Distracted driving is any activity that could divert a person’s attention away from the main task of driving. All distractions endanger driver, passenger, and others on the road. When drivers are preoccupied, everyone on the road is in danger.

The following are types of distractions:

- Texting
- Using a cell phone
- Eating and drinking
- Grooming
- Reading, including maps
- Using a navigation system
- Watching a video
- Adjusting a radio, CD player, or MP3 player

Text messaging requires visual, manual, and cognitive attention from the driver, it is by far the worst distraction. Ear pieces and hands free talking are not much safer, either. Research indicates that the cognitive distraction of having a hands-free phone conversation causes drivers to miss the important visual and audio cues that would ordinarily help them avoid a crash.

Distracted driving is a dangerous epidemic on America’s roadways. According to the National Highway Traffic Safety Administration, in 2012 alone, 3,328 were killed in distracted driving crashes. The sad part is that these types of accidents can be prevented by simply putting your phone down while you are driving.

At any given moment across America, approximately 660,000 drivers are using electronic devices while driving, this number has held steady since 2010. Seventy-eight percent of Americans say they have read a text message while driving, while seventy-one percent have composed and/or sent a text messages while driving. These numbers are staggering.

Don’t be afraid to talk to the new driver in your family or the distracted driver you are with. Offer to read or send a text for them, or suggest they pull over to make a phone call. Everyone is responsible for this type of endangerment and most think it won’t happen to them. Put your phone away until you reach your destination. No text message or phone call is more important than someone’s life.

Contributed by: Schancey Chapman
McNairy County Family & Consumer Science Agent
A Burst of Freshness
Find sweet and sour citrus fruits in season this winter

It may seem unlikely, but bright, fresh citrus fruits – including lemons, oranges and limes – reach their peak in the blustery winter months. Thanks to powerhouse producers such as Florida and California, who have year-round sunshine, these fruits are readily available in the cold season, though you can also find them throughout the year.

When choosing lemons and limes, look for smooth, bright skin. You should squeeze these fruits when you’re picking, as the juiciest ones will give a little. You can try this trick with larger citrus as well, such as oranges and grapefruits, though it may be harder to tell. Pick oranges that have smooth skin and are free of mold.

Citrus fruits are delicious as the star of any dish, but they can also amp up the flavor without being a main ingredient. Squeeze fresh lemon juice on fish or lime juice on chicken. When juicing a lemon or lime, roll it on the counter first. This helps burst open some of the individual segments inside so you can get to the juice easier.

You can also sprinkle freshly grated citrus zest to perk up your favorite dish, or add it to an orange and rosemary shortbread cookie batter recipe.

Orange and Rosemary Shortbread Cookies

1 cup (2 sticks) butter, softened
½ cup plus 2 tablespoons sugar
2½ cups self-rising flour
1 tablespoon orange zest
¼ cup rosemary, finely chopped

Preheat oven to 325°

Cream together sugar and butter until fluffy. Stir in flour, zest and rosemary. Mix well.

Press into a cookie mold, or roll into a 12-inch log and slice into 16 cookies

If baking in a mold, follow particular baking instructions for the mold. Remember to grease and flour the mold very thoroughly. If baking individual cookies, place on cookie sheet and bake for 12 to 15 minutes, until golden. While still warm, decorate the cookies by pricking their tops with tines of a fork.

Contributed by: Karen D. Jones
Haywood County Family & Consumer Science Agent

**Bringing Home the Bacon**

Is uncured bacon nutritionally superior to cured bacon with sodium nitrite? Are nitrites safe? Is it worth the extra cost for uncured meat?

What is sodium nitrite? Sodium nitrite is a preservative used to produce the pink color in cured meats such as ham and bacon. It helps keep meats from becoming rancid and developing off-odors and flavorings during storage. It is important for food safety because it delays the development of a deadly toxin produced by bacteria called Clostridium botulinum, a condition known as botulism.

