

# Family focus

ADDRESSING THE NEEDS OF FAMILIES AND PLANTING  
THE SEEDS FOR A HEALTHY FUTURE.

## February: American Heart Month

Did you know that February is American Heart Month? How is your heart?

American Heart Month is a time to battle cardiovascular disease and educate ourselves on what we can do to live heart-healthy lives. Heart disease, including stroke, is the leading cause of death for men and women in the United States.

You are at higher risk of heart disease if you are:

- A woman age 55 or older
- A man age 45 or older
- Or a person with a family history of early heart disease

Heart disease can be prevented. To keep your heart healthy:

- Watch your weight
- Quit smoking and stay away from secondhand smoke
- Control your cholesterol and blood pressure
- If you drink alcohol, drink only in moderation
- Get active and eat healthy

- Talk to your doctor about taking aspirin every day if you are a man over the age of 45 or a woman over 55
- Manage stress

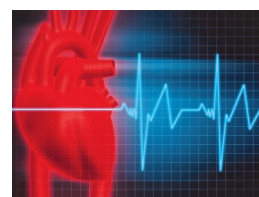
Reference: The American Heart Association

I challenge each of you, if you are at risk for heart disease to see what you can do to improve your health and lower your risk this year.

Texas A&M AgriLife Extension has many programs available to help with weight loss, healthy lifestyle changes, and stress management. For more information or to request a program, contact me at 806.364.3573 or email [jrfarrell@ag.tamu.edu](mailto:jrfarrell@ag.tamu.edu).

Here's to a Happy, Healthy Heart in 2013!!

Jackie Farrell  
Family & Consumer Science  
Extension Agent



### Recipe Corner: Healthy Snack Ideas For Those On The Go

One fig Newton with 1 teaspoon peanut butter / Chocolate Banana: Half a frozen banana dipped in two squares of melted dark chocolate / Frozen grapes (any color): 1 cup (about 28 grapes), stuck in the freezer for 2+ hours / Honeyed Yogurt: ½ cup nonfat Greek yogurt with a dash of cinnamon and 1 teaspoon honey / Spiced Orange: One orange— about the size of a tennis ball— sprinkled with cinnamon / Grilled Pineapple: 2 ¼-inch thick pineapple rounds (about 1 cup), grilled (or sautéed) for two minutes or until golden / Berries n' Cream: 1 cup blueberries with 2 tablespoons whipped topping / Stuffed Figs: Two small dried figs with 1 tablespoon reduced-fat ricotta stuffed inside. Sprinkle with cinnamon.

# PHYSICAL ACTIVITY IMPACTS OVERALL QUALITY OF SLEEP

(SOURCE: SCIENCE DAILY, NOVEMBER 2011)



People sleep significantly better and feel more alert during the day if they get at least 150 minutes of exercise a week, a new study concludes.

A nationally representative sample of more than 2,600 men and women, ages 18-85, found that 150 minutes of moderate to vigorous activity a week, which is the national guideline, provided a 65 percent improvement in sleep quality. People also said they felt less sleepy during the day, compared to those with less physical activity.

The study, out in the December issue of the journal *Mental Health and Physical Activity*, lends more evidence to mounting research showing the importance of exercise to a number of health factors. Among adults in the United States, about 35 to 40 percent of the population has problems with falling asleep or with daytime sleepiness.

"We were using the physical activity guidelines set forth for cardiovascular health, but it appears that those guidelines might have a spillover effect to other areas of health," said Brad Cardinal, a professor of exercise science at Oregon State University and one of the study's authors.

"Increasingly, the scientific evidence is encouraging as regular physical activity may serve as a non-pharmaceutical alternative to improve sleep."

After controlling for age, BMI (Body Mass Index), health status, smoking status, and depression, the relative risk of often feeling overly sleepy during the day compared to never feeling overly sleepy during the day decreased by 65 percent for participants meeting physical activity guidelines.

Similar results were also found for having leg cramps while sleeping (68 percent less likely) and having difficulty concentrating when tired (45 percent decrease).

Paul Loprinzi, an assistant professor at Bellarmine University is lead author of the study, which was conducted while he was a doctoral student in Cardinal's lab at OSU. He said it is the first study to examine the relationship between accelerometer-measured physical activity and sleep while utilizing a nationally representative sample of adults of all ages.

"Our findings demonstrate a link between regular physical activity and perceptions of sleepiness during the day, which suggests that participation in physical activity on a regular basis may positively influence an individual's productivity at work, or in the case of a student, influence their ability to pay attention in class," he said.

Cardinal said past studies linking physical activity and sleep used only self-reports of exercise. The danger with this is that many people tend to overestimate the amount of activity they do, he said.

He added that the take-away for consumers is to remember that exercise has a number of health benefits, and that can include helping feel alert and awake.

