

Helpline



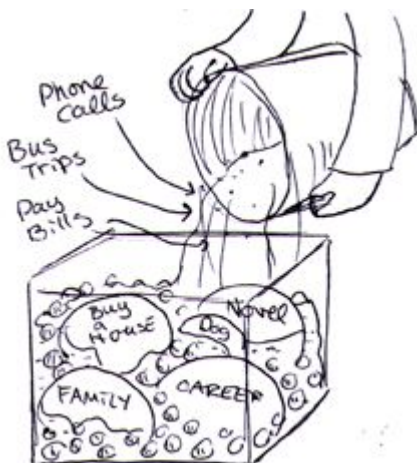
January 2017
 Newsletter

Put In The Big Rocks First

In “First Things First,” Stephen Covey tells a story that one of his associates heard at a seminar. The seminar presenter pulled out a wide-mouth gallon jar and placed it next to a pile of fist-sized rocks. After filling the jar to the top with rocks, he asked, “*Is the jar full?*”

The group replied, “*Yes.*”

He then got some gravel from under the table and added it to the jar. The speaker jiggled the jar until the gravel filled the spaces between the rocks.



This time, the group replied, “*Probably not.*”

The speaker then added some sand and asked, “*Is the jar full?*”

“*No!*” shouted the group.

Finally, the speaker filled the jar to the brim with water and asked the group the point of this illustration.

Someone replied that you could always fit more things into your life if “*you really work at it.*”

“*No,*” countered the speaker. The point is, if you don’t put the big rocks in first, “*... would you ever have gotten any of them in?*”

As you start the new year, think of the “big rocks” in your life as the things you can do to make this a healthier and happier year for yourself and others.

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

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Some big rocks might be:

- exercising more often;
- eating additional calcium foods;
- trying some new vegetables;
- getting more sleep;
- starting to lift weights;
- spending added time with family and friends;
- doing volunteer work in your community;
- reading inspirational literature.



As you make decisions during the moments, days and months of the year ahead, ask: “Is this a big rock?”

Quickie Quiz Which activity looks like a big rock to you?

1. Watching a rerun of a less-than-favorite TV show **OR** taking a walk with a friend or family member.
2. Checking your e-mail every few minutes **OR** writing a letter of praise/thanks to a co-worker or friend.
3. Giving your thumb a work out with the TV remote control **OR** lifting some heavier weights to benefit your total body.
4. Spending your time “crawling the mall” **OR** enriching your cuisine by learning how to prepare a healthy vegetable.
5. Doing that “one more thing” on a night you’re extremely tired **OR** going to bed and getting a good night’s sleep.
6. Screaming at other drivers when you’re stuck in heavy traffic **OR** putting a symphony on the tape player and thinking “life’s too short to be uselessly angry.”
7. Trying to follow a “if it tastes good, spit it out” diet **OR** going on a treasure hunt for recipes for lower fat and calorie treats.

As you make choices this year, say “yes” to your “big rocks” first. Don’t feel you need to explain each “no” when the smaller gravel and sand try to fill your time. “No” can be a complete sentence!

Source: Food Reflections Newsletter, University of Nebraska Cooperative Extension in Lancaster county (Lancaster, unl.edu/food/foodtalk.htm)

New Year’s Resolutions - 2017

Getting Started: Set Realistic Goals

Unrealistic Goals

Beware of asking too much of yourself right away. This can be unsustainable, and in some cases, extremely unhealthy. Check out a few examples of unrealistic goals below, and make sure that these aren’t on YOUR list . . .

- Weight loss of 10 pounds or more per month.
- Exercising every day.
- No restaurant dining.
- No snacking.
- No desserts.
- A strict, “go-hungry” diet.
- Skipping breakfast or lunch every day.
- Buying specialty foods that promise weight loss.

Realistic Goals:

Realistic goals can be challenging, but should be achievable. Look for ways to improve your lifestyle, diet, and activities, but remember to start slowly. Take a look at a few examples of realistic goals below . . .

- Try a weight loss of 1-2 pounds per month.
- Aim to exercise an average of 5-6 days per week.
- Learn to make better choices at restaurants.

- Try new, healthy foods.
- Find satisfying snacks that are low in calories.
- Share an occasional dessert with other people but keep it from becoming an everyday occurrence.
- Follow MyPlate’s advice and enjoy your food, but eat less of it. Practice portion control.
- Eat healthy, lean breakfasts and lunches that are high in fiber.
- Enjoy plenty of fruits and veggies, cooked whole grains, and lean protein foods.

