



A Family Life and Resource Management Newsletter

Preparing Your Home For a Storm

Fall 2006

In addition to all of the usual emergency preparations that are necessary when a storm is threatening, there are certain tasks that need to be completed in order to protect your home. Here are some valuable tips for preventing problems from high winds:

- ▲ **Appliances** - Purchase sturdy "L-brackets" from the hardware store. Use them to anchor your major appliances to the walls or countertops of your home. Watch out for electrical hazards. If necessary, hire a professional.
- ▲ **Cupboards** - Put child safety locks on your upper and lower cupboards to prevent spillage.
- ▲ **Pictures** - Use "V-hooks" to mount pictures and wall hangings instead of nails. These hooks enable pictures to shift without falling from the wall.

- ▲ **Roof** - Prevent leakage from water driven by high winds. If you have a metal roof, recoat it if needed. Metal roof coating is available at lumber yards and hardware stores. If you have a shingle roof, make sure the shingles are not flapping in the wind. They can be secured with black plastic roof cement commonly found in home improvement stores or lumber yards. Or, you can purchase a coating, made specifically for shingles, to coat and seal them on all edges. It usually adds about 10 more years to the roof's life span and prevents wind and water backup.

- ▲ **Debris and leaves** - Keep your roof free of debris and leaves that can rot and deteriorate both shingles and metal roofs.

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Quotable Quote

The secret of inner peace is —

never complaining, but acknowledging that what life gives you depends on what you give, first, of yourself.

Kathy M. Bryant

Extension Agent
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Chatting with Kathy

Hello! By now the kids should be back in school and summer vacation is just a memory. This time of year poses its' own set of challenges, though. Readjusting schedules to accommodate your children's activities can cause stress even for the most organized among us. Planning instead of reacting is the key to keeping sane during those times when you feel you are pulled in several directions at once. Try keeping a monthly or at least weekly schedule of events posted where the family can see it. Everyone should post their events and update as necessary. Encourage cooperation by good communication and coordinating trips. This way everyone can participate in their activities and avoid running the wheels off of "mom's" taxi. Oh yes, remember to schedule a bit of your own time in the process.



Safety First—Be Prepared!

Disasters are a part of life. Whether it's a hurricane, flood, tornado or a terrorist attack, how you prepare will be important to you and your family's survival. The following tips will help you remain in control during and after a disaster.

- ▲ Don't panic! Stay calm and in control.
- ▲ Be a prudent consumer. Use good judgment when making decisions, especially financial ones. Panic buying can be costly so consider carefully before purchase. Avoid con artists and gougers. Watch out for opportunists and choose not to be a victim. Be a good citizen and report con artists and price gougers to the appropriate authority, such as local police, state's attorney general's office, or Department of Agriculture and Consumer Services.
- ▲ Manage your credit wisely. Keep credit and debt balances below the maximum. This will allow you a temporary emergency fund if needed.
- ▲ Keep important papers safe. Organize them in one location and store in a fireproof, waterproof container.
- ▲ Keep gasoline in your car. A good rule is to keep at least 1/4 of a tank; better yet, 1/2 of a tank of gasoline at all times.
- ▲ Review your insurance policies and update if needed. Be sure that you have adequate coverage. Keep in mind that when a storm is threatening, insurers puts a freeze on new policies.
- ▲ Review your emergency medical papers. Make sure your living will and designated medical surrogate is in place. Medical histories for each family member are also a good idea.
- ▲ Establish an emergency plan for your family and be sure everyone knows what it is. Include meeting places, contact persons, and escape routes.

Raising a Money-Smart Kid

There are so many important things you want to be able to teach your kids - how to get along with others, honesty, patience, nutrition and exercise to be healthy, to name a few. Let us add to the list - teaching money-smarts. This column will focus on helping you help your kids learn about the value of money, earning power, spending wisely, borrowing and credit use, saving for a rainy day and to reach goals, techniques for managing money, and investing.



"Don't they learn how to manage money from just watching me?" you may ask. The answer is "yes" and "no." Yes - modeling by adults is the main way kids learn money attitudes and skills. However, research tells us that simply watching what adults do is not enough to keep them from getting into deep debt as a young adult.

About 60% of the high school seniors who took the 2005 Jump\$tart Financial Literacy Survey failed. The majority of students answered only about half the questions correctly. Teens tell us that they look to parents and guardians, rather than the school, as their main source of financial education. So, we have some work to do!

When to Start? Even preschoolers, age two to four, can learn:

- ▲ **\$ Money is a medium of exchange** - Have your child give the cashier coins or bills to pay for things you buy at the store. Count the change you receive and explain you are checking to make sure you received the right amount back. This shows you respect the buying power of money.
- ▲ **\$ The names of coins and bills** - They learn those multi-syllable names of dinosaurs, so they can also learn penny, nickel, dime, and quarter. Once they have the names mastered, start playing the "equivalency" game - five pennies equals a nickel, etc. It's OK if they get confused, just handling coins and playing the game is fun at this stage.
- ▲ **\$ Saving gets us what we need and want** - The response to "I need some crayons!" could be "OK, let's save a penny and a nickel each day and you will soon have enough to buy them." Use a see-through jar to hold the coins and tape a picture to the jar to remind them of the goal. Make sure the goal is short-term, though!

