

— LIVING WELL —

Raising Kids, Eating Right Spend Smart, Live Well

You are not too old to change your health

No matter your age, you can make changes so you can have a healthier future.

Changing a lifelong habit can be hard, some think that it is even impossible. But your hard work pays off when you replace an old habit with a new one that reduces your risk of illness, such as heart disease.

Changes such as eating healthier food more often, being physically active, maintaining a healthy weight, drinking alcohol in moderation and not smoking improves your chances for a healthy future.

It is never too late to get healthy. A study published by the American Heart Association researchers saw improved heart health of adults, even older adults who added healthy behaviors to their lives.

How many of these behaviors do you have?

- I eat a diet with lots of fruits and vegetables.
- I exercise at least 30 minutes a day.
- I weigh within my doctor's recommended guidelines.
- If I drink, I do so in moderation (two drinks for men and one drink for women a day.)

- I don't use tobacco products.

Are you doing all five? If you are, great! There fewer than 5 percent of adults who practice all of these behaviors. The rest of us have work to do. If you are ready to add one healthy habit into your life follow these tips:

Eat healthy by filling half of your plate with fruits and vegetables.

This change is a small step toward eating a healthy diet. The MYPlate website at ChooseMyPlate.gov has some great tips to help you reach this goal.

Start walking. You don't have to go to the gym to exercise. Walking is cheap and can be done at home. Start slowly and work your way up to 30 minutes a day. Just start walking around the living room during commercial breaks can help you form an exercise habit. Remember to check with your doctor before beginning an exercise program.

How much you eat and exercise effects how much you weigh. Over two-thirds of adults weigh more than they should. Excess weight puts you at risk

of many diseases such as heart disease, cancer, and diabetes. It can also add pressure to your bones and joints. When you add healthy eating and exercise to your list of habits, it will be easier to maintain a healthy weight.

Heavy drinking increases your risk for blood pressure, heart disease, liver disease, cancer and mental health problems. Heavy drinking can be a hard habit to break, especially if you drink when socializing with friends and family. See your doctor if you need help with cutting down the amount of alcohol you drink. There are groups such as Alcoholics Anonymous that can help you achieve your goal.

The risks of smoking are well-known. There are over the country and prescription drugs that can increase your chances of quitting.

You can change no matter what your age! It does take time to form a habit, so don't give up. Keep practicing the healthy habits you already have, but start new habits so you can have a healthier future.

SPRING 2018

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We are on the Web:
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TAKE A STEP BACK FROM YOUR SMART PHONE

Over the last decade, how our society approaches technology has vastly changed and more people are connected all the time.

Technology is not going away, but and often times our technology driven lives can affect our ability to focus. According to Pew Research Center, 77 percent of Americans own a smart phone. This means more people are connected at all times.

Here are some strategies to help you find ways so your phone doesn't control every moment of your life.

- **Turn your phone to silent, put it face down or out of sight.** Everyone has been setting where someone's phone starts to ring at the worst time or someone is constantly checking their phone. Model to youth times where you turn your phone off or on silent, put it face down or out of sight. This allows youth to see it is okay to step away from their phone at different points, which types of setting are appropriate for phone usage and when a phone should be put away.
- **Turn off all notifications from unnecessary applications.** Everyone gets distracted at different times from a

notification on their phone only to find out the distracting notification seemed unnecessary. Notifications draw your attention and get your to interact with your phone. Have a conversation about which apps they should set up push notifications and which ones are necessary.



- **Turn your phone to grayscale.** People who are easily drawn to something through the usage of bring colors; it can trigger our brain to feel good about something. By taking a moment to change your phone setting to grayscale, there is less of a temptation to look at your screen all the time.
- **Create a family charging station and traditional alarm clock.** Set up a location outside of everyone's bedrooms where all phones can be charged. As a family, go back to using a more traditional alarm clock for morning wake up. If you remove your phone from your bedroom at night, the temptation to look at your phone is removed.
- **Rethink the home screen.** If you don't see an app right away, you are less likely to be drawn to us it. Consider keeping only email, map, calendar, phone and texting on the home screen and move the social media apps, games, TV streaming apps, etc. to the second or third screen. If you can't see something at first sight, you might take a second to think if you really need to use it.
- **When adults model behaviors that showcase their smart phone isn't in control, it sends a powerful message to children and youth.** When youth interact with adults to demonstrate and model positive technology usage, they are more likely to engage in positive usage.

“WHEN ADULTS MODEL BEHAVIORS THAT SHOWCASE THEIR SMART PHONE ISN'T IN CONTROL, IT SENDS A POWERFUL MESSAGE TO CHILDREN AND YOUTH.”



