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Consumer Highlights

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Money Management TIPS - A Spending Plan for Families

Now that you know where your money is going, you are ready to make a spending plan. A spending plan is another tool in your kit to help you direct your spending.

The basic steps in a spending plan are:

1. Discuss your values to determine what is important to you.
2. Decide on goals (if you have not already done so).
3. Estimate your expenses. List fixed expenses and payment due (rent or mortgage, insurance payments, etc.)
4. Plan an amount for savings.
5. Estimate flexible expenses, things such as food, clothing, transportation, personal care.
6. Estimate family income.
7. Compare and adjust expenses, savings and income until they balance.
8. Set up your plan, keep records and review.

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For more detailed discussion, write or call me and request "Money Management Makes Cents."

As you put your plan into action, continue to keep records. At the end of each month, check your spending plan against your records to see if your spending is in line with your values and goals. Make needed changes.

A spending plan and recordkeeping system are the two primary tools to help you control your money and gain satisfaction from its use. It can give your family or household an opportunity to plan together on how money will be spent. If you think it looks like too much work, give it a try for a month to see if it might be worth the effort. It takes a few months to get the plan working smoothly. A month will allow you to learn the basis of the system and to see if it could help you.

When you have added up this month's expenses and adjusted your plan for next month, you have learned the most basic tools for successful money management.

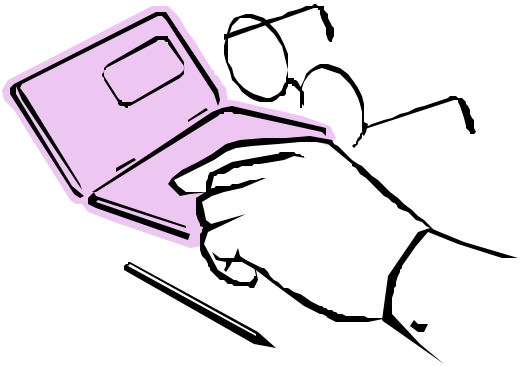
Suggestions For A Successful Spending Plan

Your skill in using your spending plan will determine how many of your goals you actually reach. You will need to make decisions along the way. Real success in managing a spending plan depends on all members of the household working together. You may remember in the very first newsletter we suggested that you gather everyone together and have a discussion about feelings, problems and ideas about money and its use. That discussion was your very first step to success. Another step which should already be complete is your list of goals. Your goals should be listed in the order you hope to accomplish them. Your spending plan has helped you to decide how you will use your money. Now here are some other things you should do to insure success.

- Decide what each person should do to keep spending under control.
- Everyone must be willing to take turns in getting his or her individual wants, and even in giving up a want.
- The decisions you make are very important to success. Learn and practice sound decision-making and shopping skills to get the most for your money.
- If you have a difficult time saving money, try to make it a habit and save a little bit from each paycheck.
- Learn to live within your income and keep your use of credit within present limits.

Your goals for this month are to put your spending plan into action and to keep track of spending.

Dr. Josephine Turner, Professor, Ph.D.—Family and Consumer Economics - April 2003



Make Healthful Eating and Physical Activity a Part of Your Everyday Life

Good nutrition is vital to your health. It is even more effective when coupled with regular physical activity. A physically active lifestyle offers many rewards -- from heart health to strong bones to stress relief.

Study after study shows that people who follow healthful eating plans and stay physically active are more successful at losing -- and keeping off -- extra pounds of body fat. In fact, physical activity along with a healthful eating plan appears to be the key to maintaining a healthy weight.

How can physical activity help you manage your weight and enhance your body image?

- Physical activity burns energy. The longer, more frequently and more vigorously you exercise, the more calories you burn. When you burn more than you consume, your body uses its energy stores and you lose weight.
- Physical activity helps you keep muscle and lose body fat. Without exercise on a weight-loss diet, you lose lean body tissue along with body fat.
- Physically active people have more lean body mass. Even when you're not moving, lean body mass requires more energy to maintain than fat tissue. So at the same weight, you may be able to consume slightly more calories without gaining weight than someone with more body fat.
- Physical activity speeds up your metabolism for up to 12 hours, even after you stop. You'll burn more energy even at rest.
- Physical activity can help relieve stress.
- Many people who become more physically active opt for foods with less fat, fewer calories and more complex carbohydrates.

For weight control, you don't need to be an exercise fanatic with strenuous daily workouts to get the benefits. Step aerobics or pedaling away on a stationary bike may not be right for you. That's OK, because moderate, consistent physical activity can do the job. In fact, any activity you enjoy and stay with can be the right one for you. If you make exercise enjoyable, you're more likely to stick with it.

Physical activity levels

What would your physical activity level be classified as?

