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Helpline

Helpline 2015 Newsletter

The Month After Christmas

Twas the month after Christmas, and all Through the house

Nothing would fit me, not even a blouse.

The cookies I'd nibbled, the eggnog I would taste

At the holiday parties had gone to my waist.

When I got on the scales there arose Such a number!

When I walked to the store it was less a walk Than a lumber.

I remembered the marvelous meals I'd prepared;

The gravies and sauces and beef nicely rare,

The wine and the rum balls, the bread and the cheese

And the way I'd never said, "None for me please."

As I dressed myself in my husband's old shirt

And prepared once again to do battle with dirt—

I said to myself, as only I can

"You can't spend another winter disguised as a man!"

So - - away with the last of the sour cream dip,

Get rid of the fruit cake, every cracker and chip

Every last bit of food that I like Must be banished

Till all the additional ounces have vanished.

I won't have a cookie - - not even a lick.

I won't have hot biscuits, or cornbread, or pie,

I'll munch on a carrot and quietly cry.

I'm hungry, I'm lonesome, and life is a bore

But isn't that what January is for?

Unable to giggle, life's no longer a riot.

Happy New Year to all and to all a good diet!
~Author Unknown

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The Family & Consumer Science Program and the 4-H Youth Development Program has a New Home!!

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Creating Lasting Healthy Habits in the New Year

The holidays are finally behind us. Are you making bold resolutions to "eat right" or become "physically active" in the new year? Maybe we should stop trying to overhaul our diet in a single day.

Resolve to think small when setting dietary and other lifestyle changing goals. Focus on taking one step at a time.

Step One - A Year in Review

Take a look at what your diet and health have been like for the last 12 months. Think about these questions and write down your answers in a notebook so that you can look back at them again a year from now:

- How does your weight compare with a year ago?
- Do you eat at home most of the time? If so, what type of foods, whole fresh foods, boxed foods or TV dinners?
- Do you dine out frequently? What types of restaurants do you like and what types of foods do you choose?
- Do you eat normal portions, or do you stuff yourself with every meal?
- How physically active are you? Do you exercise regularly?
- Do you smoke?
- How much alcohol do you drink each week? By Shereem Lehman, MS

It is important to take a honest look at your health and dietary habits so you can set goals for the next year.

Step Two - A written Plan Help Achieve Goals

- Developing a plan will give you the focus and direction you need to achieve your goal.
- Think about what you want to achieve and then write it down.
- Set target dates for each goal, making sure you've given yourself a reasonable amount of time to reach them.
- If you want to lose weight, write down how much you want to lose, making sure the amount of weight you want to lose is reasonable for your height and weight.

Step Three - Adjusting your Attitude

After drafting your plan, it's time to tackle the attitude. But adjusting your attitude is easier said than done. This is especially true when it comes to exercising and changing eating habits. The choice to live healthier is more about changing attitude than changing habits.

- First, attitude is not willpower. Willpower is set up for short term success. Long term success requires planning, discipline and finding ways to motivate yourself every day.
- You need to ask yourself if the diet and exercise plan you're going to adopt is something you can do on a regular realistic basis when the newness of your goal evaporates after a few months.
- Don't rely on finding the right motivation to make the right choices. Having this attitude helps ensure failure. You have to reaffirm your goals with motivation techniques that work for your.

Step Four - Replace Bad Habits One at a Time Improves Success

Adjusting your lifestyle is the next step to achieving your goals. You can't achieve your health goals without changing your lifestyle.

- The quickest step to adjusting your lifestyle is to figure out your bad habits.
- Start with keeping a food journal so you can see where you need to make adjustments in your diet.
- Once you've completed a list of habits you would like to change, commit to working on only one bad habit at a time. This will improve your odds for success.
- It's also helpful to think of replacing bad habits instead of getting rid of them entirely. If all habits are replaced with healthier ones, there is better chance for success.

