

# LAKE REFLECTIONS

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## Lake County Extension Agents

**Juanita Popenoe** – County Extension Director & Commercial Horticulture

**Julie England** – Family and Consumer Sciences

**Ryan Atwood** – Multi-County Fruit Crops

**Charles Fedunak** – Residential Horticulture

**Martha Thomas** – Livestock & Natural Resources

**Come Meet Our New Agent 4-H in December!**

**Office Hours for UF/IFAS Lake County Extension are 8 a.m. to 5 p.m. weekdays**



Fall is in full swing at UF/IFAS Lake County Extension. Dr. Juanita Popenoe has been appointed our County Extension Director following Deborah

Boulware's retirement this summer. We thank Deborah for over 30 years of service and wish her a happy retirement.

After an extended vacancy, our new 4-H agent starts in December. In addition, 4-H celebrates its 100<sup>th</sup> birthday. The Home and Community Educator Association celebrate their 85<sup>th</sup> birthday of providing education and service to Florida residents through their association with Extension.

As always, our agents are available to provide answers to many questions in nutrition, money management, food safety, gardening, and commercial agriculture. Now that the weather has cooled down, don't forget to stop by the Discovery Gardens at the Lake Agriculture Center. The gardens are open 9:00 a.m. to 4:00 p.m. weekdays.

Julie England, Family and Consumer Sciences Agent I

# Ideas for a Festive and Frugal Holiday Season

Julie England, UF/IFAS Lake County Extension

Before starting your holiday shopping, take some time to write down everything you will spend this season. Make a list (and check it twice!) of all spending categories. Include not just gifts, but travel, decorations, cards, postage, shipping, donations, meals and anything else you will spend.

Once you have your list, create spending limits for each category and stick to them. If you already have credit card debt, this year consider leaving the plastic at home and spending cash instead. This will help you start 2010 with no additional debt.

This season focus on creating good times and memories instead of purchasing expensive gifts. Try these tips for reducing your holiday spending

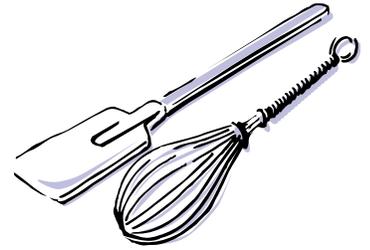
1. Create homemade gifts and decorations.
2. Donate to a cause that the gift-receiver supports.
3. Have a holiday card exchange with friends – swap unused holiday cards so you have “new” cards without the expense.
4. Create your own cards and wrapping paper with old cards, wrapping paper, photographs or craft supplies.
5. Send electronic cards to as many people as possible.
6. When sending traditional cards, consider postcards to reduce cost.
7. Give the gift of year-round savings by creating a basket of energy-efficient gifts that use wind-up power or use rechargeable batteries. Give energy-saving products such as florescent light bulbs or low-flow shower heads.
8. Give local products like locally grown citrus, honey, or work from a local artist.
9. Give a gift that will last throughout the year with a plant or dish garden.
10. Give a birdhouse or hummingbird feeder. Better yet, have your children build and/or decorate the birdhouse. For information on birdhouses, check out the UF/IFAS Gardening for Wildlife site



<http://www.wec.ufl.edu/extension/landscaping>

## Low Cost and Easy Food Gifts

Spend some time planning your gifts before shopping. How many times have you gotten gifts that didn't fit you or your lifestyle? What about those gifts that you didn't need but you don't want to get rid of because you are afraid of hurting the giver's feelings?



This year come up with some creative ideas for inexpensive food gifts. You can purchase low cost containers at local stores or reuse old containers. Use your imagination for decorating. Keep food safety in mind and use only clean containers. If you make a gift that needs refrigeration, be sure label it so it does not spoil.

Here are some ideas to get you started!

1. Cereal mixture in a tin lined with clean plastic bag. (Mix low sugar dry cereals, pretzels, raisins, mini marshmallows, etc.)
2. Soup mugs or bowls with a vegetable soup recipe. Add some of the dry ingredients or seasonings and wrap it all up in a basket.
3. Mug with teabags, hot chocolate or specialty coffee packets.
4. Vegetable dip recipe and ingredients, or a mix. Place in a low cost serving container and wrap for a gift.
5. Dry beans for soup. Add wooden spoons and a recipe.
6. A loaf of special bread wrapped in plastic wrap or a quick bread mix, and then in a new dish towel.
7. Popcorn balls or flavored popcorn in a reusable mixing bowl.
8. Make a cookbook of your favorite recipes. Include in a basket with some of the ingredients or useful kitchen tools.

