

How do you spell FUN?

Could it be FNN (family nutrition night)?

The LSU AgCenter is launching a new way for families to learn about nutrition and healthful lifestyles.

Family nutrition night (or FNN, for short) is a fun, innovative way to bring families together and provide them with an opportunity to learn more about the correct portion sizes of food, snacking, the importance of breakfast, calories in beverages, physical activity and body mass index.

Each family nutrition night kit is set up in an easy-to-follow format that includes lesson plans, activity instructions, supplies, educational fact sheets and background information for each station. There are six plastic tubs and a box of 11 tabletop posters that are used for a family nutrition night event.

The titles of the educational stations are The Low Down on Snacks; Re-Think Your Drink; Start Your Day the Right Way; Right-Size Your Portions; Let's Get Active!; and Healthy Report Card.

Super-sized portions, unhealthful food choices and increased TV or video game time (which correlates with decreased physical activity) all are contributing to an increased incidence of childhood obesity in Louisiana.

Parents, as the primary providers of food, play a vital role in the choices made by children. The family nutrition night invites both parents and children to come together – learning as a team, discussing choices and deciding to make changes as a family.

The educational materials are research based and presented in a relaxed after-school environment. Volunteers can be recruited as presenters for each station. A timeline, templates for fliers to advertise the event and many other details about conducting a family nutrition night are included with each kit. An LSU AgCenter agent will be the contact person and can answer questions during the planning and execution of such an event.

The 90-minute family nutrition night can begin with a donated meal that is nutritious and satisfying. An electronic slide or video presentation can be shown as an introduction to the evening while families are sitting together. Then about 10 minutes usually is allotted for each station. Homework passes can be offered for those students visiting each of the six stations with their families.

A family nutrition night parent evaluation is strongly recommended to be completed before the family leaves. There also is a six-month follow-up evaluation that can be mailed to assess behavioral changes made by a family.

Two elementary schools in Jefferson Parish have conducted the family nutrition night program with great success. The local high school wrestling team and Junior ROTC members were presenters. Incentives for completing evaluation forms were offered.

If you are interested in the family nutrition night program and want more information, contact the LSU AgCenter Office in your parish or visit www.lsuagcenter.com to find ways to contact agents in your area.

Visit our website:
www.LSUAgCenter.com



Eating Healthfully is just a click away

Some of us can remember when we needed a reference book to get an idea of how many calories we were eating. How labor-intensive was that! It's just a guess, but maybe that is why so many people gave up on calorie-counting.

Today we have a fun option - the smart phone - to help us monitor our nutrition and track even more items than just calories.

If you are trying to manage your weight, one thing hasn't changed: You need to know how many calories are in the foods you are consuming. Research has shown that those who keep a food diary are more successful at losing weight and keeping it off.

A smart phone app (short for application) can serve as your food and exercise diary. Many useful apps are free and only take a little time to learn how to use. Once you save your favorite foods in the amounts you typically eat, for example, entering your foods is just a matter of a few clicks.

If there is a large database of foods available with the app, which includes nutrition information about menu items from popular restaurants, you can even access the information **before** you make your food choices. At the end of the day, or the week, some apps will inform you of your progress toward your goals and/or track individual nutrients of concern to you.

If you are watching the fat in your diet for health reasons, you need to know how many grams of fat are in foods. If you are hypertensive, you need to know the sodium content. If you have diabetes, you need to be able to count carbohydrates with accuracy. Having this information at your fingertips is a definite advantage.

Phone apps can provide how much of each individual nutrient your body needs for optimal health. They also can help you to evaluate your daily and weekly food choices to see how you measure up.

Many of the nutrition phone apps have a healthful recipe database, as well, with nutrition information provided and comments from recipe users. It often is interesting to read what others have to say, since cooks typically change ingredients and preparation methods and radically change the original recipe. Often, these changes also affect the nutritional content, so be cautious of this tendency. What is really helpful is the option of adding your own recipes and having the app calculate the nutrition information for you. You can save your recipes for future reference and easy input into your food diary.