SPRING CLEANING YOUR FINANCES

Spring is the time when we transition and renew. We may be cleaning our yards and flower beds and planning new flowers, cleaning out closets and replacing winter clothing with spring and summer. We have just recently sprung forward for daylight savings time.

Spring cleaning time is also a great opportunity to taking inventory of your life, evaluating what you need and use and what just takes up space, potentially creating unnecessary stress. Just like you might do this for things in your home, why not do the same things with your finances? Here are some spring cleaning tips that can give you a fresh start.

Begin with your financial plan, or create one if you don't have one. A financial plan is a plan that includes a list of things you want to save and invest for such as an emergency fund, a house, college, retirement and you have a timeline for each. If you have any investments, check on them to see how they are doing and make any necessary adjustments.

Review and adjust your budget as necessary. With a new or updated financial plan in place, check in on your current budget. Do you need to make any adjustments given your income and savings goals? If you need help creating your budget, do these five steps:

- Find out how much money you are managing
- Track your spending
- Set your financial goals
- Decrease your spending or increase your income
- Stick to your plan

Clean out the physical financial clutter. Now that your plans and budget are in order, move on to sorting through financial documents. Here is how long you should hold on to different documents, depending on the type:

One month or at the end of a billing cycle: ATM receipts and other receipts (unless it's a high-ticket item, such as a television or refrigerator or you need the receipt for a warranty or rebate)

One year, or after you have filed your taxes: bank statements; brokerage statements; phone, cable and internet statements (unless you are deducting them for work or home office-related expenses); credit card bills; pay stubs; Social Security statements; utility bills.

Seven years, or when you know you no longer need them for tax purposes: child care records, flexible spending account documentations, 401(k) and retirement plan year-end statements, IRA contributions, purchase records for investments, record of charitable donations, record on houses you have sold,

tax returns with back up documentation.

Keep as long as you own the asset: insurance policies, receipts for important purchases (technology, art, antiques, and jewelry), receipts for renovations or investments made on your home or property, titles, warranties.

Keep forever: birth certificates, social security card, deeds, citizenship papers, military records and wills.

This can seem like a lot to keep track of, so make it easier on yourself and develop a filing system where all important documents are in one place. There is one exception. Documents in the "keep forever" category, those should be stored somewhere secure such as a safe-deposit box. Examples of categories include:

- Taxes
- Banking
- Investments
- Credit cards
- House
- Auto
- Medical
- Insurance
- Owner's Manuals
- Small Appliances
- Large Appliances

Create accountability for yourself by taking the America Saves Pledge. Set a goal and make a plan to save. Savers with a plan are twice as likely to save successfully! Recommit to your saving and goals and re-pledge each year. Source: Americansaves.org



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ACTIVE LIVING WITH DIABETES

The Center for Disease Control and Prevention recommends physical activity to help control type 2 diabetes.

This does not mean you have to endure more workouts, but incorporate activities into your daily routine will help. As always, talk to your health care provider before you change any daily routine that may affect your diabetes.

Focus on Movement: Forget the term exercise and replace it with movement. Thirty minutes of movement in a 10 minute blocks is great. So, how can you do this?

Walk with a friend. Time

passes quickly as you strike up a conversation while walking.

Clean your home. To boost your calorie burn, dust, vacuum or scrub floors to music. This will make you move faster and enjoy the chores more.

Walk your pet. Pets love to go outdoors, even on miserable weather days. Many times, they will take you on an outside adventure.

Gardening. You will use muscles you are surprised you have with all the digging, watering and stretching. Keep using them as time goes by the muscles will not hurt.

Parking. If safe, park in the space furthest from the building. Those extra steps definitely add up.

Track your steps. Many phones have FIT apps on them or find a pedometer. You will feel more motivated as those steps add up and you will find you have a little competition with yourself.

TV time movement. During every commercial break get up and move. Stretch, dance or walk around the house. Do jumping jacks or march in place while watching commercials. In one hour of TV you can accomplish 20 minutes of movement.

Everyone wants to be healthier. According to the Center of Disease Control, exercise and controlling your weight will help your diabetes. If you have a goal to lose 5 percent of your body weight, this 5 percent will reduce health risks that are factors with diabetes such as heart disease, high blood pressure and the action of insulin. You will feel better and have more energy.

