



**Are You Saving or Investing?** *see inside*

# Living WELL

A Newsletter of  
Family and Consumer Sciences

# WALK

## is not a 4-letter word

What type of physical activity is free, can be done in all kinds of weather, does not require special equipment, and is great for your health? You guessed it – walking.

The Surgeon General recommends that adults get at least 30 minutes of physical activity every day and that children and teens get twice as much (60 minutes). Years ago, before we had labor-saving devices to do our work for us, most people had more than this amount. Today, less than half of all Virginians meet that goal.

Walking is an easy way to bring activity into our lives and has wonderful health benefits. Research by the National Institutes of Health shows that walking can help to lower your blood sugar level, control your blood pressure, maintain your bone health, and manage your body weight. Folks of all ages and in almost any physical condition can do it. For adults, only 30 minutes a day is all it takes! Break up your activity into ten- or 15-minute sessions if that works better with your schedule.

Try these suggestions:

- **Take the stairs instead of the elevator.**
- **Park as far from the door as you can when shopping – and walk.**

- **Return your shopping cart to the store instead of leaving it in the parking lot.**
- **Walk or march in place as you talk on the phone or watch TV. Pick up those knees!**
- **Take your lunch to work and walk for ten or 15 minutes after you finish eating.**
- **Twist and make your moves vigorous when dusting or vacuuming.**
- **Walk to places near home if it is safe.**
- **Start slowly, walking ten minutes, three times a day, especially if you have been inactive.**
- **Consider buying a pedometer or step counter to help monitor your walking. After you see your usual number of steps, try to increase your steps by 10 percent every week until you reach the goal of 10,000 steps (about 5 miles) every day. Gradually increasing your steps is a successful way to reach your goal.**

A few words of caution: if you are over 40 with a chronic disease such as diabetes or high blood pressure, talk to your doctor before beginning a walking program. Be sure to wear well-fitting shoes, especially if you have diabetes and must give special attention to foot care.

*By Alinda Uzel, Family and Consumer Sciences agent, King and Queen and King William counties*

**Virginia Cooperative Extension**

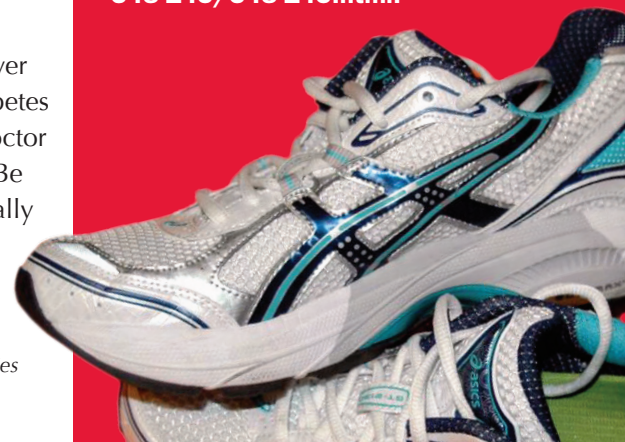
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VIRGINIA STATE UNIVERSITY

**Walking can help to lower your blood sugar level, control your blood pressure, maintain your bone health, and manage your body weight.**

For more information on walking and health, see “Walk for Health,” at [www.ext.vt.edu/pubs/nutrition/348-145/348-145.html](http://www.ext.vt.edu/pubs/nutrition/348-145/348-145.html).





# LONG DISTANCE MOMS AND DADS

## Ways to Keep Connected All Year Long

Parents and grandparents are sometimes separated from their children for a variety of reasons – work, military service, divorce or separation, or place of residence. Being away from our children is troublesome anytime, but especially at birthdays, holidays, or other special times. If the separation is prolonged, we may secretly worry they'll forget us. Here's a suggestion to help families and children connect all year long.

Find 12 of your favorite photos of you and your child sharing happy times. Photos help children feel connected and reassure them that there will be more happy times to come in the future. If you have the computer equipment to do it, make these into a calendar with a different picture for each month you will be separated. If you can't do this yourself,

take the pictures to a store such as FedEx Kinko's and have them placed into a calendar. If you have more than one child, make a separate calendar for each one.

If this isn't possible, purchase a fun calendar and attach a special family picture on to each month. Write a little note about the picture, where you and your child were when it was taken, and any little thing you remember that makes it special. This is a way to show your child how important your child is to you and that you cherish the time you spend together. Little acts like these that take little time and money can pay big dividends to your relationship over the time you are apart.

*By Alinda Uzel, Family and Consumer Sciences agent, King and Queen and King William counties*



National Extension Association of Family and Consumer Sciences

The Living Well Newsletter was developed by the Family and Consumer Sciences program, Karen Roth Gehrt, associate director. The Living Well Advisory Committee, co-chaired by C. Sprenger, Augusta County and E. Schlenker, Virginia Tech, includes A-C Carrington, Central District; D. Baskfield-Heath, James City County; L. Gorr, Prince George County; J. Henderson, Amelia County; K. Poff, Shenandoah County. Reviewers for this issue were C.R. Hayhoe, C. Tyler-Mackey, and E. Serrano, Virginia Tech, and D.S. Jones, Virginia State University.

