

FACES NEWSLETTER

Family and Consumer Science



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February is American Heart Month

Robin T. Seitz
Extension Agent,
Family & Consumer
Science

Peggie L. Garner
County Extension
Director

American Heart Month, first celebrated in February 1964 following a proclamation by President Lyndon B. Johnson, turns 50 this year. In that half century, amazing progress has been made in the diagnosis and treatment of heart disease, and millions of people continue to live longer, healthier lives because of continuing research into understanding and treating heart disease.

In recognition of American Heart Month 2014, here a few tips to help you and your family keep your hearts healthy!

Contact Us:

NCCE-Onslow County
4024 Richlands Hwy.
Jacksonville, NC
28540

(910) 455-5873
(910) 455-0977 Fax
<http://onslow.ces.ncsu.edu>

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Limit your intake of saturated and trans fats. The Dietary Guidelines for Americans recommend that no more than 10 percent of our daily calories contain saturated fat and to try to take in as little trans fat as possible. Reduce your saturated and trans fat intake by choosing leaner meats such as chicken breast, pork tenderloin and fish, as well as lower fat dairy products. Try going meatless for a few meals each week. Avoid processed foods, stick margarine and baked goods, which tend to contain a lot of trans fats.

Being at a **healthy weight** is important because obesity increases the risk of coronary heart disease. Instead of going on a diet, think about making healthy changes in the way you live. Take small steps, including being active each day and eating plenty of fruits and vegetables. Even a 5 to 10 percent weight loss can lead to a heart healthier you.

Whether cooking or making salad dressings, **use the oils that are lowest in saturated fats, trans fats and cholesterol** – such as canola oil, corn oil, olive oil, safflower oil, sesame oil, soybean oil and sunflower oil. Be sure to use them sparingly, because they still contain a big calorie “punch” of about 120 calories per tablespoon. Try squeezing on lemon juice for a flavorful addition without added calories or fat

- Don’t feel guilty over a piece of **chocolate**. Chocolate has gotten lots of media attention recently as a result of the presence of plant-based nutrients called flavonoids. Found in chocolate, red wine and coffee, these powerhouses have potential influences on vascular health, such as lowering blood pressure, improving blood flow to the brain and heart, and making blood platelets less sticky and less able to clot. Aim for a moderate 1-ounce portion of dark chocolate and stay away from choices containing added caramel, marshmallow or other ingredients that make it less than heart smart.
- **Eating at home** instead of dining out is a great way to eat a more heart-healthy diet because you can have more

control over how the food is prepared. Try altering preparations, such as baking instead of frying, using herbs instead of salt for a flavor boost and using less of fatty ingredients such as butter and cheese.

- Too much salt can raise blood pressure, leading to an increased risk for heart disease. The American Heart Association guideline for **salt** intake is 1,500 milligrams per day. Rinsing canned foods such as vegetables; tuna and beans with water can reduce the sodium by up to **40** percent.

- According to the American Heart Association, adopting a more physically active lifestyle can be just as effective as some antihypertensive medications. **Physical activity** can also boost your levels of HDL (good) cholesterol and keep weight in the recommended range.



- It is recommended that adults get 150 minutes of moderate intensity **aerobic activity** each week, or 30 minutes a day. Committing that time can be a challenge for many busy people. If time really is a challenge, aim for

three 10-minute bouts of activity each day. It is proven to be just as effective. Look for more opportunities to be active and avoid being sedentary. Take a brisk walk before work or during a lunch break, walk in the mall or take the stairs. Pop in a workout video instead of tuning in to those old reruns you seen numerous times before. It all adds up.

- Starting a regular physical activity program is a great way to reduce your risk for heart disease and stroke. If you have been inactive for a long time or have a chronic health condition be sure to check with your health care provider first. Then, **find an activity you enjoy doing**. You will be more likely to stick with it long term. Gardening, walking, dancing and swimming are all great options. Start slow and build up over time.



Helping Yourself While Helping Others

The Benefits of Volunteering

With busy lives, it can be hard to find time to volunteer. However, the benefits of volunteering are enormous to you, your family, and

your community. The right match can help you find friends, reach out to the community, learn new skills, and even advance your career. Volunteering is a fun and easy way to explore your interests and passions. Doing volunteer work you find meaningful and interesting can be a relaxing, energizing escape from your day-to-day routine of work, school, or family commitments. Volunteering also provides you with renewed creativity, motivation, and vision that can carry over into your personal and professional life.

Volunteering connects you to others.