6 TIPS FOR SAVING MONEY

With the Income Tax season upon us, now is a great time to think about stashing some extra cash in savings. Don't have a specific savings goal? How about vacation, school, retirement or emergency fund savings? It is not as hard as it may seem, and it doesn't require a major life change. According to the December 2017 Money Magazine issue, many Americans are using these simple strategies to successfully cut expenses and meet savings goals.

Eliminate cable. Millions of Americans are switching to online streaming services and for a good reason. The average cable bill last year was \$103 per month. A similar streaming package is around

\$40 per month, proving quite a savings.

Switch cell phone plans. The average cost for a family of four was almost \$3,000 last year. A family plan could be less than half that at around \$1,200 if is definitely worth investigating.

Switch credit cards. Carry a balance on a credit card? Consider switching to a card with a 0 percent balance transfer offer to save on interest while you pay it off.

Work on your credit. Increasing your credit score could directly affect the rates you are offered for a new credit and will save you money down the road.

Refinance student loans. You will want to do some checking to see if this option can save you money. On a \$90,000 parent PLUS loan with a 6.6 percent interest rate, you are paying \$1,025 a month on a standard repayment plan. Refinance to a private loan at 4.5 percent and you could free up \$93 a month.

Skip the gym. The average monthly gym membership fee is \$50. Add on specific classes, and you are paying even more. There are many fitness gurus with free videos on the YouTube channels. Stream their videos right to your smart TV, invest in some hand weights, grab a friend and follow along any time,

day or night, from the comfort of your home.

Once you have taken steps to cut these expenses, don't forget to automate a savings payment. Add up the money you would have spent and set up an automatic transfer to your savings account for that amount each month. The process of setting a savings goal, making a plan and sticking to it doesn't require major changes, but it does require thought and effort. Be sure to reward yourself when you reach your savings goal!

You can visit www.americasaves.org for other savings tips and resources, and take the savings pledge.

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A program for people with type 2 diabetes

Thursday—April 19

Thursday—April 26

Thursday—May 3

Thursday—May 17

Thursday—May 24

Each session: 12:00—1:15 p.m.



**Bring a lunch
 and come learn!**

At the **Parker County Extension Office**
 604 North Main, Weatherford, 76086

- ✓ Get the facts from diabetes experts and professional educators.
- ✓ Meet others who have the same concerns you do.
- ✓ Ask the questions you want answered.
- ✓ Get the encouragement you need to make positive changes.
- ✓ Take home recipes and references you can share with friends and family.

Classes - Each session of the 5 class series has a different topic presented:

1. **Getting Started: How Food Affects Your Blood Glucose**
2. **Are You Eating the Right Number of Carbohydrates? Let's Find Out**
3. **Beyond the Diet: Improving Your Blood Glucose Control with Physical Activity**
4. **Beyond Diet and Physical Activity: Improving Your Blood Glucose Control with Medication**
5. **Celebrating Diabetes Control While Avoiding Complications:
 Having Your Cake (or Snack) and Eating It, Too!**

To register: Please call the Parker County Extension Office by April 17th at 817-598-6168 to be added to the registration list.

**\$10 per person
 for the Series**

Educational programs of the Texas A&M Agrilife Extension Service are open to all people without regard to race, color, religion, sex, national origin, age, disability, genetic information or veteran status. The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating.



Spring Fling –

April 10 -- 10:00 - 2:00
Couts Methodist Church
\$12 per person includes lunch

Do Well Be Well with Diabetes –

April 19, 26, May 3, 17, and 24
12:00—1:15 p.m. (bring a lunch)
\$10.00 per person

Older Adult Month Learning Series –

Wednesday in May 2, 9, 16, and 23
1:30 p.m. to 3:00 p.m.
– Free of charge

Food Handlers Training

April 26
4:00—6:00 p.m.
\$20 per person

Child Passenger Car Seat Check up event:

April 30
12:30 to 3:30
Walmart Parking Lot.
\$12.00 per person

Events in the Planning Stages:

- Identify theft and scams
- Internet Safety
- Improving Your Memory
- Cooking for 1 or 2
- Eat Smart, Live Strong

More details coming soon!

Visit and/or Join an Extension Education Club

Bethel Harmony EEC – 2nd Tuesday of each month – 10:00 a.m. – meets in Homes and at Harmony Baptist Church

Country Crossroads EEC – 3rd Thursday of each month – 10:00 a.m. – meets in Homes and Extension Office

Springtown EEC – 2nd Wednesday of each month – 10:00 a.m. – First Baptist Church in Springtown

Call 817-598-6168 for complete details about the meetings and location

For more information or to register for these classes call 817.598.6168

All events are at the Parker County Extension office unless otherwise noted.

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