

# Super Seniors News *January 2017 Newsletter*

Dear Friends,

This issue of “Super Seniors News” will be dedicated to New Year’s resolutions, tips for healthy living in the new year, and steps to getting your financial house in order.

Sincerely,

*Jacquelyn W. Gibson*

Jacquelyn W. Gibson  
Extension Faculty-FCS

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

**New Location: Amelia Earhart Park**

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## **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. Again, he asked, “*Is the jar full?*”

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.

### 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)



## Tips to Help you Keep Your New Year's Resolutions

- Avoid Portion Distortion - Never eat more than you can lift.
  - Downsize your portion sizes. Serve food on smaller plates. Eat from plates and bowls rather than packages and bags, so you can see how much you're eating.
  - Resolve to eat more lowfat soups and salads during the week. It is even better if you can eat them before a meal!
  - Walk around the block - Try to go farther each time before you go back to watching the TV.
  - Trade TV hours for cleaning hours. Did you know that you can burn between 176 and 317 calories per hour by doing light to heavy cleaning? By comparison, if you are watching TV or sitting at the computer you will only burn around 70 calories per hours. (These calculations are for a person who weights around 160 pounds.)
  - Take time to listen to your own body. Rather than setting your goals based on how fast other people walk or jog, how little sleep others can get by on, or how much someone else eats, concentrate on what makes YOU healthy.
- 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.

## 12 Shopping Steps for the New Year

Complete one New Year's Resolution  
Each Time You Shop



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](http://communicatingfoodforhealth.com)

### Broccoli Garden Salad

Serves: 4 Servings Size: 1 cup

Total Time: 10 min Prep: 10 min

Cook: 0 min

#### Ingredients:

- 3 cups broccoli florets
- 1 cup grated carrots



1 cup sliced cauliflower

1 cup chopped apples

1/2 cup sliced green onions

1/4 tsp ground cinnamon

1 cup nonfat light vanilla yogurt

1/4 cup roasted chopped peanuts

#### Directions:

Toss all ingredients together in a large mixing bowl. Refrigerate until ready to serve, up to 6 hours.

#### Chef's Tips:

You can garnish this lovely salad with a sprinkle of ground cinnamon and some greens.

#### Allergens: Milk, Peanut

\*Reported allergens are based on listed ingredients in the recipe. If you are purchasing commercially packaged products such as pie crusts, cereal, or pasta, you need to read the label for additional allergen information.

Source: Food and Health Communications

### 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. 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.

## 3. 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.



## 4. 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.

## 5. Evaluate Your Life Insurance Policies.



changing 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

## 6. 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.

## 7. 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.

## 8. 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

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