If it is so helpful, why do so many people claim that it is unhealthy? Do an Internet search for “nitrite” and you will find many sites that tell consumers to avoid nitrites and nitrates in food. (Nitrates are also a food preservative with a chemical formula very similar to nitrite. The body makes nitrate from nitrite.) Health concerns are based on reports that these chemicals are associated with development of cancer in animals, and therefore humans, because they form dangerous compounds when eaten. The Environmental Protection Agency has concluded that the relationship between nitrites and cancer is unclear. The Food and Drug Administration says sodium nitrite may be safely used in foods in recommended amounts. Meanwhile, there is emerging evidence that the chemical changes that happen when nitrites are eaten may have beneficial effects in cardiovascular disease and may lower blood pressure.

What should you do? It would be very difficult to eliminate nitrate since about 80 percent of the nitrate we consume comes from vegetables. About 25 percent of nitrites come from drinking water. Only 5 to 20 percent comes from meats. So, unless a person eats large amounts of bacon and other cured meats, choosing a nitrite- and nitrate-free product would have little effect overall for the extra money you pay. On the other hand, both cured meats and uncured meats (with no sodium nitrite) have a large amount of sodium and are best eaten in small amounts.

Contributed by: Janie Burney, PhD, RD
Professor/Nutrition Specialist, Family and Consumer Sciences
Ten Tips to Help You Talk to Your Honey about Money

Syble Solomon

The Big Day is coming up! As you prepare for your wedding, take the time to do something that will help you prepare for your future life together. It may not sound romantic, but sit down and have a good talk about money. Couples who communicate effectively about money can usually communicate about anything!

Did you know that money issues in a marriage are inevitable? Money has consistently been named the number one cause of conflict in marriages whether couples said they were happy and satisfied with their marriages or not and whether they stayed married or got divorced. Since money problems are predictable, be proactive and get talking before you walk down the aisle. The more you understand each other’s habits and attitudes about money, the fewer misunderstandings you will have in the future. In fact, your ability to talk about money and manage it is the best predictor of a solid marriage!

Here are ten tips to help you get started.

1. **Just do it!** If you are uncomfortable or suspect your honey may not want to talk about money, acknowledge that it feels awkward and you are both in new territory. Sharing information about money and understanding each other’s priorities builds trust to lay a strong foundation for your future so it is worth the effort to have the conversation. To get started, find a time and place to talk where you can relax.

2. **Reminisce.** An easy way to begin is to just share your memories. Remember the first time you bought something with your own money? What did you buy? How did you get the money? Here are some other ideas of stories you can share:
   - Talk about your first job and the ones that followed. What did you do with your money?
   - How did you get money as a child and a teen? What did you do with it?
   - When you were a kid, did you think you were richer or poorer than your friends or others in your family? Who did you know that you thought was really wealthy or really poor?
   - Were you expected to contribute to or pay for class trips or projects when you were in school? What about going to a prom or on a date to the movies?

3. **Think family.** Growing up, how was money talked about in your home? Do you know who paid the bills and how big financial decisions were made about buying a car or house, investing or saving for the future? If there were arguments about money, what usually caused them and how were you involved? How would you know when your parents disagreed about money? Were you encouraged to live simply and be content or was there a sense of competition to keep up or outdo others?

4. **Look around.** Did your immediate family seem to have a different lifestyle or values than your extended family or other people in your neighborhood or community? Did they encourage you to fit in or to get more education, have more or be different? Are you lifestyle and values now in sync with your parents, siblings and old friends or are they different?
5. **Enjoy life.** How have you spent your money for fun in the past? Has anything changed? What have you done for fun and pure enjoyment that doesn’t cost a penny? In the future, how do you see spending money on entertainment, fun and recreational activities?

6. **Face your fear.** What is your biggest fear about money? If you can, share the story of what caused that fear.

7. **Share the past.** How would you describe your financial past? Do you have a history of saving, investing or going into debt? Have you ever declared bankruptcy or had major credit card debt? Did you save up for big ticket items or pay them off over time? Are you used to buying the best and newest clothes, electronics, cars, etc and how have you paid for them? Have you significantly changed anything about the way you manage money now than you did in the past? What caused the change? How much debt do you currently have?