Don't have a smart phone? Several websites offer the same services as a phone app. Incidentally, many of the web applications will synchronize with a smart phone, so you have the option of tracking by both computer and phone.

The websites actually have additional tools that are not always available on the phone app, such as allowing you to input foods you don't find in their database or to input your personal recipes and get an analysis of those. You also can read informative articles, written by health professionals, and interact with others in blogs, which can be quite encouraging and good support. Many send informative articles and success stories via email if you choose to sign up.

Here are some examples of smart phone apps and websites that may offer the tools you need to help you reach your personal health goals: www.sparkpeople.com, www.loseit.com, www.myfitnesspal.com, www.calorieking.com.



Some lifestyle factors may lower risk of Alzheimer's disease

We know regular exercise, proper nutrition, intellectually stimulating activities and active socialization contribute to healthy aging. Research now suggests the lack of these healthful lifestyles may play a role in cognitive decline and Alzheimer's disease.

Studies show some older adults who have participated in higher levels of physical activity experience a reduced risk of cognitive decline and dementia. There also has been evidence of short-term positive effects of exercise on cognitive function related to planning, organizing and decision making.

Individuals whose diets were high in vegetables, especially green leafy vegetables, have been noted to experience a slower rate of cognitive decline than those individuals whose diets do not contain as many vegetables.

According to other scientific studies, there has been a reduced risk of Alzheimer's disease in individuals who frequently used olive oil and ate a diet high in vegetables, fruits and breads; low to moderate amounts of dairy products, fish and poultry, and small amounts of red meat and wine.

As we age, we should continue participating in intellectually stimulating activities and social interactions. Such activities not only help older individuals feel alert and engaged in life but also may reduce the risk of Alzheimer's disease by keeping their brains active.

Get off the 'SoFAS'

The U.S. Department of Agriculture recently released the new Dietary Guidelines for Americans 2010. Included in these new guidelines are key recommendations for food and food components to be reduced.

Americans are encouraged to get off the "SoFAS," solid fats and added sugars, for better overall health disease prevention.

Reducing the "SoFAS" is important because these are the greatest contributors of excess calories to the American diet. "SoFAS" also are associated with increased risk for certain chronic diseases, especially cardiovascular disease, colorectal cancer and dental caries.

Solid fats

Most fats with a high percentage of saturated and/or trans fats are solid at room temperature and are referred to as solid fats.

Research shows that the intake of saturated and trans fats is associated with increased risk of chronic disease, in particular cardiovascular disease.

Solid fats contain no fiber and few essential nutrients and contribute a significant amount of calories to the American diet. Some major food sources of solid fats in the American diet include cakes, pies, cookies (often made with butter, margarine and shortening), pizza, cheese, ice cream, sausage, hot dogs, bacon, ribs and fried white potatoes.

Research also has shown there is a link between the increased intake of processed meats, such as hot dogs, sausage and bacon, with the increased risk of colorectal cancer and cardiovascular disease.

Examples of solid fats that can be listed as an ingredient:

Beef fat (tallow, suet)	Palm kernel oil*
Butter	Palm oil*
Chicken fat	Partially hydrogenated oil*
Coconut oil*	Pork fat (lard)
Cream	Shortening
Hydrogenated oils*	Stick margarine

*The oils listed here are high in saturated fat, and partially hydrogenated oils contain trans fat; therefore, for nutritional purposes, these oils are considered solid fats.

Tips to reduce solid fats

- Cut back on solid fats by eating fewer foods that contain solid fats.
- Choose foods with very little solid fat and prepare foods to decrease the amount of solid fats.
- Select lean meats and poultry and fat-free or low-fat milk and milk products.
- When cooking, substitute oils for solid fats such as butter, beef fat, chicken fat, lard, stick margarine and shortening or choose methods of cooking that do not add fat. Choose more baked, steamed or broiled foods rather than fried.
- Limit the intake of saturated fats and avoid trans fats as much as possible.
- Use the nutrition facts label to choose foods with very little or no saturated fat and trans fats.
- Avoid foods that contain partially hydrogenated oils, a major source of *trans* fat.