Step Five - Stack the odds in Your Favor

Don't forget to help yourself succeed, and to reach out for help when you need it.

- Buddy up with a friend or family member with diet and weight loss resolutions. Then share your ideas, plans and successes regularly.

Step Six - Baby Your Body

Practice prevention, so do the little things that keep your body thriving.

- Get moving 30 minutes a day on most days. Go for a walk, give the car a good scrub, take a hike. Whatever gets the blood pumping qualifies!
- Get those test you know you need. Cholesterol checks, prostate exams, pap smears- - - stay ahead of the game by staying healthy.
- Get all the snooze-time you need. Sleep helps the body and soul recharge, stay healthy, and cope with stress.

Take enough steps and you'll reach any goal you have planned for the new year.

2015 Healthful Goal Guide

What kind of goals are you setting?

Unrealistic Goals:

Don't jump the gun and ask too much of yourself. If you do this, you'll be starting down an unsustainable and unhealthful path.

Make sure the unsustainable goals below aren't on YOUR list. . .

- Exercising every day.
- Never go out to eat.
- No snacking or desserts.
- A strict diet that eliminates macronutrients or whole food groups.
- Skipping breakfast or lunch daily.

Choose realistic goals instead! Here are some examples . . .

Realist Goals:

Realistic goals can be challenging, but should be achievable. Look for ways to improve your lifestyle, diet, and activities. Not all at once, mind you. Start slowly and keep steady.

How? Try one of these . . .

- Losing 1-2 pounds per month.
- Exercising for 5-6 days per week.
- Try new-to-you healthful foods.
- Find satisfying, low-calorie snacks.
- Reduce portion size at meals.
- Follow MyPlate's advice: enjoy your food, but eat less of it.

So, what'll it be? **What's your goal for 2015?** How will you achieve it?

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Source: © Food and Health Communications, Inc

Financial Recordkeeping: Organizing Your

Financial Life

Selena Garrison, Michael Gutter, Julie England,
Jo Turner and Nayda Torres

BETWEEN taxes, investments, budgets, and loans, consumers have an enormous amount of information to keep track of. In fact, since many of these records are in paper form, keeping copies of them can require a considerable amount of time, organization, and space.

Not having a system for keeping track of financial papers may cause you to misplace bills, lose receipts, warranties and rebate forms as well waste time looking for needed documents. In addition to wasted time and increased stress, this may lead to late or missed payments that cost money due to late fees and interest. Delayed payments may lower your credit score which in turn may raise the interest rate on loans and credit cards.

There are many relevant questions regarding this topic. How long should you hold on to financial records? One year? Three years? Seven years? Does the type of financial record matter? Is there a difference for everyday receipts, paystubs, banks records, bills, and homeownership papers? Organizing your financial life can be very confusing, especially if you do not know what to throw away, what to keep, and how long to keep it. This publication will address the following questions. What records to keep and why? How long do we keep them for? Where should we keep them?

Most families have three types of records: personal, financial and property. Some should be kept permanently and others for shorter periods.

Permanent personal records pertain to changes in your family situation such as adoption, divorce, education, employment, military service, health and medical care, marriage, birth or death, funeral or burial, citizenship, social security number and up-to-date copy of your will.

Insurance records may be personal and financial and should be kept as long as the policies are in effect. They should be reviewed periodically to be sure they provide the protection needed by the family.

Permanent financial records include those pertaining to valuable purchases, important contracts and contents of a safe deposit box.

Safeguard credit card numbers, installment agreements, bank records and investment, budget and expenditure records, but only as long as necessary.

Property records, such as deeds, improvements on real property, purchase receipts for personal property and an up-to-date inventory of personal and household goods, should be kept current and permanently.

Titles, receipts and guarantees for durable goods, such as automobiles and equipment, should be kept as long as you own the property.

Keep sales records for non-durable goods, such as clothing and household items, until you know the item purchased performs satisfactorily. Keep use and care information and warranties for as long as you own the item.