One of the better-known benefits of volunteering is the impact you make on the community. Unpaid volunteers are often the glue that holds a community together. Volunteering allows you to connect to your community and make it a better place. However, volunteering is a two-way street, and it can benefit you and your family as much as the cause you choose to help. Dedicating your time as a volunteer helps you make new friends, expand your network, and boost your social skills.

Volunteering helps you make new friends and contacts.

One of the best ways to make new friends and strengthen existing relationships is to commit to a

shared activity together. Volunteering is a great way to meet new people, especially if you are new to an area. Volunteering also strengthens your ties to the community and broadens your support network, exposing you to people with common interests, neighborhood resources, and fun and fulfilling activities.

Volunteering increases your social and relationship skills.

While some people are naturally outgoing, others are shy and have a hard time meeting new people. Volunteering gives you the opportunity to practice and develop your social skills, since you are meeting regularly with a group of people with common interests. Once you have momentum, it's easier to branch out and make more friends and contacts.

Volunteering as a family.

While it might be a challenge to coordinate everyone's schedules, volunteering as a family has many worthwhile benefits. Children watch everything you do. By giving back to the community, you show them firsthand how volunteering makes a difference and how good it feels to help others and enact change. It's also a valuable way for you to get to know organizations in the community and find resources and

activities for your children and family

Volunteering increases self-confidence. Volunteering can provide a healthy boost to your self-confidence, self-esteem, and life satisfaction. You are doing good for others and the community, which provides a natural sense of accomplishment. Your role as a volunteer can also give you a sense of pride and identity. And the better you feel about yourself, the more likely you are to have a positive view of your life and future goals.

Volunteering combats

depression. Reducing the risk of depression is another important benefit of volunteering. A key risk factor for depression is social isolation. Volunteering keeps you in regular contact with others and helps you develop a solid support system, which in turn protects you against stress and depression when you're going through challenging times.

Volunteering helps you stay physically healthy. Volunteering is good for your health at any age, but it's especially beneficial in older adults. Studies have found that those who volunteer have a lower mortality rate than those who do not, even when considering factors like the health

of the participants. Volunteering has also been shown to lessen symptoms of chronic pain or heart



Volunteering can advance your career.

If you're considering a new career, volunteering can help you get experience in your area of interest and meet people in the field. Even if you're not planning on changing careers, volunteering gives you the opportunity to practice important skills used in the workplace, such as teamwork, communication, problem solving, project planning, task management, and organization.

Volunteering can provide career experience

Volunteering offers you the chance to try out a new career without making a long-term commitment. It is also a great way to gain experience in a new field. In some fields, you can volunteer directly at an organization that does the kind of work you're interested in. Your volunteer work might also expose you to professional organizations or internships that could be of benefit to your career.

Volunteering can teach you valuable job skills.

Just because volunteer work is unpaid does not mean the skills you learn are basic. Many volunteering opportunities provide extensive training. For example, you could become an experienced crisis counselor while volunteering for a women's shelter or a knowledgeable art historian while donating your time as a museum docent. Volunteering can also help you build upon skills you already have and use them to benefit the greater community. For instance, helping raise awareness for your favorite cause as a volunteer advocate will help you develop and improve your public speaking, communication, and marketing skills. When it comes to volunteering, passion and positivity are the only requirements. While learning new skills can be beneficial, it's not a requirement for a fulfilling volunteer experience. Bear in mind that the most valuable skills you can bring to any volunteer effort are compassion, an open mind, a willingness to do whatever is needed, and a positive attitude.

Next Time: Tips for Getting Started Volunteering!



10 Smart Things to do with Your Tax Refund

If you have a refund check coming your way, consider using it to bolster your personal balance sheet. The average refund has been around \$3,000 for the past two years (most people receive their refund within three weeks of filing their returns). That's a nice chunk of change. Here are **ten good things you could do with the money**. If your refund was substantial, consider giving yourself an immediate raise by adjusting your tax withholding to increase your take home pay.

1. Pay off credit card debt.

Using your refund to pay off a balance with an 18% interest rate is like earning 18% on your investments -- an incredibly valuable use of the money. And if you pay off your balances, you can afford to close some cards that are now charging high fees

2. Rebuild your emergency fund.

Many people have raided their emergency fund over the past several years and have had little extra money to restore it. You could use your refund to start rebuilding that fund, which can help you avoid landing in credit-card debt if you have an emergency. Keep the money easily accessible in a money-market

account or savings account that earns interest.