Mild

- Billiards
- Leisurely canoeing
- Golfing with a cart
- Playing piano
- Walking at a pace of two miles per hour

Moderate

- Calisthenics (no weight)
- Leisurely cycling
- Golfing without a cart
- Swimming (slow)
- Walking at a pace of three or four miles per hour

Vigorous

- Chopping wood
- Climbing hills
- Cycling
- Dancing
- Jogging 10-minute miles
- Swimming
- Tennis
- Walking at a pace of five miles per hour

Treat Your Feet

To soothe sore, tired feet, try these foot massage tips:

? Warm some vegetable oil or lotion. Rub a small amount between palms of hands throughout massage.
? Cross right foot over left knee. Firmly grasp your foot with both hands for a few seconds.
? Using your thumb or the pads of your fingers, firmly stroke your right sole length wise from heel to toes.
? Flex and point foot three times; circle ankle in both directions three times. Slide fingers along sides of each toe, gently pulling each toe out.
? Using the tip of your thumb, massage around your ankle. Then, with thumb or knuckles, rub the sole of your foot and your heel.
? Using firm, upward strokes, knead from the ankle up the leg toward the knee. Last, use feathery strokes to massage legs and feet. Reverse feet; repeat.

Home Economics Note
February 2003

4 Superfast Cleaning Secrets For Around The House

For those of us who don't have the luxury of hiring a housekeeper, here are some surprisingly simple shortcuts for dealing with some of the most time-consuming household cleaning tasks:

*** Keep Dust Off Plastic Surfaces (televisions, stereo equipment, etc.).** Wipe them with a lightly moistened antistatic dryer sheet, such as Bounce®. The sheet not only picks up dust - it also contains compounds that eliminate static cling. That disrupts the magnetic-like attraction that plastic surfaces usually have for dust particles, meaning that you will need to dust less frequently.

*** Keep Curtains Fresh.** Every three months or so, toss them in the dryer on the "air-fluff" setting, with no heat. The tumbling loosens dirt and dust, transferring it to the dryer's filter. Then you simply pull out the lint screen and toss away the layer of debris that it has collected.

*** Get Dirt And Dust Off Venetian Blinds.** Submerge them, fully extended, in a bathtub filled with warm water and one or two cups of powdered dishwasher detergent. Dip them up and down to clean. Then wipe them with a cloth or kitchen scrub brush. Rest on old towels to dry. This takes half the time and creates much less mess than cleaning them slat by slat.

*** The Gas Grill Cleans Itself.** Place a double layer of aluminum foil over the cooking grate, so that it is completely covered and drapes over the sides of the grill. Close the grill onto the foil, to seal. Set the grill at a high temperature. Keep covered, until all smoke dissipates. Any burnt-on food will be reduced to a soft, powdery ash that you can whisk away with a small broom and dustpan.

Don't Get Bit by the Clutterbug!

It starts off as small as a sticky note. Soon, it's a pile of stuff. Then, just when you least expect it, you discover that the clutterbug is running amuck, all over your home and office.

If you don't watch out, you'll get bit. The consequences are stress, lost time, lost productivity, embarrassment, arguments, depression and environmental chaos--just to name a few.

Swat that clutterbug now, and take back control!

LOOK AROUND

What damage has the clutterbug already caused? Do you see piles of paper? Are there magazines all over the place? Is your laundry out of control? Do you have 10 times more stuff than what you really need? Consider yourself bitten!

Assess your situation. Make a written list of the specific problem areas. Don't just say, 'everything is disorganized.' That's too difficult a problem to solve. Instead, list things like, 'coffee table has 3 piles of paper on it' or '2 hamper's full of laundry to be washed.'

FOCUS

The clutterbug is strong, and needs to be attacked with very focused efforts. Choose the problem area that bothers you the most, and then focus your time and efforts on that one area. Once that area is taken care of, you can then move on to your next focus area.

Zapp! Clutterbugs are too weak to withstand this focused approach.

CHECK YOUR FRAME OF MIND

The clutterbug knows when you're not up to the challenge. If you're thinking about something else, like what your weekend plans are, the clutterbug will gain even more strength. The only words that should be going through your mind are, 'I'm going to get that clutterbug, no matter what it takes!'

By the way, a little bit of bribery helps. Bribe yourself. Promise yourself a nice lunch out, or a visit to a movie you've been meaning to see--WHEN you're done attacking the clutter bug.

PLAN OF ATTACK

Be sure you know how to attack the clutterbug. Read organizing books from the experts. Visit organizing forums. Hire someone to help, or ask a family member, friend or associate to assist you.

The clutterbug has a trick he plays on us. He makes our clutter seem insurmountable--too much to tackle at once.

It's easy to outwit the clutterbug, if you simply break your organizing project up into small pieces. For instance, if you want to organize a table full of paper, mentally break that table up into 4 sections (upper right, upper left, lower right, lower left) and focus on one section at a time.

