

# LAKE REFLECTIONS

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## Lake County Extension Agents

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**Charles Fedunak** – Urban Horticulture

**Juanita Popenoe** – Commercial Horticulture

**Martha Thomas** – Livestock & Natural Resources

**Carla Mitchell** – 4-H Program Assistant

Cooler fall weather will soon be here and the holidays soon to follow. Although hurricane season will be over November 30, disaster preparedness is more than just hurricanes. Have a year-round plan that includes disasters such as wildfires and power outages.



The Lake County Extension webpage is currently under revision. Please go to <http://lake.ifas.ufl.edu/> to look for current programs and information on a variety of subjects in all our program areas. We are working to add more information. Publications and information from University of Florida/IFAS Extension are available at [www.solutionsforyourlife.com](http://www.solutionsforyourlife.com).

If your community group, business or faith-based organization is searching for educational programs in health, wellness or money management, please contact me at (352) 343-4101. Programs in managing money in difficult financial times are especially helpful to many of our residents. Youth programs are also available.

Office hours for the Extension office are 8 a.m. to 5 p.m. weekdays. Let us know how we may assist you.

Julie England, Family and Consumer Sciences Agent I



## Upcoming Programs Timely Topics

Join us each month for a program providing research-based information that you can trust and use in your daily life. The series is presented by Julie England and Deborah Boulware, Family and Consumer Sciences Extension agents.

**Registration for these free programs is appreciated but not required.**

	Title	Daytime 11AM to Noon	Evening 6:30 to 7:30 PM
October	<b>Your Home, Efficient and Safe</b> Save money and reduce energy usage	Tuesday October 7	Wednesday October 8
November	<b>Quick, Healthy Meals for 1 or 2</b>	Thursday November 6	Wednesday November 5
December	<b>Happy, Healthy Holidays</b> Keep your holidays healthy, within budget and stress-free	Wednesday December 10	Tuesday December 9
January	<b>Organize Your Financial Life</b>	Wednesday January 7	Tuesday January 6
February	<b>Strategies for Successful Aging</b>	Wednesday February 4	Wednesday February 4
February Bonus Program!	<b>Closing Your Florida Home</b>	Friday February 20	Monday February 23 <b>(Revised Date!)</b>
March	<b>Nutrition Hot Topics</b>	Wednesday March 4	Tuesday March 3
April	<b>Size It Right!</b> Understanding nutrition labels and portions sizes	Wednesday April 8	Tuesday April 7

### Build Your Bones!

Thursday, October 23 and 30     10 AM to noon

You are never too young or too old to improve your bone health. Osteoporosis affects men and women of all ages. No matter what your age, this two part series provides practical steps you can take to reduce your risk for osteoporosis.

**Cost: \$5.00 for program materials and supplies.**  
Pre-registration required.

### Take Control of Your Finances

Thursday, November 13 and 20     6:30 to 8:30 PM

Take steps to secure your financial future. This two part series will help you reduce leaks in spending, set priorities and create a money management strategy.

**Cost: \$5.00 for program materials and supplies.**  
Please plan on attending both sessions.

**For more information or to register, please contact Rene Bass at (352) 343-4101 or [rcbass@ufl.edu](mailto:rcbass@ufl.edu) or Julie England at [julieeng@ufl.edu](mailto:julieeng@ufl.edu)**

# Managing in Tough Financial Times

Julie England UF/IFAS Lake County Extension

## Families and Money



Fall brings continued concern over family finances and the economy as a whole.

Financial uncertainty is often the source for stress among families. Taking the time to talk and listen to each other's concerns can help people reduce stress and provide an opportunity to work through potential problems together. It is important to keep the lines of communication open and keep up-to-date with your current financial situation.

