



**A healthy start to the New Year!** January is a time of renewal and rejuvenation for many – and that includes health. Kick-start your commitment to a healthier and happier you with a recipe that is both delicious and low calorie! Try it with a heart-healthy soup or even a lunch-time salad.

**Good for You Cornbread** | Prep time: 10 minutes | Cook time: 25

**Ingredients:** 1 cup cornmeal, 1 cup flour, ¼ cup sugar, 1 tsp baking powder, 1 cup low-fat (1 percent) buttermilk, 1 large egg, ¼ cup soft tub margarine, and 1 tsp vegetable oil (to grease the baking pan)



**Directions:** Preheat oven to 350 °F. Mix together cornmeal, flour, sugar and baking powder. Then in another bowl, combine the buttermilk and egg, and beat lightly. Slowly add the buttermilk and egg mixture to your dry ingredients. Add the margarine and mix by hand or with a mixer for 1 minute. Bake for 20-25 minutes in an 8x8 inch greased baking dish. Cool. Cut into 10 squares.

## Martin Luther King, Jr. Day



Each year, on the third Monday in January, citizens in the United States honor Martin Luther King, Jr. for his incredible contributions to the Civil Rights Movement.

Today, many participate in a Day of Service. Initiated by Congress in 1994, King Day of Service builds on that legacy by transforming the federal holiday honoring Dr. King into a national day of community service grounded in his teachings of nonviolence and social justice. The aim is to make the holiday a day ON, where people of all ages and backgrounds come together to improve lives, bridge social barriers, and move our nation closer to the “Beloved Community” that Dr. King envisioned.

## Smart tips for healthier family meals



...In 2011, the United States Department of Agriculture (USDA) turned the long-worshiped Nutritional Pyramid into myPlate! The new Plate-shaped logo is meant to serve as a quick way to remember the recommended amount of portions for each food group per day. And Americans are catching on!

The circular plate is sliced into wedges to display the four basic food groups: Fruits, Grains, Vegetables and Protein plus dairy. Here are some tips and tricks to make sure your meals keep your family "healthy today, tomorrow, and for the future.

- **Make half your plate veggies and fruits.** Choose red, orange, and dark-green vegetables such as tomatoes, sweet potatoes, and broccoli.
- **Add lean protein.** Choose protein foods, such as lean beef and pork, or chicken, turkey, beans or tofu. Twice a week make seafood the protein on your plate.
- **Include whole grains.** Aim to make at least half your grains whole grains. Look for the words “100% Whole Grain” or “100% whole wheat” on the food label. Whole grains provide more nutrients, like fiber, than refined grains.
- **Don't forget the dairy.** A cup a fat-free or low-fat milk with a meal provides the same amount of calcium and other nutrients as whole milk, without the fat and calories. Don't drink milk? Try soymilk (soy beverage) or include fat-free or low-fat yogurt in your meal.
- **Avoid extra fat.** Using heavy gravies or sauces will add fat and calories to otherwise healthy choices. For example, steamed broccoli is great, but instead of cheese sauce, try sprinkling low-fat parmesan cheese or a squeeze of lemon.
- **Take your time.** Eat slowly; enjoy the taste and textures, and pay attention to how you feel. Be mindful. Eating very quickly may cause you to eat too much.
- **Use a smaller plate.** Having a small plate helps with portion control. You can finish your entire plate and feel satisfied without overeating.
- **Take control of your food.** Eat at home more often so you can control your calorie intake. If you do decide to eat out, check and compare nutritional information and choose healthier options such as baked instead of fried.
- **Try new foods.** Keep it interesting by picking out foods you've never tried before, like mango, lentils, or kale. Trade fun and tasty recipes with friends or find them online!
- **Satisfy your sweet tooth in a healthy way.** Indulge in a naturally sweet dessert dish – fruit! Serve a fresh fruit cocktail or a fruit parfait made with yogurt. For a hot dessert, bake apples and top with cinnamon.



## Is a newly built home right for you?



There's something innately appealing about a new home. You get to design it – from the floor to the ceiling and everything in between – to your taste. Buying a builder home is similar in a lot of ways. You are able to choose the style, size, and any number of upgrades to make your home uniquely yours, and fit within your price range.

Just like building a home takes a lot of effort and due diligence on the part of the homeowner, so does buying from a builder. In some cases the quality of the construction can be questionable, and it's not unknown to hear about a builder losing their financial backing, forcing them to close construction on entire subdivisions. That being said, doing your home-buyer homework and employing experts can alleviate any potential pitfalls. Here are a few areas every buyer needs to be aware of before purchasing a home from a builder.

**Use a real estate agent** Home builders will give you the option to use one of their representatives. While they are licensed to sell you a home, they have vested interest in the sale of one of *their* builders' homes. A real estate agent working on your behalf as a fiduciary has to disclose both the positive and negative characteristics of the home throughout the entire purchasing process. An experienced Buyers Agent will also use their proven negotiating skills to get you the most home for your money.

**Research the builder's reputation** This is quite possibly one of the most important steps of the buying process. When you purchase the home, you're also purchasing trust in the builder and their quality of work. Your builder should understand their reputation matters and live up to that promise with excellently constructed homes and a promise to be available should any need arise. To learn more about the builder, contact homeowners who've bought from them before as well as Home Owner Associations (HOAs) of neighborhoods where builder homes are popular. Real estate agents who have worked with builders before are also a highly trusted resource and can ask their network to uncover any unpopular opinions that might send warning flags your way.

**Consider hiring your own lender** Another home buyer best practice is to shop around and interview lenders through your bank or through other trusted recommendations. Though, if you've completed a full inspection of the builder and trust that they are working in your best interest, using their lender is a perfectly acceptable option.

**Obtain legal advice to review the contract** The purchase agreement drafted between the builder and the buyer is designed to keep all parties out of court. But it's just as critical that contract contain the buyer's best interest.

**Hire a home inspector** In addition to an experienced real estate agent and lawyer, a qualified inspector offers you official insight into the construction of the new home. Have them visit the property and work directly with your real estate agent to determine how the construction of the home will impact the negotiating process.

**Be realistic about upgrades** Builders make most of their money on the upgrades: anywhere from 5 to 20 percent on top of the base price of the home. If upgrades are on your "wish list" make sure they are within your price range. Also be sure to research the price per upgrade to determine if it would cost less if you did it yourself after the purchase of the home.