DATE OF ATTACK

Don't think you're going to deal with the clutterbug, 'when you get around to it.' That time rarely comes. Set a specific date, mark it on your calendar, and wake up prepared and ready to fight. By the way, if you attack the clutterbug first thing in the morning, before anything else, he won't have a chance to multiply.

CHARGE!
When the scheduled date arrives, play some motivational music, grab all your weapons (trash bags, donation boxes, cleaning sprays, etc.), eliminate distractions (ask someone to watch the kids for you, switch your phone so calls go directly into your answering machine, etc.) and charge right into attacking the clutterbug with all your might.

With a little bit of effort and determination, you should be able to overcome. The clutterbug will put up a good fight, but he's not unbeatable. You can do it!

CELEBRATE!
Every time you overcome the clutterbug in any area of your life, it's time to celebrate! Reward yourself for all of your efforts. Tell the world about your victories. Give yourself a 'chore free' day. Do something nice for yourself. You deserve it!

And watch out ... don't become complacent. Because the clutterbug always wants to return for a rematch!

Gardener's Corner

Warm periods during February and March tempt us to do some gardening jobs too early. April is usually considered the start of our real spring along the northern Gulf Coast.

We are finally receiving some daytime temperatures in the 70s and low 80s and the soil temperature (which is often the most controlling factor) is gradually warming up.

Container Gardening

Anyone who loves to grow vegetables and doesn't have space for a conventional garden should consider growing them in containers.

Many vegetables can be grown in limited space if specific cultural practices are followed. Close attention must be paid to plant selection, sunlight requirement, the potting mixture used and general maintenance. Contact the Extension office for information on this subject.

Lawn Weeds

Weeds are a big concern with homeowners at this time of year. Those that are evident in early April are known as winter, or cool season weeds. They germinated last fall and are now flowering and going to seed. Heat and longer days will cause these winter weeds to die by May or June.

It is too late to control maturing cool season weeds with herbicides. Any that are present in April should be hand pulled if feasible, or keep them mowed on a regular basis to reduce the amount of seed production.

April Tips:

? Establish warm season vegetables. Purchase bedding plants of tomato, pepper and eggplant plant them in prepared beds. Sow seeds of beans, cantaloupes, sweet corn, cucumbers, okra, southern peas, pumpkin, squash and watermelon. Sweet potatoes can transplanted from March through June. Be sure to obtain certified plants.

? Establish flowering annuals and perennials. Started plants of some species are available at local garden centers and nurseries. Others can be established by direct seeding.

Suggested flowers for April planting include: Celosia, Coleus, Crossandra, Dusty Miller, Gaillardia, Impatiens, Marigold, Nicotiana, Ornamental Pepper, Pentas, Phlox, Portulaca, Salvia, Verbena, Vinca and Zinnia.

? Lightly fertilize shrub beds with a slow release 16-4-8, 12-4-8 or similar fertilizer. Follow label directions and be sure to water thoroughly and irrigate following the application to activate the fertilizer and to prevent burn.

Azaleas, camellias, blueberries and other so called acid loving plants should not be fertilized with a standard garden product. Instead, use an “azalea-camellia” fertilizer.

Dan Mullins
Horticulture Agent

RECIPES

Picante Fish (Microwave)

1½ c. fresh mushrooms
1 md green and/or red bell pepper seeded and cut into 1 inch pieces (¾ c.)
1 sm onion halved and sliced
2 Tbsp. chicken broth or water
4 fish fillets (4-ounce each) ¾" thick
1 c. picante sauce or salsa
2 Tbsp. grated parmesan cheese

In a 1½ quart microwave-safe casserole combine mushrooms, pepper, onion and broth. Cook, covered, on 100% power (high) 5-6 minutes or until tender, stirring once. In an 8 x 8 x 2 inch microwave- safe baking dish place fish fillets in an even layer, tucking under thin parts. Cook, covered, on high 4-5 minutes or until fish just flakes with a fork. Drain juices. With a slotted spoon, place vegetables on top of fish; sprinkle with oregano. Spoon salsa over vegetables. Cook, uncovered, 1-2 minutes or until heated through. Sprinkle with parmesan cheese.

Frozen Orange Cream

3 c. vanilla ice milk, tightly packed
½ c. frozen orange juice concentrate
1 tsp. vanilla extract

In a blender or the workbowl of a food processor fitted with a metal blade, blend all ingredients until fully mixed. Spoon mixture into dessert cups. Cover with plastic wrap and freeze for about 2 hours. If you freeze it longer, remove the dish from the freezer 10 minutes before serving to allow it to thaw slightly. Serves 6 - ½ cup per serving

NUTRIENT ANALYSIS: Calories 160.21kcal, Protein 4.01gm, Carbohydrate 28.45gm, Total Fat 3.80gm, Cholesterol 12.20mg Sodium 70.55mg

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Sincerely,

Linda K. Bowman, R.D., L. D.
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LKB:etc