Set aside time for family meetings. By scheduling these meetings, finances won't be a constant source of discussion and the time scheduled can be more focused on planning and problem-solving. Each family must decide how to discuss finances with their children. Some children may be worried but not show their feelings. It is important to reassure children that you will work things out. By enlisting children in some of these discussions, they can learn lifelong lessons in money management by understanding the difference between wants vs. needs and how to reduce spending. Look for inexpensive or free family entertainment such as community events, the library and public parks.

### Look at Your Personal Situation

When looking at your finances, it is important to look at the overall big picture as well as the individual parts. Start off by writing down what you own (assets) and what you owe (liabilities). Subtract your liabilities from your assets to determine your net worth. By calculating your net worth each year, you can track your progress over time.

Look at your personal or family values and goals. Set both short-term and long-term goals. If you are experiencing financial problems, you will need to focus more on short-term goals such as meeting monthly expenses and paying down credit card debt. Try to always include some other goals such as starting or adding to an emergency fund, saving for your children's education or your retirement. Even

if you can only manage to save a little each month, it is a start and easier to add more over time.

## Develop Your Plan

Write down all of your current income and expenses. Subtract expenses from income. Be sure to include taxes and periodic expenses in your calculations. If you are spending more than you make, you must take immediate steps to reduce spending or add additional income. If you are making more than you are spending, consider adding to your savings or reducing debt.

No matter whether you are making ends meet or not, develop a written spending plan. Your plan will help you realize where your money is going and help you decide where and how to make adjustments.

## Debt Management

When times are difficult, it is important to keep track of what you owe and maintain timely payments. Late payments or over-the-limit charges can lead to additional fees and increased interest rates. If you have multiple credit cards, being late on one card may lead to increased interest rates on other cards.

If you are having difficulties, communicate with creditors about potential missed payments. Creditors are often more willing to work with you before you become behind in payments. It may be helpful to search for reduced interest rates on your debt. However, do some research before making any changes. Find out how much the refinancing will cost, how will this really save and can other higher cost debts be rolled into this new, lower rate.

Looking for more information on creating a spending plan, reducing spending and helping your family cope with financial difficulties? Go to the UF/IFAS Department of Family Youth and Community Sciences webpage at <http://fyics.ifas.ufl.edu/> and click on the Managing in Tough Times link. The publication is also available in Spanish. If you don't have internet access, call Julie England at 343-4101.

## Avoiding the Holiday Spending Hangover

Think back to January 2008, do you remember getting the bills from the holiday season and the sticker shock from spending? Do you know how much you spent over the holidays? Look at your holiday records from last year when preparing for the upcoming holiday season. This year develop a plan to help you make decisions so that you do not get caught up in the spirit and spend more than you are comfortable doing.



Ask yourself: Did I/we go over what we had intended to spend? Many Americans tend to spend more than intended during this time of year. This is because stores and the media make it easy for us to get swept up in the moment. Or we simply have forgotten

things or people when we set up our initial plans for the holiday season. Whatever the reason, overspending can leave us with a holiday spending hangover; mostly in the form of greater debt.

### Here are several tips to help you with your holiday shopping.

1. Create an overall holiday spending limit. Decide the most you want to spend during the holidays. This should not only include gifts but other things such as travel and holiday meals.
2. Make a list of people you need to buy for. Try to think of what you have in mind for each person. If not a specific item, then you should think in terms of specific dollar limits. Check to be sure that the total you plan to spend when looking at each person does not exceed the amount you wanted to spend for everything.
3. If you have access to the Internet, you should check out which stores carry the items you are looking for at the best prices. If you start early, you might be able to order some of this online and possibly save some money and time. However, be sure to confirm that the delivery timing works with your families' plans.
4. Shopping around the first time can be a good idea too. If you are not sure what you want for certain people, shopping can provide you with

some good ideas. However, do not buy anything that is not on your list. If you see things for someone, go home and think about what you saw. If you decide you want it, then add it to your list. Remember, you should only buy things that were on your list before you got to the store. New things you see should be written down and then go home and think about them. If you decide they are what you want and they fit your budget, then you go back and get them. This simple cooling off period can save you from those impulsive purchases.