Sample Goals:

1. Aim for a weight loss of 1-2 pounds per month.
2. Make a conscious effort to buy and eat more fruits and vegetables.
3. Plan your grocery shopping ahead of time to avoid random purchases.
4. Manage the food you keep on hand and go out for occasional treats rather than keeping them around the house.
5. Make better and smaller choices when you eat at restaurants. Try soup and salad as your entrée, or an appetizer and a salad.
6. When possible, bring a bag lunch from home. Packing your own lunch makes it easier to control the calories and contents.
7. Keep high-calorie snack foods out of the house. They are less tempting that way!

Your Goals:

Now it’s your turn! Write down a few goals that you would like to achieve in the coming weeks, months, or even years.

Source: Food and Health Communications
www.foodandhealth.com

Resolution Calendar

Take a systematic approach to improving your diet and lifestyle with a year-long resolution calendar. Instead of resolving to “eat better and lose weight,” set one resolution for each month throughout the year. This can improve the chance that your resolutions are kept and that they actually turn into new and healthy habits.



January

Start with a plan that is gradual, high in fiber, and high in nutrients.



February

Reduce your intake of saturated fat. Choose low-fat or nonfat dairy options.



March

Celebrate Nutrition Month! Choose fruits and veggies over candies, cakes, and fried foods.



April

Fill half your plate with fruits and vegetables at each meal.



May

Limit your intake of sodium. Choose “low salt” or “no salt added” versions of foods such as crackers, nuts, canned vegetables, soups, and soy sauce.



June

Celebrate Fruit and Vegetable Month with extra fruits and vegetables.



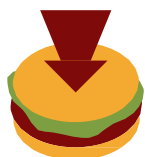
July

Try to exercise for at least 2.5 hours every week; start slowly, and gradually increase your distance or intensity.



August

Pack a brown-bag lunch, making sure your lunch is healthful and balanced. For tips, check out www.choosemyplate.gov



September

Eat less saturated fat, cholesterol, and trans fat. Instead, work on increasing your fiber intake.



October

Eat at least one meatless meal each week. Plan menus that include pasta dishes, bean dishes, whole grain breads, and a variety of fruits and vegetables.



November

As the holiday season approaches, begin practicing low-fat cooking techniques. Modify your favorite recipes in order to lower the fat and calorie content.



December

The holiday season is upon you. Try to maintain your weight by sticking to a consistent exercise schedule and limiting high calorie foods.

As you look back over this year, you will have now developed at least 12 new habits to improve your health for many years to come.

Source: Food and Health Communications, Inc.
www.foodandhealth.com

12 Shopping Steps for the New Year

Complete One New Year's Resolution Each Time You Shop

- 1) **5 veggies per cart.** Many people fly through the store and pick up packages of “snacks” and prepared foods and they forget veggies. Buy at least 5 and use them up by the end of the week.
- 2) **5 fruits per cart.** See if you can buy more fruit and have more fruit on hand than crackers, cookies, snack bars and chips.
- 3) **Compare sodium.** Take a few weeks to start reading food labels and see if you can collect more items that have 5% or less of the daily value for sodium or say no added salt.
- 4) **Make it.** Use one week to make food from whole ingredients and cook more recipes from scratch. See how easy it is to skip “let’s eat out.”
- 5) **Beans.** Make a meal each week that uses dried beans. Buy some and then find or make favorite recipes.
- 6) **Kitchen makeover.** Good cutting board, good knives, more measuring cups and spoons. This doesn’t mean expensive, it just means you start collecting the right tools so it is easier to cook.
- 7) **Healthy pantry.** Do you need to add more whole grains, better cereals, brown rice an pasta? Take stock of your pantry and shop for these items once a month.

- 8) **Protein better.** What about lean poultry, fish, beans or nuts? Eliminate fatty red meats and processed items that are high in sodium and chemicals.
- 9) **Beverage without sugar.** Focus on buying items that are low in calories and without added sugar.
- 10) **Herbs and spices.** Look at our best list below and start collecting these in your shopping cart.
- 11) **Potatoes.** Buy several different kinds and find great low-fat ways to serve the real thing.
- 12) **Condiments and dressings.** Go for low sodium and higher flavor so you have a good collection of these. See our list below.

10 Herbs and Spices Every Kitchen Should Have:

- 1) Black pepper
- 2) Garlic parsley mix
- 3) Italian Seasoning
- 4) Chili powder
- 5) Cinnamon
- 6) Bay leaves
- 7) Cumin
- 8) Coriander
- 9) Nutmeg
- 10) Apple pie spice



Best Low-Sodium Condiments:

Salt-free ketchup, flavored vinegars, lemon and lime, lowfat dressings and marinades, low sodium sauces.

Source: communicatingfoodforhealth.com

7 SIMPLE STEPS

CAN SAVE YOU OVER 500,000 CALORIES PER YEAR!

1. Make a healthy plate:

Fill up half the plate with fruits and veggies and lower calories an average of 300 per meal =109,500 calories per year.