8. **Clarify expectations.** What would it take for each of you to feel financially secure? How much money does it take for each of you to feel independent and meet your needs? How do you both feel about giving to your church, charities or to help friends and family members? How much debt are each of you comfortable having month-to-month? How do you each use credit cards? What lifestyle do both of you project having in five years? Would it help to discuss a pre-nuptial agreement if either or both of you have assets, financial concerns, children from previous marriages or other financial responsibilities?

9. **Talk money.** How much do each of you earn and how much is deducted for retirement and taxes? Are there investments, bank accounts, bonds and other financial assets? What do each of you own and owe? What financial obligations do you each have?

10. **Have a system.** How will you manage money as a couple? Who will take responsibility to pay bills, stay knowledgeable about investments and monitor the general flow of money? Agree that both of you will stay informed. Will you merge all your money and have everything in joint accounts, keep everything separate or a combination of both? Will expenses be split 50/50 or by the percent of what each person earns? What if one person is not working—will that person have his or her own discretionary money? How much will you spend without talking to each other first?

Did you notice that only #9 actually talks about numbers and personal finances? Communicating about money really means communicating about life experiences and values. It builds trust, openness and honesty—a great foundation for a long, successful marriage!

**Do something different** – use Money Habitudes, the deck of cards that helps couples explore their habits and attitudes (“habitudes”) about money in a fun, non-judgmental, non-threatening game format. The Money Habitudes for Couples guide provides a great chart to understand how our habitudes affect the way we spend, save, invest, give money away and go into debt. It includes practical suggestions on how to have tough conversations when there is conflict and still be respectful of your own needs and your partner’s. Plus, it provides quick, effective steps to set SMART goals that you really will accomplish.

For more information or to order Money Habitudes at [www.moneyhabitudes.com](http://www.moneyhabitudes.com) or call 888-833-4331.

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Contributed by: Dena Wise
Professor/Financial Specialist, Family and Consumer Sciences

*This article can be reprinted and distributed if the author’s name and contact information included.*
Still, Small Voice Saying Don’t Spend? Listen!

Is there a still, small voice telling you that you really need to get control of your finances? If so, you really should be listening. Making a spontaneous decision to overspend may be a symptom of the deeper problem of not having financial control. In order to decide if you need to beef up control of your finances, ask yourself five simple questions:

$ Sometimes, do I buy things without knowing for sure that I can afford them?
$ Do I make spending decisions without really having a plan?
$ Do I often have less than $1,000 in my checking account?
$ Do I carry a balance on my credit cards from month to month?
$ Do I sometimes not have enough money to pay bills when they are due?

If you answer yes to any of these questions, then make correcting these issues your goal during Tennessee Saves Week, February 23-28, 2015. The good feeling of being in control of your finances can help you resist the temptation to spend thoughtlessly and without a plan.

Contributed by: Dena Wise
Professor/Financial Specialist, Family and Consumer Sciences
Tennessee is a great place to live and work, but for the past 20 years, it has ranked among the 10 least healthy states in studies that compare citizens’ health and wellness. More than two-thirds of our population is overweight or obese, and 25% of Tennesseans smoke—7 percentage points higher than the national average. As a result, more Tennesseans suffer from behavior-related healthcare problems and serious chronic diseases such as hypertension, stroke, diabetes, heart, lung and kidney disease, and certain types of cancer.

The health of our state has a direct effect on the health of our economy. The burdens that come from having an unhealthy workforce include rising insurance claims and premiums, higher absenteeism, and lower productivity. The simple reality is that unhealthy employees cost more.

- An employee who smokes costs his or her employer an extra $5,816 a year (or more) in lost productivity, absenteeism and higher healthcare costs.
- An employee with diabetes has $6,000 more in healthcare costs per year.
- An employee with hypertension has $3,650 more in healthcare costs per year.
- An employee with obesity has $1,765 more in healthcare costs per year.

UT/TSU Extension is partnering with Healthier Tennessee to get Tennesseans started on the path to healthier living. Healthier Tennessee has created a wellness toolkit at healthierTN.com that includes Small Starts, a series of simple activities to help you get started. You can register as an individual, a worksite, or a place of worship.

Getting healthier doesn’t have to be hard! Should you need help registering or additional information, you may contact:

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