5. Do not take credit cards with you when you go shopping at least for the first time. If you do not have your credit cards, you are less likely to spend more than you planned since many of our impulsive purchases are possible only with using credit cards. Remember everything you plan to charge must still be paid for. Before you charge things, you should be certain as to when you can pay them off. This waiting period and even discussing your plans with someone can help you to find alternatives to charging things. Set priorities to help you decide what you will and will not be able to do this year.
6. Plan to pay off your holiday charges in January or within 1-2 months at the longest. You will never be able to get ahead if you are still paying off debt from last year when beginning your holiday spending for this year. Consider this when setting your overall budget for the holidays; if you cannot pay of what you charge in this timeframe, you should reconsider some of your intended purchases.

Remember the holidays are about spending time with loved ones and celebration. Presents and holiday feasts are part of the fun but should not cause a holiday spending hangover that you regret.

Adapted from: Michael Gutter, Ph.D.,  
Assistant Professor Family Financial Management



## Healthy Eating during Gatherings for People with Diabetes

This is the season of holiday celebrations and other occasions when family and friends get together over meals and snacks. For people with type 2 diabetes, it can be challenging to stick to a meal plan. Mouth-



watering options such as honey-baked ham, buttery mashed potatoes, and sweet yams are popular for festive dinners, while chicken wings, cheesy nachos, and chips are among the favorites at football games and other gatherings. However, you don't have to completely

sacrifice all of your favorite foods. The key is to make a variety of healthy food choices and limit portion sizes.

Follow these tips from the National Diabetes Education Program (NDEP) to help you eat healthy during gatherings throughout the season:

- **Eat a healthy snack.** Eating before leaving home can prevent overeating at the party.
- **Plan ahead.** Check out the party food options before you begin eating, and make a mental note of what and how much you will eat. Your food choices should fit into your meal plan.
- **Bring a dish.** Share your healthy dish with family and friends.
- **Move away from the buffet.** Fix your plate, and then step away from the table to avoid grazing while chatting.
- **Savor the flavor.** Eating slowly reduces your chances of overeating.
- **Drink Water.** Water is a healthy, no-calorie beverage. Drink plenty of it.
- **Trim it down.** Eat smaller portions of food. Trim off extra skin and fat from meat.
- **Party hard!** Focus on family, friends, and activities rather than food. Stay active by participating in games or dancing.

Follow these tips if your goal is to serve healthy feasts to your guests:

- **Bake it. Broil it. Grill it.** Consider healthy alternatives to traditional meats. Choose skinless meat or poultry and avoid fried dishes.
- **Increase fiber.** Serve whole grain breads, peas, and beans as part of your meals.
- **Easy on the toppings.** Lighten your recipes by using reduced-fat or fat-free mayonnaise, butter, sour cream, or salad dressing.
- **Focus on fruits.** Serve fresh or canned fruits instead of ice cream, cake, or pie. Transform high fat, high-calorie desserts by replacing whole milk or whipped cream with 1% or nonfat milk.
- **Serve low-calorie beverages.** Offer your guests sparkling water or diet beverages.
- **We're all in this together.** Support your family and friends by encouraging them to eat healthy during the holidays and throughout the year.

For more information about the **Control Your Diabetes For Life** campaign and to order free materials, contact the National Diabetes Education Program (NDEP) at 1-800-438-5383 or visit <http://www.ndep.nih.gov/>.

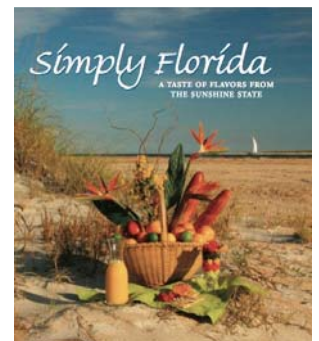
Several University of Florida/IFAS publications related to diabetes may be found at [http://edis.ifas.ufl.edu/TOPIC\\_Diabetes](http://edis.ifas.ufl.edu/TOPIC_Diabetes) publication list or by calling the Lake County Extension office at (352) 343-4101.

