place the milk, flour, mustard and seasonings in a small bowl and mix well. Set aside.

Add the potatoes to the skillet, then the milk mixture; stir well until the mixture comes to a boil.

Reduce the heat to a low simmer and cook until the potatoes are tender, around 12 minutes. Stir frequently and add the cheese at the end. Serve hot.

Serves 4. Each 1-1/2 cup serving: 283 calories, 3 g fat, <1 g saturated fat, 0 g trans fat, 7 mg cholesterol, 178 mg sodium, 51 g carbohydrate, 4.5 fiber, 15 g protein.

Baked Potatoes

Take a basic baked potato and make it special!

- **Broccoli Cheese** - Fill a baked potato with nonfat sour cream and steamed broccoli; top with Parmesan cheese.
- **Italian** - Spoon marinara sauce into a baked potato along with your favorite steamed veggies; top with Parmesan cheese.
- **Chili** - Top a baked potato with lowfat vegetarian chili. Top with nonfat sour cream and a spoonful of zesty salsa.
- **Chicken Mushroom** - Cook mushrooms and chicken breast strips in a nonstick pan; serve in a baked potato; top with non-fat sour cream.
- **French Onion** - Sauté sliced onions in a small amount of oil. Serve in baked potato topped with parmesan cheese.

It's Your Move!

It's never too early to Plan for Retirement!

*If you're age 35 to 55, this FREE seminar is for you!
Learn what you need to know about retirement AND
the legal documents you and your family need.*

Thursday, January 24, 2008

6:30 p.m. – 8:30 p.m.

***Location: First City Bank Community Room
Ft. Walton Beach***

Join us for a **FREE** seminar for ages 35-55!!! Discover what you need to know now to plan for retirement, plus the legal documents you and your family need today!! Speakers will be Mark Dutram, Financial Advisor with First City Bank, and John Marshall, with the Law Firm of Fleet, Spencer & Kilpatrick. This seminar is **FREE** and refreshments will be provided. Space is limited, so reserve your seat by calling 689-5855.