What's in Your Lunch Box?

By Jill Taufer RD, LD/N - Extension Agent, Family & Consumer Sciences



For a lot of families back to school means packing lunches. If done right, packing a lunch has advantages. Brown bagging can offer healthy choices while using your child's taste preferences as a guide. It also gives you control of variety, fat and calorie content.

The building blocks of a healthy lunch. Lunch should be a balanced meal and include a mix of food groups. Fruits and vegetables are a must for the vitamins kids need everyday. For protein and energy pack lean meats or peanut butter sandwiches on whole grain bread or wrapped in a tortilla. Include a calcium source such as low fat milk, yogurt or string cheese.

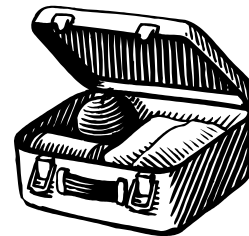
Brown bag tips:

- ▲ Safety first. Use frozen ice packs or frozen 100% juice boxes to keep cold foods cold. Using an insulated lunch box is important.
- ▲ Increase the possibilities with a thermos. Soups or pastas will stay hot, and salads with tuna or egg will stay cold.



- ▲ Get your child involved in planning and packing their lunch. If they won't eat the item at home, they won't eat it at school.

- ▲ Actual time for eating at most schools is 15-20 minutes. Lunch should be easy to eat. Peel fruits and cut up portion sizes before packing.
- ▲ Avoid the empty calories of soda and sweetened drinks.
- ▲ If your child loves the school's pizza, pack a fresh fruit or vegetable to supplement it.
- ▲ Don't be too strict, some treats are fine. Aim for at least 80% of the lunch to contain whole, healthy foods. Remember chips are a treat, don't pack Doritos™ and a dessert item.



Get Packing: The best energy sources come from whole grains. Try the following choices:

- ▲ Whole wheat breads and buns
- ▲ Whole grain crackers like Triscuits™ and Kashi™
- ▲ Cereals like Cheerios™, Life™, or Kix™ in a snack bag.
- ▲ Low fat popcorn
- ▲ Multigrain muffins or bagels

Make your own snack mix with your child's favorite dried fruit, Chex™ cereal and mixed nuts. Don't forget to pack fruit and veggies. Carrot sticks, celery, salad, grapes, blueberries, fruit cups, apple sauce, raisins, grape tomatoes, bananas, orange slices, dried mango, melon balls, strawberries... well, you get the idea.

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**Building Family
Strengths!**

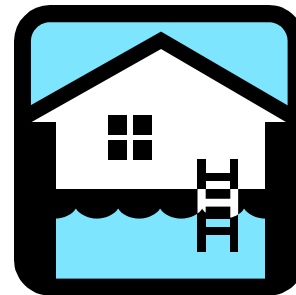
Volusia County/University of Florida Extension gives leadership to family-focused informal education through the Family and Consumer Sciences program. Dedicated to strengthening families through education, we believe the family is the most effective unit for building strong communities. The family has the right to meet basic needs and to make choices about its future, and is inter-dependent within communities and their environment. Extension strives to achieve this through a variety of formats, including:

- *Workshops & presentations*
- *Newsletters and fact sheets*
- *Telephone consultations*
- *Learn-by mail correspondence courses*



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- ▲ **Exterior** - Repair exterior siding, awnings, gutters, downspouts and brackets if loose, damaged or dangling. Make sure skirting is properly vented.
- ▲ **Water Heater and Furnaces** - Securely attach these to your home.
- ▲ **Utilities** - Learn how to quickly disconnect breakers in the service box for your water, gas and electric. If there's time, turn these utilities off before you leave your home to seek shelter.
- ▲ **Hazardous Objects** - Keep your yard free of poles, shovels, bikes and other loose articles. These can become hazardous flying objects during severe windstorms.
- ▲ **Windbreak** - Establish a windbreak. Tall trees provide a natural windbreak. Remove dead trees.
- ▲ **Windows** - Consider replacing older windows with modern, impact-resistant glass.



- ▲ **Underneath Your Mobile Home** - Don't store flammable, caustic, or hazardous material beneath your home, not even newspapers or grass clippings.
- ▲ **Tie-downs** - Have a trained professional install proper tie-downs on your mobile homes and sheds. The "recommended" number of tie-downs should be considered a bare minimum. Install extra ones whenever feasible. Use the kind of tie-down designed specifically for the type of soil under your home. Also, regularly inspect your tie-downs. Check all straps and connectors to make sure they aren't cracked, torn or rusted.