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Raising Kids, Eating Right, Spending Smart, Living Well

Inside this issue:

The Impact of Electronic Media on Children 2

Sanitizing or Disinfecting? 2

Health Savings Accounts Can Lower Your Taxes 3

Living Well Award 3

A Recipe for Healthy Aging 4

Special points of interest:

- **The Living Well newsletter recently received a national award.**
- **Set protective boundaries for children's exposure to electronic media.**
- **Use pre-tax HSA contributions to pay for medical expenses not covered by insurance.**

A Healthy Start for 2005: The New Dietary Guidelines

In January, the 2005 Dietary Guidelines were released. These guidelines are experts' best scientific knowledge about diet, other issues related to what we should eat, and physical activity needs. Here are the key recommendations:

Adequate Nutrients Within Calorie Needs—Eat a variety of nutrient-dense foods and beverages within the basic food groups.

Weight Management—To maintain a healthy body weight, balance calories consumed from foods and beverages with calories expended.

Physical Activity—Participate in regular physical activity and decrease sedentary activities. Adults should be physically active for at least 30 minutes and children/teenagers for 60 minutes most days.

Food Groups To Encourage—Daily consume the minimum number of servings from these food groups:

- Five fruits and vegetables
- Three whole grains
- Three milk/milk products.

Fats—Consume less than 10 percent of calories from saturated fats and less than 300 mg/day of cholesterol. Limit consumption of trans fats. Total fat intake should be between 20-35 percent of calories.

Choose Fiber Rich Foods

Carbohydrates—Choose fiber rich fruits, vegetables, and whole grains. Limit consumption of foods and beverages high in sugar.

Sodium and Potassium—Consume less than 2,300 mg of sodium (approximately 1 teaspoon of salt) per day. Increase fruit and vegetable consumption to raise potassium intake.

Alcoholic Beverages—If you drink alcohol, do so in moderation.

Food Safety—Prepare, handle, cook, and store foods properly to keep food safe. Thoroughly clean hands, food contact surfaces, fruits, and vegetables.

(Written By: Sarah Burkett, Senior Extension Agent, Food, Nutrition, and Health. For more information, visit: http://www.healthierus.gov/dietaryguidelines.)

Impact of Electronic Media on Kids

Set Protective Boundaries for Children's Exposure to Electronic Media

A 2003 study, supported by a grant from the National Institutes of Health, indicated that children as young as 12 months old can read emotional cues from television, affecting their behavior. After watching a person on television interact negatively or positively with a set of objects, babies at 12 months avoided the negative objects in their own environment.

"Infants spend many of their waking hours watching the actions and reactions of other people as well as participating in social interactions…Through experience in both of these roles, as bystander and as participant, young children learn how to interpret and predict the behaviors of other people and to relate this understanding to their own behavior."

This evidence suggests that parents, more than ever, must be media wise with children of ALL ages. Very young children are affected by violent and emotionally upsetting television images. They are not merely passive observers.

"The evidence suggests that parents, more than ever, must be media wise with children of ALL ages."

The parent's role is very important; they are the role model for their children and set protective boundaries to allowing electronic media being educational and positive experiences. Some recommendations are:

- Limit TV and video to less than two hours a day.
- Take breaks. Encourage movement.
- Identify family-appropriate television programs and watch them together.
- Follow-up TV or ads with a discussion. What happened? Which character did you like the most/least? Why? Discuss your values compared to the show.
- Talk about how your family is different/similar to the one in the show.
- Use commercials to get your kids thinking.

(Written By: Alinda Uzel, Extension Agent, Family and Community Sciences. For more information, call your local VCE office and ask for publication 348-008.)

Sanitizing or Disinfecting?

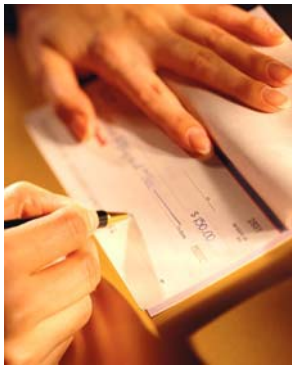
Do you know the difference between a sanitizing solution and a disinfecting solution? There is a difference and the two solutions aren't interchangeable.

