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## Choosing the Right Sun Screen

Summer is here. And while you should use sunscreen every day of the year, it's even more important during summertime, when the days are longer, the sun is stronger, and it's easier to spend more time outdoors. When choosing sunscreen, be sure to read the label before you buy. Food and Drug Administration regulations require the labels to follow certain guidelines. Our guide can help you understand the terms

Choose a sunscreen with **"broad spectrum"** protection. Sunscreens with this label protect against both UVA and UVB rays. All sunscreen products protect against UVB rays, which are the main cause of sunburn and skin cancers. But UVA rays also contribute to skin cancer and premature aging. Only products that pass a test can be labeled "broad spectrum." Products that aren't broad spectrum must carry a warning that they only protect against sunburn, not skin cancer or skin aging.

Make sure your sunscreen has a **sun protection factor (SPF) 30** or higher. The SPF number is the level of protection the sunscreen provides against UVB rays. Higher SPF numbers do mean more protection, but the higher you go, the smaller the difference becomes. SPF 15 sunscreens filter out about 93% of UVB rays, while SPF 30 sunscreens filter out about 97%, SPF 50 sunscreens about 98%, and SPF 100 about 99%. No sunscreen protects you completely. The FDA requires any sunscreen with SPF below 15 to carry a warning that it only protects against sunburn, not skin cancer or skin aging.

**"Water resistant" does not mean "waterproof."** No sunscreens are waterproof or "sweatproof," and manufacturers are not allowed to claim that they are. If a product's front label makes claims of being water resistant, it must specify whether it lasts for 40 minutes or 80 minutes while swimming or sweating. For best results, reapply sunscreen at least every 2 hours and even more often if you are swimming or sweating. Sunscreen usually rubs off when you towel yourself dry, so you will need to put more on.

### Other Ways to Stay Sun-safe

In addition to choosing the right sunscreen and using it correctly, follow these steps to help protect your skin from sun damage that can cause premature aging and skin cancer:

- ◆ **Cover up.** When you are out in the sun, wear clothing and a wide-brimmed hat to protect as much skin as possible. Protect your eyes with sunglasses that block at least 99 percent of UV light.
- ◆ **Seek shade.** Limit your direct exposure to the sun, especially between the hours of 10 a.m. and 4 p.m., when UV rays are strongest.
- ◆ **Avoid tanning beds and sunlamps.** Both can cause serious long-term skin damage and contribute to skin cancer.



**JULY REMINDERS**  
JFCS WILL BE CLOSED  
TUESDAY JULY 4TH

UPCOMING PANTRY DATES IN JULY  
JULY 10TH & 11TH  
JULY 17TH & 18TH





## Budget Fixes for Common Problems

When you are starting to budget or if you have been budgeting for years, you may run into some issues that make budgeting hard. There are some problems that are more common than others, and it is important to have workarounds that make budgeting easier rather than more difficult. It takes a lot of work to make your budget work. If you are struggling with one of these specific problems, you can use one of these budget fixes to help you solve the problem.

### 1. Running Out of Money on the First of the Month

If you are paid once a month, you may experience times of feast and famine financially. When your bills are due at the beginning of the month, you may see the majority of your money disappear in the first week or two and then struggle to find money to cover groceries by the end of the month.

⇒ **Budget Fix:** The budget fix for this issue is to divide your month into weeks and set aside the money for the remaining weeks of the month into a savings account. Then you can transfer the money from your savings account into your checking account each week. This will help you stop spending when you have reached your quota for the week. The other option you can do is to do the same thing using the envelope system and use cash for your weekly expenses.

### 2. Cash Flow Issues

Another common budget problem is when you are experiencing cash flow issues. You make enough to cover your expenses throughout the month, but the majority of the bills are due at the beginning, and you get paid weekly or twice a month. You may feel the pinch at the beginning of the month, and really struggle to cover your bills, while you have plenty of money the second half of the month.

⇒ **Budget Fix:** The way to solve this problem is to put money aside in the second half of the month to help you cover expenses at the beginning of the month. You could save half of your mortgage payment and other bills, so that you have the rest of your paycheck to cover food and entertainment costs. A little planning can help you handle this budgeting issue.

### 3. Communication Issues

You may find that you are great at budgeting by yourself, but when you are in a relationship or married, it is an entirely different issue. Communication is key when you are budgeting as a couple. If you do not communicate, you will not know how much money is left in each category and how much you have left to spend. You may also end up fighting about money all of the time.

⇒ **Budget Fix** The first budget fix is to meet to review the budget on a regular basis. It may need to be every night at first or once a week. The other solution is to find a budgeting app that you can both update as you spend money. If you are both entering your purchases as they happen, you can easily track what is left in the account as it happens. This can prevent overspending and is a fairly simple solution.

### 4. Problem Categories

Everyone has problem categories where the spending is nearly always more than you expected it to be. You may have issues with entertainment costs, clothing costs or food costs. Often a problem category is related to something that you love doing or something that you hate doing. Another problem may be that you have spending issues in a particular category. Once you identify this you can begin to find a solution.

