

Financial planning-What's it all about

1. Financial planning requires looking ahead, anticipating the needs of your family.

2. Considering your values and feelings about money.

3. Setting goals for spending.

4. Analyzing spending.

5. Developing a spending plan for you and your family.

6. Spending is directly influenced by your values. Values are beliefs about what is "good" and "important" to you. Values are expressed by the kinds of choices you make throughout life. Money decisions are sometimes more

difficult because of conflict in values among family members. Do you know what is important to your family?

7. As you are probably aware, feelings about money vary and are quite individual. Money may give a feeling of power and control. Having money can give a sense of success and achievement. Giving money (or goods) to others can show caring and acceptance. Feelings about the way money is used in the family can strengthen or weaken family relationships.

8. A recent study reported that in one out of every two

families that argue about money, the adult interviewed said that they could not talk freely and frankly with other family members about the family's money.

9. The way money was used in your parents' home also has influenced your feelings. A husband and wife raised in different families are likely to have different feelings about money. On going open family communications about personal feelings toward money and how it is used can prevent unpleasant arguments and can increase understanding.

Weight control and the athlete

Weight control is a matter of energy balance. To gain weight you need to take in more calories than you use. A muscle building program is needed to gain muscle instead of fat. A muscle gain of 1/2 lbs. a week will require 700 to 1000 extra calories. Since there is already a more than adequate protein intake, no extra protein is needed.

To lose weight the calorie intake must be less than the calories used. Quick weight loss (more than one to two lbs. a week) results in a loss of muscle as well as fat.

Weight loss by dehydration is dangerous and may cause a poor performance. Even a three to four lb. water loss in a 150 lb. person will reduce the

level of performance.

Extra requirements—Adequate water is critical! An important function of body water is temperature regulation. Sweating is the body's major cooling mechanism. When the weather is hot and/or the individual is producing heat there is a danger of dehydration unless the water is replaced.

Cool water is the best drink. If athletic drinks are used, they should be diluted by half with water. Thirst is not an adequate gauge of water used. By the time the body's thirst mechanism is triggered the body is in great need of fluid replacement. Thus, drink water before, during and after practice or competition.

Salt-free recipe

Tacos

Makes four servings
Calories: 35 per serving

1 pound lean ground beef
1 can (1 lb) unsalted tomato puree
1/2 tsp chili powder
1/4 tsp garlic powder
1/4 tsp onion powder
1/4 tsp sugar
1/4 tsp pepper
2 cups oil, approximately
12 frozen tortillas, thawed
1/2 cup chopped green pepper
1/2 cup chopped onion
2 fresh tomatoes, chopped
1/2 head lettuce, shredded
Brown meat in large skillet. Pour off fat. Add tomato

puree, chili, garlic and onion powder, sugar and black pepper. Mix well. Cooked uncovered over low heat one hour or until thick. Stir occasionally. Using a fat thermometer as a guide, heat oil to 375 F. In a deep saucepan (oil must be three inches deep). Fry tortillas in oil until crisp, holding them in an envelope position with two spatulas. Drain on paper towels. To serve, spoon meat mixture into tortillas and top with green pepper, onion, tomato and lettuce. Left-over tortillas may be broken into chip-sized pieces and eaten as a snack. The oil may be strained, refrigerated and reused.

Anemic?

Iron, Reduced Iron, Ferrous Citrate, Ferric Ammonium Citrate, Ferrous Sulfate, Ferrous Fumarate, Ferris Phosphate, Ferric Pyrophosphate, Ferric Sodium Phosphate, Ferric Orthophosphate, are all names for Iron! Added iron may be found in enriched flour, cereals and grains.

Iron combines with a certain protein to form hemoglobin, the component of blood that carries oxygen to body cells. When too little iron is consumed, not enough hemoglobin is formed and anemia can develop.

How much iron you need depends on a number of factors including age, sex, weight and how well the body absorbs and conserves iron. On the average only 10 percent of the iron in foods is absorbed by the body!

Interaction of iron with other chemicals is one factor that affects iron availability. Tannins, which are naturally

present in tea, can combine with iron to decrease absorption. Ascorbic acid (Vitamin C) can combine with iron to increase absorption. Iron is naturally present in red meats, poultry and fish can increase the absorption of iron in plants and plant products.