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# CLIP AND SAVE

Have you ever had the experience of buying an item on impulse and wishing later that you had not? The Institute for Financial Education estimates that families waste 20 percent to 30 percent of their money because of poor spending habits. For items that you really need, comparison shopping can save you as much as 50 percent and help you reach your saving or investment goals. Below is a card to clip and place in your wallet. When a spending trigger hits you, take it out and answer the questions – honestly.



## Spending Emergency Card

- Will this purchase help meet my personal or family goals?
- Do I need this or do I want this? Can I afford it?
- What will I have to give up if I buy this?
- Am I buying this because it's on sale?
- Am I buying this because of how I feel right now?
- If so, what else could I do to feel better without spending this money and feeling guilty later?



# 2008

## Tips for Living Well

Are you willing to make lifestyle changes to improve your family's health? The Dietary Guidelines for Americans and MyPyramid, developed by the National Institutes of Health and USDA, offer many suggestions for improving our well-being. Work on two tips each month. Small changes can make a big difference in our health!

- ▶ **Be more active.**
- ▶ **Try to eat at least five servings of different fruits and vegetables every day. One serving is considered a piece of fruit, one half-cup of cooked vegetables, or one cup of a leafy vegetable.**
- ▶ **Aim for three cups of low-fat or nonfat milk or yogurt or calcium-fortified soy milk every day.**
- ▶ **Make half your grains whole – eat at least three whole-grain foods on most days.**
- ▶ **Eat a healthy breakfast every day.**
- ▶ **Choose water instead of sweet drinks. Limit your use of caffeinated drinks.**
- ▶ **Get eight to ten hours of sleep each night.**
- ▶ **Limit your portion sizes – don't supersize!**
- ▶ **Wash your hands often and always before eating.**
- ▶ **Make family meals a priority.**
- ▶ **Take some time for yourself every day, even if just a few minutes to read a book or do something else you enjoy.**

Find more tips at [www.mypyramid.gov/](http://www.mypyramid.gov/)

By Sarah Burkett, Family and Consumer Sciences agent, Pulaski County, and Joan Wages, Family and Consumer Sciences associate specialist, Virginia Tech

## Are You Saving or Investing?

Many people use "saving" and "investing" interchangeably to describe their financial plans. In reality, however, there is a big difference. The purpose of saving is usually to accumulate funds for short-term goals and emergencies. The goal of investing is to build wealth over time, usually five or more years.

Putting money aside for retirement is especially important since we are living longer and can depend less on government or other pensions.

Savers and investors need to remember to match their goals with appropriate saving or investment strategies. For example, savers should consider a money market fund or certificate of deposit for expenses that will be paid for within the year. If the goals for use of the money are five or more years away, investors should consider mutual funds or stocks.

The downside of saving compared to investing is lower yields. If a saver earns 2.5 percent on a savings account and is in the 28-percent tax bracket, their after-tax return is just 1.8 percent. On the other hand, while stocks may yield more than savings or money market accounts, the risks of losing money are greater with investing. Selling stocks or



mutual fund shares may also trigger capital gains taxes. If they're held for less than one year, then any gain is taxed as ordinary income.

Setting goals can help you make decisions about whether you want to be saving or investing. Depending on the time frame for your goal you can decide whether you want to have that money in a lower risk account or a higher risk investment.

By Cristin Sprenger, Family and Consumer Sciences agent, Augusta County

Can you invest **\$50** a month?

You'll have:

After 1 year	<b>\$614.00</b>
After 10 years	<b>\$7,764.00</b>
After 40 years	<b>\$76,301.00</b>

Assuming 5% annual yield



# Welcome to **Living Well**

Welcome to the new edition of Living Well, coming to you from Family and Consumer Sciences of Virginia Cooperative Extension. Healthy families are the cornerstone of healthy communities. Family and Consumer Sciences puts research-based information to work in people's lives, helping families find answers for living well, raising kids, eating right, and spending smart.

We will be sending you four issues this year and hope the information will help you and your family "Live Well." You can reach us at 540/231-2450, [livingwell@vt.edu](mailto:livingwell@vt.edu), or Editor, 101 Wallace Annex (0228), Virginia Tech, Blacksburg, VA 24061. We would love to hear from you!



**USDA researchers have found that as fruit ripens it increases in antioxidants, important factors for health.**

So not only does ripened fruit taste better, it is also better for you.

Be sure to wash all fresh fruit before you peel or eat it to prevent food-borne illness.



For more information contact your local Extension office.  
[www.ext.vt.edu](http://www.ext.vt.edu)

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