Quarterly Companion

AROUND THE TABLE

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Managing the Winter Blues

Winter is upon us; longer hours of darkness and colder temperatures can cause many to experience "winter blues." There are many ways to combat winter blues and maintain positive mental health. Here are just a few tips to get started:

- Get outside despite the cold. Studies have shown that certain scents within nature can help reduce stress and anxiety.
- Spend time with a friend in person, by phone, or via video chat – doing this can be instrumental for your mental health and well-being.
- Volunteer. Giving back to others can boost your mood and satisfaction.
- Be kind to yourself and do something you enjoy. Do whatever makes you happy – read a book, watch a favorite show, or meditate.
- Take care of yourself physically. Exercise, stay hydrated, eat healthy, and manage health conditions by following your provider's instructions.
- Plan something you look forward to, whether big or small. This could be lunch with a friend or attending a special event.
- Enjoy the present moment. Try not to dwell on the past or worry about the future. It can be very freeing to focus on the present moment.



Submitted by: Emily Harmon, family life educator. Resource: go.illinois.edu/Winter-Blues.

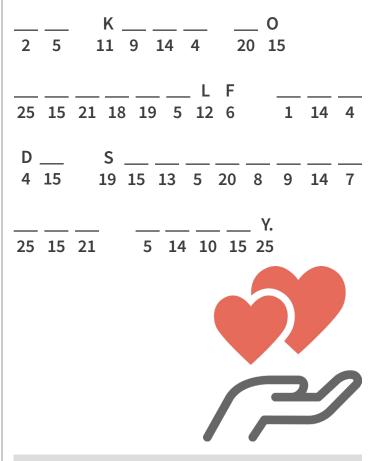
Subscribe: go.illinois.edu/GetQC

WINTER 2025

Decode the cryptograph key first, then solve the message below by putting the letter that goes with the number.

Α	В	С	D	Е	F	G
			4		6	
Н	Ι	J	к	L	М	Ν
			11	12		
0	Ρ	Q	R	S	т	U
15				19		
V	W	Х	Y	Z		
			25			

Hint: This is a tip to help manage winter blues.



Answer: Be kind to yourself and do something you enjoy.

Food and Medications

If you're feeling under the weather and were prescribed an antibiotic, or you've been taking blood pressure medication, here's something important to remember: the foods you eat can interact with these medications.

Certain foods delay, decrease, or even enhance how well your body absorbs drugs. It's always good to know how your meals and medications work together. Even fruits and vegetables can interact with certain medications. Grapefruit can alter how some cholesterol medications work, while leafy green vegetables like spinach and kale can counteract the effectiveness of certain blood thinners.

Read the labels and warnings when taking medications. If directions are unclear, ask your doctor or pharmacist:

- Should I take this drug on an empty stomach or with food?
- If NOT with food, how long before I can eat after or before taking it?
- Is it best to take this drug in the morning or evening?
- Should I avoid certain foods, beverages, or supplements?

Follow these tips to take prescription and over-the-counter medications safely:

- Use one pharmacy for all medication prescriptions.
- Keep a record of all prescription, over-thecounter, and dietary supplements you take. Always keep this list with you.
- Notify your provider of everything you take.

Submitted by Kris Juelfs, MS, RD, LDN, nutrition and wellness educator.



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Create a Savings Habit

Make saving a priority when creating a spending plan. An emergency savings plan can prevent the need to borrow when an unexpected expense arises and consider saving money to build wealth. Interest accrued with saving money helps create wealth, so seek out the highest annual percentage yield (APY) available. Basic savings accounts tend to have lower APY, so it may be worth exploring and comparing options like a high-yield savings account, a certificate of deposit (CD), a savings bond, or an investment account, depending upon your comfort with risk and liquidity needs. Depending on the terms, some of these options restrict your access or charge fees for early withdrawal.

For example, if you start saving \$20 monthly (\$240 per year) with compounding interest, here is how the savings could look with different APYs:

APY*	1 year of monthly deposits and interest	After 5 years
0.00%	\$240.00	\$1,200.00
0.45%	\$240.57	\$1,213.80
1.80%	\$242.34	\$1,256.08
5.25%	\$247.47	\$1,389.45

*Compare monthly compounding interest at different rates.

Even small amounts add up. The amount may not seem like much in small increments, but when you build a savings habit and stay consistent, the amount will grow over time.

Submitted by Jamie Mahlandt, MBA, DBA, financial educator.



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