Adapted by: Linda Bobroff, Ph.D., RD, LD/N,  
Professor, Food and Nutrition

### Looking for a Great Gift?

#### *Simply Florida, A Taste of Flavors from the Sunshine State*

from the Florida Extension Association of Family and Consumer Sciences is a full color, 192 page cookbook with more than 200 recipes and is only \$20.00. Proceeds are used for professional development grants for University of Florida Family and Consumer Sciences agents. Purchase your cookbook from any county extension office or on-line at [www.simplyflorida.org](http://www.simplyflorida.org).



## Potluck Food Safety Guidelines

Potluck parties are very popular during the holiday season. People like potlucks because they reduce the burden of cooking and food preparation for everyone. However, before you share your favorite dishes, take a little time to learn and practice basic food safety. Different foods need to be handled and cooked differently, and it is important for you to equip yourself with the latest recommendations.

Here are a few things to consider when taking food for potluck parties:

### Should you bring food to this potluck party?

Do not prepare food for a potluck party if someone in your home has been experiencing diarrhea, vomiting, or fever within the past week. You could pass their sickness on to others at the party through your food!

### Do you have the means to keep your food safe?

If you plan to bring foods that need temperature control (formally called "potentially hazardous foods," or PHF), you need a way to keep those foods at a safe temperature, such as a cooler for cold foods or an insulated container for hot foods.

If a PHF is in the temperature danger zone (40°F - 140°F) for 2 hours or more, it should be thrown away. The bottom line is that if you cannot keep hot foods hot or cold foods cold during transportation and serving time, you should bring foods that do not require temperature control.

### Are people going to touch the food with bare hands?

Increased handling of foods increases the chances of spreading foodborne illness. Provide long-handled utensils that will not be buried in the food.

### What about leftovers?

If food has been handled properly during preparation and serving and has not spent more than two hours in the temperature danger zone (40°F - 140°F), it is possible to reuse it. However, you need to follow food safety guidelines regarding storage and reheating. If you have any doubts about the safety of leftovers, throw them out.

Adapted from: Amy Simonne, Ph.D.,  
Associate Professor, Food Safety and Quality

## 20 Ways to Help an Older Friend or Family Member Prepare for the Holidays

Holidays are known as times for being with family and friends, for sharing traditions and for helping others. Unfortunately, family members and friends may no longer be able to prepare for the holidays as they once did. The decorations once cherished are now out of reach, and the risk of falling when hanging lights is frightening and baking cookies involves carrying heavy groceries into the house.

So, how can you help an older family member or friend prepare for the holidays? Here's a list of 20 ways you and your family can help someone prepare for the holidays. Remember that the most precious gift you can give is your time.

1. Hang outdoor holiday lights (commit to taking them down as well).
2. Clean house before company comes to town.
3. Spend an afternoon baking cookies in their home - the good smell will last for days.
4. Take them on mini-shopping trips.
5. Update their address book.
6. Address holiday cards.
7. Bring stamps from the post-office.
8. Help them create their own 'wish list' to share with family and friends.
9. Take them 'internet shopping'!
10. Get holiday decorations down from the attic or out of the closet.
11. Drive them to religious services.
12. Create a family tradition album making a record of cherished traditions of the past and present (great project for older children).
13. Take them on a holiday light tour around town.
14. Involve children of all ages whenever possible.
15. Share memories of holidays you've enjoyed together.
16. Together, create a new tradition.
17. Have a 'gift wrapping party'!
18. Drive them to visit a friend whom they haven't seen for a while.
19. Watch a traditional holiday movie together.
20. Remember to go back and help with post-holiday clean up!

Adapted from: Carolyn Wilken, Ph.D.,  
Associate Professor, Extension Gerontologist

# May Your Holidays Be Safe and Happy!