Timeline and Location For Financial and Personal Documents

FINANCIAL DOCUMENTS		
Type of Record	**How long to keep**	**Where to Keep Them**
Tax Documents	3 to 7 years	Filing Cabinet
IRA Contributions	Permanently	Filing Cabinet
Retirement/Savings Plan Statements	1 year to Permanently	Filing Cabinet
Brokerage Statements	Until securities are sold	Filing Cabinet
Bills and Receipts	1 year to Permanently	Filing Cabinet
Bank Records	1 year to Permanently	Filing Cabinet
Cash/Debit Card/Credit Card Receipts and Statements	From 45 days to 7 years	Filing Cabinet
Final Statements	At least 7 years from the payoff	Filing Cabinet
Check Stubs	1 year	Filing Cabinet
Names and addresses of financial institutions where checking and savings accounts are kept and location of savings and check books.	Permanently	Fireproof Box or Safe Deposit Box
Homeowner Records	6 years to Permanently	Fireproof box or safe deposit box for currently owned properties, filing cabin for previously owned properties
Records of outstanding debts, notes, or mortgages and names and addresses of lenders	Permanently or as long as needed	Fireproof Box or Safe Deposit Box
	PERSONAL DOCUMENTS	
Type of Record	**How long to keep**	**Where to Keep Them**
Certificates of Birth, Death, Marriage, or Divorce	Permanently	Fireproof Box or Safe Deposit Box
Names, addresses, and phone numbers of financial, business, personal, and legal advisors.	Permanently	Fireproof Box or Safe Deposit Box
Social Security Papers	Permanently	Fireproof Box or Safe Deposit Box
Passports	Until They Expire	Fireproof Box or Safe Deposit Box
Copies of critical letters: letters of appointment or resignation; legal notifications.	Permanently or as long as needed	Fireproof Box or Safe Deposit Box

*Portions of this table have been adapted from the "Financial Records Timeline" found at http://www.bankrate.com/finance/personal-finance/how-long-to-keep-financial-records.aspx

9 Healthy New Year's Resolutions

Healthy Resolution: Control Your Portions

Want to downsize your figure? Start downsizing your dishes. Studies show using smaller plates and bowl promote weight loss because they help to curb overeating.

Read more about the effect of plate size on weight at MedicineNet.com

Healthy Resolution: Be Active

One habit naturally slim people share is their ability to stay in motion. Try to inject each day with more activity (adults should aim for 30 minutes daily). The opportunities are endless once you've developed the right mindset.

Check out Be Active Your Way: A Guide for Adults, from the U.S,. Department of Health & Human Services.

Healthy Resolution: Slash Sodium Consumption

Studies show many American consume close to twice the recommended limit of sodium, which is a teaspoon (or 6 grams) daily. Besides contributing to water retention (think bloat!), sodium can raise blood pressure. Processed foods contain the most, so make sure to read labels. Lower sodium diets are linked to decreased risk of heart disease, but are also associated with lower hypertension and weight management.

Healthy Resolution: Increase Antioxidants

When your body breaks down food it produces molecules called free radicals. Cigarette smoke and radiation also produce free radicals. Over time, the damage from these substances can result in conditions like infection, cancer, inflammation, and heart disease. That's where antioxidants step in. How the American Dietetic Association sums up their role: Once you cut an apple, it begins to brown, but if you dip it in orange juice, which contains vitamin C (an antioxidant), it stays white. You can defend your body the same way by including rich sources in your diet. Pomegranates, coffee, and even chocolate contain antioxidants.

Healthy Resolution: Quit Smoking Already

For smokers, quitting may be the hardest resolution to stick with because it is so challenging. If you consider the benefits, and take advantage of today's resources, this could be the year you successfully become a non-smoker. The National Cancer Institute's smokefree.gov website is a good resource to bookmark.