Sanitizing is cleaning surfaces that food *will* contact. On a non-porous surface, the sanitizing solution should be made up of one tablespoon of bleach for every gallon of water and should remain in contact with the surface for at least two minutes. On a porous surface, the sanitizing solution should be made up of three tablespoons of bleach for every gallon of water and should remain in contact with the surface for at least two minutes, also.

Disinfecting is cleaning surfaces that food will *not* contact. The ratio of bleach to water is three-fourths of a cup for every gallon of water.

(Written By: Johanna Hahn, Senior Extension Agent, Family and Community Sciences.)

Health Savings Accounts Can Lower Your Tax Liability for 2004



Health Savings Accounts Can Reduce Your Taxes

New this year for people with high deductible health plans are Health Savings Accounts (HSAs). These accounts are sort of a cross between 401(k)s and health care flexible spending accounts (FSAs). To qualify for an HSA, you have to be in a health plan that has a deductible of at least $1,000 for individuals ($2,000 for families) and must not be entitled to Medicare or be a dependent on another person's return.

In an HSA, you make pre-tax contributions that can be used to pay for medical expenses not covered by insurance. Unlike FSAs, where you have to use the full amount of your contributions by the end of the year or you will lose the balance in your account, money in HSAs carries over from year to year and earns interest. After age 65, you can make withdrawals from your HSA and use them for any purpose. If you do not use the money for qualified medical expenses, that money will be subject to income tax.

If you don't qualify for an HSA, you can still contribute to an FSA, but just remember to spend all of the money in the account by the end of the year or you will lose whatever remains.

(Written By: Jennifer Abel, Extension Agent, Family and Community Sciences. Reference: Borkowski, Liz. "Pay Fewer Taxes in 2004," Real Money. Dec. 2004.)

"Money in Health Savings Accounts carries over from year to year and earns interest."

Living Well Wins Award

Virginia Family and Consumer Sciences extension agents were honored to receive a national 2004 Living Well Award at the recent annual meeting of the National Extension Association of Family and Consumer Sciences. The award recognized the excellence of the statewide *Living Well* newsletter in enhancing Family and Consumer Sciences professionals' image in the community.

The *Living Well* newsletter has been a team effort including agents, specialists, and staff across the Commonwealth. As a result, the quarterly newsletter now reaches more than 13,000 families by hard copy, with others accessing it electronically through 91 Unit office websites. The newsletter is also available on the Virginia Extension Association of Family and Consumer Sciences website and the Virginia Action for Healthy Kids website. Through the newsletter, localities have a mechanism for highlighting Family and Consumer Sciences programming while helping Virginia residents "raise kids, eat right, spend smart, and live well."

(Written By: Karen Lynn Poff, Senior Extension Agent, Family and Community Sciences.)

Virginia Delegation to the National Meeting

Virginia Cooperative Extension

Living Well…

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http://learningandlivingwell.org/

As You Age…Recipe for Healthy Aging

Practice Healthy Physical and Mental Habits

"As you age, you prepare and select many 'ingredients' to live a healthy and active life."

As you age, you prepare and select many "ingredients" to live a healthy and active life. Try to do all of these practices every day to make the perfect recipe for healthy aging!

Preparation

1. Select a new topic or area of interest to learn about your own aging. Pursue a creative outlet for your interests.
2. Find resources on aging and become your own expert on a particular aging issue.
3. Learn about health-related changes as you age. Practice healthy physical and mental habits.
4. Ask your friends to participate in activities that you enjoy.
5. Set specific age-related goals and work to achieve them.
6. Encourage other older persons to take up active aging.
7. Communicate with one person each day.

Ingredients

1. Eat a variety of nutrient-dense foods from the Food Guide Pyramid.
2. Eat a fiber-rich diet.
3. Eat at least three servings of calcium-rich foods.
4. Eat a protein-rich diet.
5. Drink enough fluids.

Directions

1. Mix the above ingredients together to create colorful meals and snacks. Try to eat smaller, more frequent meals.
2. Share healthy foods with family and friends.

3. Discover new ways to prepare foods to meet age-related changes.

For more information about Healthy Aging, request the "As You Age" publication series from your local office of Virginia Cooperative Extension.

(Written By: Kathleen M. Stadler, Former Extension Specialist, Food Nutrition and Health and Pamela B. Teaster, Former Extension Specialist, Gerontology.)