Preschool children, women of childbearing age and pregnant women are at greatest risk of developing iron deficiency: Anemia.

Anemic individuals are frequently tired and lack vitality. This is because the body is struggling to provide the cells with adequate oxygen.

Anemic persons should eat iron-rich foods (liver, dried fruits, dark green leafy vegetables, eggs, enriched breads, cereals and grains).

Some anemic individuals may need to take iron supplements in addition to eating a diet high in iron.



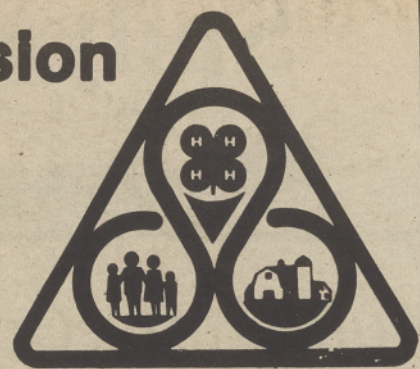
Anatomy of hypertension

The body regulates blood pressure through a complex system. The system works by means of nerve signals, hormones, and other influences to widen or narrow the arterioles—small, muscular blood vessels that carry oxygen and nutrients from the arteries to the tissues.

If part of the body needs a lot of nourishment at a particular time (the stomach during digestion, for example), nearby arterioles expand to allow increased blood flow. Arterioles in other parts of the body constrict to maintain normal blood pressure.

In some people, the regulatory system goes away. Arterioles all over the body constrict at the same time and

Extension Notes



Credit has advantages and disadvantages

Buying on credit enables you to have what you want when you want it, even if you do not have the cash. Remember, buying on credit has advantages and disadvantages.

Some advantages of buying on credit

**Charge accounts and credit cards are convenient. There is no need to carry large amounts of cash.

**Buying on credit gives you the use of goods and services that you cannot afford to pay for now. The item may be less expensive now than later.

**It may be easier to borrow and pay off debt in regular

installments than to save the money before making the purchase.

Some disadvantages of buying on credit

**You may buy more than you really need because it is easy to say "charge it."

**It is easier to be lax in making purchase decisions. Because you can buy it on credit, you may forget to comparison shop.

**You pay an additional charge (interest), adding 15-21 percent or more to the cost.

**Committing yourself to installment payments in the future gives you less flexibility and choice in your future spending.

Wood ashes can be put to use

Wait! Don't throw those wood ashes from the fireplace or wood stove in the trash. They can be used to good advantage on the garden plot or on shrub beds in the home landscape.

According to Extension, an ash application rate of 10 to 15 pounds per thousand square feet of garden plot will help garden soil.

However, there is one important exception to using wood ashes to fertilize gardens in the fall and winter. Ashes should not be applied to gardens with high levels of potassium. A soil test will show how much potassium is present in garden soil. Information about soil testing can be obtained from your county

extension offices.

In the case of flower beds, one-half to one pound of ash per year is recommended for each shrub and rose bush. Again, this applies to acid soils that are low in potassium. Moreover, ashes should not be used around plants that prefer acid soil, such as blueberries, rhododendrons and azaleas.

In the compost pile, wood ashes help create a condition that promotes the composting process as well as adding plant nutrients. Simply scatter a few ashes on each layer of compost material as the pile is built up.

Ashes should be evenly applied and where possible mixed into soil. Don't leave ashes in lumps or piles on the soil surface. Excessive salt from

concentrations of ash will leach into the soil creating a harmful environment for plants.

Also, don't add fertilizer containing nitrogen in the form of ammonium at the same time ashes are placed on the soil. This can result in the loss of ammonia. Some types of ashes should not be added to the soil. For instance, coal ashes and ashes from lead-painted or chemically treated wood may have a bad effect on plants. Similarly, ashes from fireplaces or incinerators in which trash has been burned should not be used since harmful elements may concentrate in the soil. For instance, boron, a component of glue in cardboard boxes and paper bags, may be present in amounts that would be toxic to plants.