⇒ **Budget Fix** The budget fix for this problem is to change the way that you handle it. Switching to cash only for the category can work, especially if you are shopping in person at a store. However, if it is an online purchase, this will not work. You can use a reward system where if you limit spending in the category, you get extra money at the end of the month to spend on something you love. If you are overspending on eating out, because you hate to cook, you can reward yourself with dinner out at a nice restaurant if you stick to the budget and cook. You should also find ways to make it easier to make dinner or tackle other tasks you do not like.

### 5. Expenses Exceed Income

You may not realize how big this problem actually is until you sit down to tackle your budget the first time. You may just need to cut back on your spending, but you may also realize that you have an actual income problem where you do not make enough to cover your basic bills. It is important to find a permanent solution to this problem.

⇒ **Budget Fix:** The first step to fixing this problem is to cut all unnecessary spending, at least temporarily. This will give you a chance to get a handle on the problem. Remember that necessary spending includes shelter, utilities (not counting paying for television), food and transportation. After you have done that, you can begin to add back in your other categories. You will also need to look for a solution to raise your income. This may mean something temporary like getting a part time job while you clean up debt, or going back to school so that you can earn more money.



## 5 Ways to Build a Better Salad

Salads are healthy, satisfying and delicious-- if you know how to make them the right way! Use the suggestions below to build the ultimate salad.



### How to Make the Ultimate Salad:

**1** Start with a base of 2 cups of your favorite greens in a big bowl. Try spring mix, arugula, butter lettuce or spinach.

**2** Pile on the veggies and fruits. Peppers, carrots, onions, cucumbers, tomatoes, strawberries, blueberries and pomegranate seeds are all great options!

**3** Pick protein. Chicken, eggs, nuts, or cheese are all filling, healthy choices in moderation.

**4** Add some extras: Bacon bits, avocado slices, or dried fruit (but beware--those calories can add up fast!)

**5** Dress it up! Add a tablespoon of balsamic vinaigrette, oil and vinegar, or any low-fat dressing of your choice.



## Ingredient of the Month: Purple Cabbage

The purple cabbage is a variety of the head cabbage that grows close to the ground and has abundant leaves that are removed prior to cooking. European farmers developed the head cabbage in the Middle Ages. Raw purple cabbage is often tossed into salads and when cooked, adding lemon juice preserves its purple color. Benefits include:

- ◆ **Fiber** A 1-cup serving of chopped purple cabbage provides 2 grams of fiber, or 8 percent of the 25-gram daily value as recommended by the Food and Drug Administration. Dietary fiber prevents excess cholesterol from entering your bloodstream through the wall of your small intestine; the fiber absorbs the cholesterol and excretes it through the waste elimination process.
- ◆ The **potassium** content in 1 cup of chopped purple cabbage is 216 milligrams. Potassium keeps your body's fluid level from fluctuating to unhealthy volumes, and the Institute of Medicine recommends consuming 4,700 milligrams a day to maintain healthy blood pressure levels. Potassium also prevents heart muscle stress by supporting the contraction that fuels your heartbeat.
- ◆ The **vitamin C** content in purple cabbage is nutritionally significant. A 1-cup serving provides 51 milligrams, or 85 percent, of the 60-mg daily requirement. Cooking decomposes some of the nutrient. Raw purple cabbage contains a higher level of vitamin C than it does when cooked. Vitamin C is an effective antioxidant. It protects cells from the DNA and compositional destruction that metabolic toxins often cause.
- ◆ The **vitamin A** content in purple cabbage is 20 percent of the 5000 IU required each day, or 993 IU per 1-cup serving. Vitamin A is a nutrient that provides a variety of functions in your body. It produces retina pigments for your eyes, maintains vision health and improves vision at night. It also supports your body's immune response, reducing your risk of microbial infection.

## What's Cooking in Gale's Kitchen...Purple Cabbage Salad

### INGREDIENTS for SALAD:

- 16 oz. shredded purple cabbage
- 1/3 cup chopped scallions
- 8 oz. bag shredded carrots
- 11 oz. can mandarin oranges, reserving juice
- 1-2 handfuls dried cranberries

### INGREDIENTS for DRESSING:

- 3 Tablespoons brown sugar
- ½ tsp. freshly ground black pepper
- ¼ tsp. salt
- 4 Tablespoons red wine vinegar
- 1 Tablespoon reserved mandarin orange juice
- ½ cup olive oil
- 1 tsp. garlic powder

### PREPARATION:

- Place the cabbage, scallions, carrots, oranges, and cranberries into a large zip-lock bag. Set aside.
- In a small jar, mix the brown sugar, pepper, salt, vinegar, reserved juice, oil and garlic powder. Close and shake until thoroughly mixed.
- Pour over the salad and refrigerate to let the flavors mix for at least 1 hour. This can be prepared several hours before serving.