Added sugars

Fructose is the natural form of sugar found in fruit, and lactose is found in milk and milk products.

Most of the sugars found in the typical American diet come from sugar added in processing, preparation or at the table, however. These “added sugars” give foods and beverages a sweetness that improves their taste. Sugar also is added to food as a preservative and to provide attributes, such as viscosity, texture, body and browning capacity.

The difference between natural forms of sugar, such as sugars found in 100 percent fruit juice, and added sugars, such as sugar found in sodas, is that naturally occurring sugar is part of a food’s package of nutrients and other healthful components. On the other hand, many foods containing added sugars often supply calories and few to no essential nutrients and no dietary fiber. All forms of sugar contribute to the increase risk of dental caries.

Examples of added sugars that can be listed as an ingredient:

Anhydrous dextrose	Malt syrup
Brown sugar	Maltose
Powdered sugar	Maple syrup
Corn syrup	Molasses
Corn syrup solids	Nectars (e.g., peach nectar, pear nectar)
Dextrin	Pancake syrup
Fructose	Raw sugar
High-fructose corn syrup	Sucrose
Honey	Sugar
Inverted sugar	White granulated sugar
Lactose	

Other added sugars may be found as an ingredient but are not recognized by the food and Drug Administration as an ingredient name. These include cane juice, evaporated corn sweetener, fruit juice concentrate, crystal dextrose, glucose, liquid fructose, sugarcane juice and fruit nectar.

Tips to Reduce Added Sugars

- Cut down on foods and drinks with added sugars.
- Drink fewer or no regular sodas, sports drinks, energy drinks and fruit drinks. Eat less cakes, cookies, ice cream, other desserts and candy. If you have these foods and drinks, have a small portion. These drinks and foods are the main sources of added sugars in the American diet.
- Choose water, fat-free milk, 100 percent fruit juice or unsweetened tea or coffee as drinks rather than sugar-sweetened drinks.
- Select fruit for dessert. Eat less high-calorie desserts.
- Check the nutrition facts label to choose breakfast cereals and other packaged foods with less total sugars, and use the ingredients list to choose foods with little or no added sugars.

“SoFAS,” solid fats and added sugars, are consumed in excessive amounts, and their intake should be reduced. Collectively, they contribute nearly 800 calories per day and very few essential nutrients.

Reference: [www.cnpp.usda.gov/Publications/Dietary Guidelines/2010/PolicyDoc/Chapter 3.pdf](http://www.cnpp.usda.gov/Publications/Dietary%20Guidelines/2010/PolicyDoc/Chapter%203.pdf)

Considering a pet for the holidays?

If you're considering a pet as a holiday gift for yourself or someone else, you more-than-likely are not alone. But there are factors you should consider before making decisions about pet ownership or giving a pet to someone else.

According to the American Veterinary Medical Association, Americans spend an average of \$350 per year in medical expenses for a dog. Diagnostic testing or surgery can cost \$1,000 to \$5,000. Consider whether you could afford such expenses.

Also, be aware that if you work, you may have to take long lunch hours, go home more frequently or miss work or leave work early to walk or care for a dog.

In addition, a pet left alone at home may do damage to rugs, furniture, floors, woodwork, screen doors, draperies, the yard or garden, your neighbor's temperament or the mail delivery person's good will. Some of those could be costly or even impossible to repair or replace.

Even a free pet can be expensive to maintain. Cost to own usually is a term associated with car buying, but it is relevant to pet ownership, too. Don't forget to also factor in time as a cost for any potential pet owner.

Before getting any pet, especially around the holidays, be sure you can afford the ownership costs for the projected life span of that animal. A helpful *Pet Ownership Expense Worksheet for Children and Parents* is available at www.valueyourmoney.org/parenthood/pet-ownership.asp.

Alternatives to Foreclosure

Foreclosure is the legal means that your lender can use to repossess (take over) your home. Below are a few alternatives to the foreclosure process. Talk to your lender to see if you qualify for any of these plans for avoiding foreclosure.