"Physical activity may not just be good for the waistline and heart, but it also can help you sleep," Cardinal said. "There are trade-offs. It may be easier when you are tired to skip the workout and go to sleep, but it may be beneficial for your long-term health to make the hard decision and get your exercise."

# Smart Uses for Your Tax Refund...



A tax refund is always a welcome bonus. Whether it's \$300 or \$3,000, the way you use that money can have a real impact on your personal and financial well-being. New computer? New recliner? Nice vacation? Those are all nice ideas, but... Before you spend your refund, try to think through all the options – even ones that aren't especially glamorous.

## Follow Three General Rules

- 1. DO plan ahead before spending your refund.** Without a plan, you may use the money on the first important thing that comes to mind and then later realize something else was more important. Planning ahead and involving the family increases the chances you will identify all the possibilities and think about which ones are most important.
- 2. DO devote a portion of your tax refund to build long-term financial security.**
- 3. DON'T throw away part of your refund on preparation fees and/or loan fees.** Did you know that those companies that offer "quick refunds" are just giving you a loan? It's a high-cost, high-risk loan. Look for FREE tax preparation programs like VITA (<http://irs.treasury.gov/freetaxprep/>) and AARP's TaxAide ([www.aarp.org/taxaide](http://www.aarp.org/taxaide)). Trained volunteers can assist in preparing your return and file it electronically for FREE. By using one of these free programs and having your refund direct deposited into a checking or savings account, you can get your refund in 7-10 days.

## Four Smart Uses for Your Tax Refund

### 1. Pay off bills.

- Your first priority is to pay your regular monthly bills if you have fallen behind (utilities, phone).
- Most other debts should be prioritized, with highest interest rate debts being paid off first.

Suppose you have a credit card balance of \$2,000 at an interest rate of 18%, and you're making payments of \$50/month. At that rate, it will be 62 months – a little over 5 years – before the bill is paid off, and it will cost you \$1,077 interest. I

If you use your tax refund to pay off \$1,000 of that bill and then continue to pay \$50/month, the bill will be paid off in 24 months, at an interest cost of only \$198. You will save \$800 interest by paying \$1000 toward the debt now.

### 2. Save for needs in the coming year.

**Emergency Funds.** Having money saved for emergencies can get you through small emergencies, like car repair or medical bills, without breaking a sweat. In the ultimate emergency (loss of income), an emergency fund can keep you afloat until you find another income source. Use part of your tax refund to start or build your emergency fund!

**Occasional Expenses.** Those big bills that come once a year or every few months (car insurance) can cause huge problems for families. Avoid those problems by being ready for the bills! Use your tax refund to start a special savings fund. Then, keep adding to it throughout the year.

### 3. Long-term savings!

You CAN make progress toward long-term goals, and your tax refund can help make that happen.

Even small amounts add up. Adding just \$500 a year into a retirement account, such as an IRA, can make a difference over a period of decades. If the account earns an average annual return of 5%, a contribution of \$500/year would yield \$34,880 after 30 years.

Take the "small amount" theory one step further. Build on the momentum created by that once a year contribution, and make a monthly contribution, too. If you contribute \$500/year and \$25/month, earning a 5% return, in 30 years you will have \$55,247! Contributing to your retirement may pay off with a tax credit!

Moderate-income workers who make voluntary contributions to a retirement account (like a 401k or IRA) may qualify for a tax credit! For example, a married couple filing jointly with an adjusted gross

## Smart Uses for Tax Refund Continued from page 3...

income of less than \$34,000 would qualify for a 50% credit. That means that if they contribute \$2,000 to eligible retirement accounts, they will receive a tax credit of \$1,000! Consult with the IRS for details!

### 4. Special Purchases

What about that new refrigerator? Or the sofa? Or ... ? Those purchases are valuable, too. Some may be essential, while others simply add enjoyment to life. Are you fulfilling a want or a need?

### Your Best Bet

First, put some of your tax refund toward financial security by:

- Saving part of your refund. You can do this automatically by splitting your refund; put part in your checking account and part in your savings account, or use part to purchase a U.S. Savings Bond. Complete and attach Form 8888 to your tax return to split your refund.
- Paying off a debt. Start with a debt with the highest interest rate to save the most in interest charges.
- Planning for needs in the coming year (like insurance premiums).
- Saving some money for long-term goals (like the down payment on a new car or retirement).

Then use part of your tax refund to make your day-to-day life better. Among all the items on your "wish list," choose the most important, and shop wisely for it!

And, if your refund was more than \$1000, consider lowering your withholding so you will receive more take-home pay each payday. The additional dollars in your paycheck can be used to meet monthly expenses and could be the difference between making ends meet or not! To change your withholding, file a new W-4 with your employer.