2. Fruit for Snack:

Save almost 50% of the calories by switching from chips (140 calories) to an apple (80 calories) =21,900 calories per year.



3. Calorie-free beverages:

Save 150 calories per can of soda everyday =54,750 calories per year.



4. 30 minutes of exercise per day:
Be active or walk about 2 miles to burn 200 calories each day =73,000 calories per year.



5. Downsize dessert:
Bakery treats the size of your hand are about 500 calories. Downsize to a finger sized cookie saves 350 calories =127,750 calories per year.



6. Eat healthy breakfast:
Eat oatmeal instead of a bagel, fast food sandwich or pastry to save 180 calories =6,700 calories per year.



7. Choose skim milk:
Save 47 calories per cup daily =17,155 calories per year, or 51,465 if you are drinking the required 3 cups per day!



Steps to Getting Your Financial House in Order in 2017



Every year millions of people promise to get their financial lives turned around and pointed in the right direction. Here are a few suggestions for getting your personal house of finance in order.

- 1. Establish a Strong Savings Habit.**
 Begin with an amount that you know you can live with—say, \$25 a week. Promise yourself that you will save that much every Friday.

- 2. Make Sure You are Part of A Retirement Plan.**
 If you are not participating in a company-sponsored retirement plan, be sure to start a formal retirement plan by investing in an Individual Retirement Account (IRA). However, if your company has a 401 (K) retirement plan or a Keough retirement plan, be sure to contribute up to the amount of the company match.

- 3. Watch Your Bank Withdrawals.**
 You must be very careful about how much you withdraw from your ATM account and /or savings account. Decide how much money you will take out each week and make it last. Make it a little tight. And try to decrease that amount over time if possible.

4. **Pay Off All Credit Cards and Other Existing Loans.**

Make a list of all the credit cards you have, beginning with the one with the highest rate. Cut up all of them except the two with the lowest rates. Begin paying extra every month on the card with the highest rate. When it's paid off, move to the card with the next-highest rate. When you're finished, start adding \$50 a month to your savings account. By paying down debt, you get a return on whatever the interest rate happens to be. Pay off your car loan. The interest is not deductible. If you pay it off you will save money.



5. **Pay a Little More On Your Mortgage.**

You will add equity to your home, giving you extra flexibility when you decide to move or refinance. You don't have to commit to paying a specific amount. Just round up your payment to the nearest hundred.

Making an extra payment on your mortgage each year is the easiest way to save money on your mortgage. These extra payments are automatically applied on your principal, not interest. Not only does your remaining balance drop, but you will not have to pay interest each month on that principal for the remainder of the loan term.

6. **Evaluate Your Life Insurance Policies.**

If you've had the same life insurance policy for a long period of time—say, five years or more—you can probably cut your premium by updating or changing policies.

7. **Shop for new car insurance companies.**

The majority of policyholders renew their car



insurance policy automatically without shopping around for better deals. A recent study conducted by the Texas Office of Public Insurance Counsel reveals that drivers who have stayed with the same insurer for more than eight(8) years could save close to 19 percent by switching. Get annual quotes from at least three companies.

8. **Start grocery shopping with a list.**

Have you noticed that many times you end up throwing out food? Plan your weekly grocery trip. Make a shopping list. You may also use an app like shopping list for iPhone for free.

9. **Know Where Your Money Is Going.**

Keep a little notebook with you to record your small cash purchases. If you know where your money is going you'll spend less and be able to save more. Remember, January is the perfect time to get your financial year off to a solid start, particularly if you put it in writing. The key is to develop a written plan that you can use over the course of the new year for your short-term goals and some longer-term goals.



FINANCIAL CALENDAR

DATE COMPLETED

- _____ **JANUARY** Get bills together and determine how much you are spending and saving.
 - _____ **FEBRUARY** Organize your tax information for current tax year. Start a file for the new tax year.
 - _____ **MARCH** Make a list of all income. Start tracking your expenses (use software like Quicken).
 - _____ **APRIL** Continue to track your expenses. Look at how much you are spending and decide where you can cut.
 - _____ **MAY** Look to see how your spending changes from month to month. Complete spending plan.
 - _____ **JUNE** Set financial goals
Set savings goals (short term and long term)
Set up automatic savings plans
 - _____ **JULY** Set up a payment plan to start paying off your credit cards and debts.
 - _____ **AUGUST** Compare your actual spending to your spending plan. Make changes to the plan as needed, and when you get off track.
 - _____ **SEPTEMBER** Develop a raining day fund.
 - _____ **OCTOBER** Review all insurance policy (life, health, disability). Buy only what you need.
 - _____ **NOVEMBER** Make a budget for holiday gifts.
 - _____ **DECEMBER** Set financial goals for the new year.
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