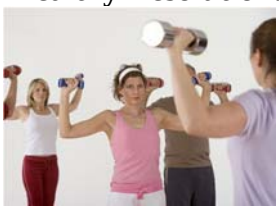
Healthy Resolution: Floss Your Teeth

Like many people, you may not know that bacteria in your mouth can lead to serious problems if you neglect oral health. You may also be surprised to learn that during routine exams, your dentist can spot indications of diabetes and heart disease. One simple thing you can do to head off bacteria is floss your teeth. To see expert solutions to gum disease and learn how to prevent gum disease and tooth loss, check out How to Manage Gum Disease

Healthy Resolution: Wear Sunscreen . . . All Year

Sun exposure affects everyone. According to the National Cancer Institute most skin cancer develops after age 50, through sun damage starts at an early age. The sun's rays are also behind brown spots, and can make wrinkles appear before their time. Wear a broad spectrum sunscreen, even in the winter, anywhere skin is laid bare to the elements.

Healthy Resolution: Strength Train



In simply 10 minutes a day you could gain more energy, stronger bones, and a faster metabolism - - and you don't even need to lift dumbbells.

Healthy Resolution: Expect Good Things From Yourself

Having healthy expectations for yourself is important to both your physical and mental health. Obviously, that's easier said than done. A mean-spirited inner-critic can ruin relationships, keep you from reaching personal goals, and cramp your ability to be an active participant in your life. For everyday ways to practice brining acceptance into your realm, visit Oprah Winfrey's self confidence page.

Jamaican Chicken Breast with Sweet Mashed Potato (420 calories)

Ingredients:

- 1 small (about 6 oz) sweet potato
- 1 small (about 5 oz) boneless, skinless, chicken breast half
- 1/2 teaspoon vegetable oil
- 1 teaspoon salt-free jerk seasoning
- 1/3 cup canned black beans, rinsed and drained
- 1/2 cup seeded and chopped tomato
- 1/4 cup chicken broth, low sodium
- 1 tablespoon sliced green onion
- 1/2 teaspoon butter or margarine

Directions:

1. Scrub potato. Trim ends. Prick skin in several places with fork. Place in shallow microwave-safe dish. Microwave, loosely covered, at high for 4 to 5 minutes or until very tender, turning dish every 2 minutes. Let potato stand until cool enough to handle.

2. Meanwhile, brush chicken on both sides with oil. Rub jerk seasoning on both sides of chicken.

3. In small nonstick skillet coated with cooking spray cook chicken over medium-low heat about 6 minutes or until lightly browned, turning once. Add tomato, beans and broth to skillet. Bring to boiling. Reduce heat. Simmer, covered, about 5 minutes or until chicken is no longer pink. Stir onion into bean mixture.
4. Meanwhile, use spoon to scoop pulp from potato. Slightly mash potato. Stir in butter. Return to microwave-safe dish. Microwave, loosely covered, at high about 1 minute or until heated through. Spoon onto serving plate. Top with chicken and vegetables. Serve immediately. Total Time:25 / Prep Time:25

Cheesy Zucchini Boats

Ingredients

2 large zucchini
3 tablespoons Italian bread crumbs, divided
1 cup shredded Italian-blend cheese
1/2 cup shredded Parmesan cheese
1/2 cup ricotta cheese
1 teaspoon Italian seasoning
1/2 teaspoon kosher salt
1/4 teaspoon pepper

Prep

- Preheat oven to 400°F.
- Cut zucchini in half lengthwise; scoop out seeds and pulp, leaving a 1/4-inch-thick shell. Place zucchini in baking dish.

Steps

1. Sprinkle 1 tablespoon of the bread crumbs down center of zucchini halves. Combine all three cheeses with Italian seasoning, salt, and pepper. Divide mixture evenly into zucchini; sprinkle with remaining 2 tablespoons bread crumbs.
2. Bake 20-25 minutes or until zucchini are tender when pierced with a fork and top is golden. Serve. Total Time: 35 minutes Servings: 4

Source: Publix Family Style Magazine