3. Boost retirement savings.

You can contribute up to \$5,500 to an IRA for 2013 (or \$6,500 if 50 or older). If your modified adjusted gross income is \$127,000 or less if you're single, or \$188,000 or less if you're married filing jointly, then you can contribute to a Roth IRA, which lets you withdraw the money tax-free in retirement. If you earn too much for a Roth, you can contribute to a nondeductible traditional IRA, then convert it to a Roth.

4. Fund a taxable account. Use the extra cash to buy shares in a mutual fund or stock you've been considering -- but may feel is too risky for your IRA or not available in your 401(k) plan.

5. Fill gaps with your insurance.

For less than \$1,000, you can get coverage for flooding and liability.

Flood-Insurance Policy. If you live in a low- to medium-risk area, it costs about \$350 to \$600 per year from the National Flood Insurance Program with the maximum \$250,000 in dwelling coverage and \$100,000 for possessions. Get a price quote at www.floodsmart.gov.

Liability Insurance. Cover your legal expenses if someone is hurt in your home or by your car. It generally costs just \$200 to \$400

to buy a personal umbrella policy that provides \$1 million in coverage over the limits of your auto- and homeowners-insurance policies.

6. Build your college savings.

It's always hard to juggle saving for college and retirement. Here's an opportunity to use your extra money to contribute to a 529 account. You'll be able to use the money tax-free for college bills, and you could get a state income-tax deduction for your contribution.

7. Help your kids save. You can use the extra money to contribute to a Roth IRA for your child. Your kid is eligible as long as he or she has earned income -- from mowing yards or babysitting, for example. Your child can contribute up to \$5,500 or the amount of his or her earned income for the year, whichever is lower, and you can give him the cash to do it.

8. Prepay your vacation. Set aside some money for vacation rather than using your credit card and paying interest long after you have returned. Stash your refund in a separate account, then add money automatically every week. You could also set up the account for other expenses -- such as a new car or holiday gifts.

9. Invest in your home. Your refund won't be enough to redo your kitchen or bathroom, but it can pay for some smaller home

improvements. Use the extra cash to add a backsplash, paint a room or cabinets, replace your bathroom sink, swap out your faucets, organize a closet, install a programmable thermostat or spruce up your yard.

10. Give to others. If you have your financial bases covered, consider using your refund to make a charitable contribution to help others in need. You'll feel good -- and you'll be rewarded for your good deed when you file your tax return in 2014 (charitable contributions are deductible if you itemize).

Whatever you do with your refund try to do something you can look back in a month or two and know where it went. If you don't plan what to do with it then you won't be any further ahead in the next month or two than you were before you got it.



Cook Smart, Eat Smart

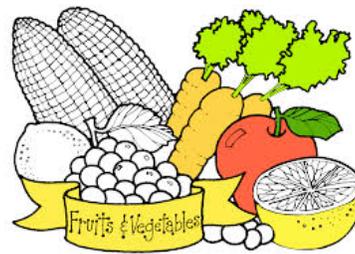
Over the last few decades, Americans have been eating out more and cooking at home less often. To me this is a real shame, because when you cook at home, you can often make better choices

about what and how much you eat and drink than you do when eating out. Cooking at home has been identified as an important step toward eating healthier and it is a proven technique shared by many weight management programs and experts. Cooking can also be a fun activity and a way for you to spend time with family and friends

So, why are people cooking at home less often than in the past? I did an informal poll of friends, family and Facebook followers and found that for most it's because they are unsure about planning and preparing a "full" meal. Many say that they feel like don't REALLY know how to cook REAL food. One respondent said "Because what I cook doesn't taste as good as the food at restaurants. I'll never make mac and cheese like they do." NC Cooperative Extension is here to help! Starting March 10th and continuing each Monday through March 31st, from 6:30pm until 8:30 PM, we are teaching Cook Smart, Eat Smart for older teens and adults who want to build a repertoire of entrees and side dishes to make preparing and eating more meals at home simpler. This class places emphasis on healthy preparation techniques, simple ingredients and limited use of prepared foods. In addition participants will learn to plan, shop and stock a pantry that

encourages simple, healthy meal preparation.

Each session will contain several basic cooking techniques and other topics related to preparing and eating meals at home. Participants will get hands-on experience in preparation techniques that they can take home and use to prepare a variety to home cooked meals. The cost of the series is \$50 and includes participant cookbook and sampling of the recipes prepared in class. Space is limited to 15 participants and you must pre-register and pay by February 28th. Call 910-455-5873 or email robin_seitz@ncsu.edu for more information.



North Carolina State University
Onslow County Center
4024 Richlands Highway
Jacksonville, North Carolina 28540
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