- **Special Forbearance.** Your lender may be able to arrange a repayment plan based on your financial situation and may even provide for a temporary reduction or suspension of your payments. You may qualify for this if you have recently experienced a reduction in income or an increase in living expenses. You must furnish information to your lender to show that you would be able to meet the requirements of the new payment plan.
- **Mortgage Modification.** You may be able to refinance the debt and/or extend the term of your mortgage loan. This may help you catch up by reducing the monthly payments to a more affordable level. You may qualify if you have recovered from a financial problem and can afford the new payment amount.
- **Partial Claim.** Your lender may be able to work with you to obtain a one-time payment from the FHA-Insurance fund to bring your mortgage current. You may qualify if you are able to begin making full mortgage payments.
- **Pre-foreclosure sale.** This will allow you to avoid foreclosure by selling your property for an amount less than the amount necessary to pay off your mortgage loan.
- **Deed-in-lieu of foreclosure.** As a last resort, you may be able to voluntarily "give back" your property to the lender. This won't save your house, but it is not as damaging to your credit rating as a foreclosure. You may qualify if you are in default and don't qualify for any of the other options and your attempts at selling the house before foreclosure were unsuccessful.

How Do I Know if I Qualify for These Alternatives?

Your lender will determine if you qualify for any of the alternatives. A housing counseling agency can also help you determine which, if any, of these options may meet your needs and also assist you in interacting with your lender.

12 Ways to Lower Your Homeowners Insurance Costs

- Shop around.
- Raise Your Deductible.
- Don't confuse what you paid for your house with rebuilding costs.
- Buy your home and auto policies from the same insurer.
- Make your home more disaster resistant.
- Improve your home security.
- Seek out other discounts.
- Maintain a good credit record.
- Stay with the same insurer.
- Review the limits in your policy and the value of your possessions at least once a year.
- Look for private insurance if you are in a government plan.
- When you're buying a home, consider the cost of homeowners insurance.

Remember that flood insurance and earthquake damage are not covered by a standard homeowners insurance policy.

If you buy a house in a flood-prone area, you'll have to pay for a flood insurance policy that costs an average of \$400 a year. The Federal Emergency Management Agency provides useful information on flood insurance on its website at FloodSmart.gov.

A separate earthquake policy is available from most insurance companies. The cost of the coverage will depend on the likelihood of earthquakes in your area. In California, the California Earthquake Authority (www.earthquakeauthority.com) provides this coverage.

Upcoming Activities

- Rouse's Cooking Demonstration will be held at Rouse's Supermarket in Youngsville from 10:00 a.m. to noon on Saturday, November 12th and the topic will be on Holiday Dishes.

Up and Coming Events

October

- 21 Meet Your Neighbor, TV10 - 12:00 p.m.
- 24 Iberia VFC Council Meeting - 1:00 p.m. - Parkview Library
- 28 Vermilion and Iberia Parish VFC dues are due to the parish treasurers

November

- 3 VVFC Council Meeting - 9:00 a.m. - Vermilion Extension Office
- 6 Daylight Savings Time
- 9 Skillet Meals Lunch and Learn - 12:10 p.m. - Kaplan Library, Contact the Kaplan Library at 643-7209 for more information
- 10 Money 101 Lunch and Learn - 12:10 p.m. - Abbeville Library, Contact the Abbeville Library at 893-2674 for more information
- 12 Rouse's Cooking Demo - 10:00 a.m. - noon - Rouse's Supermarket in Youngsville, Topic: Holiday Dishes
- 14 Vermilion VFC Yearbook Meeting - 9:00 a.m. - Vermilion Extension Office
- 24-25 Thanksgiving Holidays - Office Closed

December

- 1 Vermilion VFC Executive Board Meeting and Christmas Social - 9:00 a.m. - Vermilion Extension Office
- 16 Meet Your Neighbor - KLFY TV10 - noon
- 26-Jan. 2 Christmas Holidays - Office Closed

Sincerely,



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