*Revised and updated January 2012 by Joyce Cavanagh, Ph.D. CPFFE, Associate Professor and Extension Family Economics Specialist, Texas AgriLife Extension Service, from material originally produced by Iowa State University Extension.*

### Walking Challenge for Spring: 150 Minutes of Walking a Week

- At least 150 minutes of moderate aerobic activity — or 75 minutes of vigorous aerobic activity — a week
- Strength training exercises at least twice a week

Week	Warm-up	Brisk walking	Cool-down
1	5 minutes	5 minutes	5 minutes
2	5 minutes	7 minutes	5 minutes
3	5 minutes	9 minutes	5 minutes
4	5 minutes	11 minutes	5 minutes
5	5 minutes	13 minutes	5 minutes
6	5 minutes	15 minutes	5 minutes
7	5 minutes	18 minutes	5 minutes
8	5 minutes	20 minutes	5 minutes
9	5 minutes	23 minutes	5 minutes
10	5 minutes	26 minutes	5 minutes
11	5 minutes	28 minutes	5 minutes
12	5 minutes	30 minutes	5 minutes



Source:  
<http://www.mayoclinic.com/health/walking/SM00060>

## Upcoming Classes & Workshops

TEXAS A&M  
**AGRI**LIFE  
EXTENSION

### Tote Bag Workshop

**Thursday, Feb 21  
OR  
Saturday, Feb 23**

*9:00—2:00 p.m. either day*

*Texas A&M AgriLife Extension Building  
903 14th Street, Hereford*

*\$15.00 Registration + Supplies*

*Call office for supply list*

*Pre-register by Wednesday, Feb 20*

*by calling 806-364-3573 or email*

*[jrfarrell@ag.tamu.edu](mailto:jrfarrell@ag.tamu.edu)*

*Lunch will be provided. Please let Jackie  
know of any dietary restrictions.*





## Upcoming Classes & Workshops Continued

***BLT classes are offered free of charge!***



Better Living for Texans is a program for adults and kids who want to learn how to eat well and save money. You can make friends and have fun while you learn about eating healthy foods and saving money!

To be a part of the Better Living for Texans program, call the AgriLife Extension Office—Deaf Smith County at 806-364-3573 or stop by at 903 14th Street, Hereford.

**By participating in BLT programs, you can learn how to:**

- choose foods that are inexpensive and good to eat
- make your food dollars last longer
- make sure you and your family get enough to eat
- use food labels to choose good foods at the grocery store
- fix meals that will keep your family healthy
- make your favorite food with less fat and sugar
- help your children learn how to eat healthy snacks they will like
- share useful information with your family and friends (for example, you can learn about unit pricing to help stretch your food dollars, or how to read labels to make healthier meal choices, or even how to keep pests out of your pantry!)

**TEXAS A&M**  
**AGRI LIFE**  
**EXTENSION**

Deaf Smith County  
903 14th Street  
Hereford, TX 79045  
806-364-3573

# TEXAS A&M AGRI LIFE EXTENSION

**Texas A&M AgriLife Extension Service**  
**Deaf Smith County**  
**903 14th Street**  
**PO Box 953**  
**Hereford, TX 79045**

**Phone: 806-364-3573**

**Web: <http://deafsmith.agrilife.org>**

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

## **Recipe Corner Continued**

### **Chicken Caesar Pitas**

4 Servings

Prep: 20 min. + chilling

Grill: 10 min.

#### **Ingredients**

- 3/4 teaspoon dried oregano
- 1/2 teaspoon dried basil
- 1/4 teaspoon onion powder
- 1/4 teaspoon paprika
- 1/8 teaspoon dried mint
- 1 pound boneless skinless chicken breasts
- 2 cups torn romaine
- 1 cup ready-to-serve brown rice
- 1/2 cup reduced-fat Caesar vinaigrette
- 8 whole wheat pita pocket halves

#### **Directions**

In a spice grinder or with a mortar and pestle, combine the first five ingredients; grind until mixture becomes fine. Rub over chicken. Moisten a paper towel with cooking oil; using long-handled tongs, lightly coat the grill rack.

Grill chicken, covered, over medium heat or broil 4 in. from the heat for 4-5 minutes on each side or until a meat thermometer reads 170°. When cool enough to handle, cut into 1/2-in. strips. Refrigerate until chilled.

In a large bowl, combine the chicken, romaine and rice. Drizzle with vinaigrette; toss to coat. Serve in pitas.

**Nutrition Facts:** 2 filled pita halves equals 398 calories, 10 g fat (2 g saturated fat), 65 mg cholesterol, 919 mg sodium, 44 g carbohydrate, 5 g fiber, 31 g protein. **Diabetic Exchanges:** 3 starch, 3 lean meat, 1 fat.

Source: Taste Of Home 2012