# Keep Food Safe All Year Long

Julie England, UF/IFAS Lake County Extension



Often the only time people use a food thermometer is when they are cooking a large roast or turkey. Regularly using a food thermometer will make sure you

cook your food to the correct temperature and help prevent foodborne illnesses but as well as help you prepare tastier meals all year long.

More and more people are cooking leaner cuts of meats to reduce fat in their diet. Fattier cuts of meat are more forgiving when overcooked. Overcooking leaner meat can result in tougher, drier meats. Using a food thermometer will help you prepare healthier meals that are cooked just right.

But what thermometer should you choose? There are many reasonably priced options, easy to use and readily available. If you don't own one, put one on this year's holiday gift list.

**Oven-safe thermometers** are inserted before cooking and stay in the meat throughout the cooking process. The traditional inexpensive



ovenproof thermometer works well. Many newer ovens come with a thermometer probe. If you have one of these probes, just dig out the instructions and get started. For those with older ovens, my personal favorite is a digital

thermometer with a probe that you put in your meat and an oven safe cord that runs out to a thermometer/timer unit on the counter. Just enter the desired internal temperature and the unit beeps when it reaches the correct temperature. These units start at around \$15.

Instant read thermometers are not oven safe but are also a good option. There are two types, dial and digital. They both work the same way. Insert

into the meat, wait several seconds (this varies according to your particular model) and it will show the internal temperature. A combination digital thermometer and meat fork is also available and is a great option when grilling.



What if you have an old thermometer stuck in a drawer somewhere and want to know if it is accurate? Fill a 2-cup measuring cup with ½ each of water and ice cubes, wait a couple of minutes then insert thermometer into the mixture. The thermometer should read 32°F.

## USDA Recommended Safe Minimum Internal Temperatures

- Steaks & Roasts - 145 °F
- Fish - 145 °F
- Pork - 160 °F
- Ground Beef - 160 °F
- Egg Dishes - 160 °F
- Chicken Breasts - 165 °F
- Whole Poultry - 165 °F
- Leftovers - 165 °F

## Watch UF/IFAS Lake County Extension on Television!

Looking for some interesting and educational television? Watch **Growing Lake Sumter** on Lake Sumter Community College TV. The program airs twice a month on Comcast, Bighthouse and Florida Cable. The show presents a variety of topics on your home and garden. The program, hosted by Julie England and Juanita Popenoe, features extension agents from Lake and Sumter counties.

Scheduling information available at:

<http://www.lsc.edu/tvstudio/>

# Make Your Favorite Holiday Recipes Healthier

## Lighten Pumpkin Pie

- Use less sugar
- Use egg whites instead of whole eggs
- Use evaporated skim milk
- Cut pie in 10 pieces

**Save 80 calories and 5.5 g fat per slice!**



## Lower the Fat in Gravy

- Use a fat separator cup for broth or freeze turkey juice in shallow pan and remove fat

**Save about 308 calories and 24 g of fat per cup!**

## Make A Better Stuffing:

- Prepare your favorite stuffing recipe or boxed stuffing mix according to directions except omit butter and or margarine.
- Add 3 cups of sautéed apples, onions, celery
- Add 3 cups of cooked brown rice and a cup of broth
- Bake and enjoy!

**For every half cup of stuffing you make, you save 86 calories, 4 g fat and 468 mg of sodium compared to most recipes.**

## Mash Potatoes for Your Heart

• Make your favorite mashed potato recipe healthier for your heart.

- Use trans-free margarine instead of butter; cut amount in half.



- Use skim milk.
- Season with garlic powder and black pepper to taste. Add chopped fresh herbs, a little bit of Parmesan cheese or fresh cracked black pepper for more flavor. Use paprika on top to add color.

**Save 56 calories and 7.5 g of fat compared to regular recipes**

## Try these healthier substitutions to lighten up your holiday cooking

Use	In Place of
Broth or oil	Butter
Fat free half and half or evaporated skim milk	Cream
Fat free cream cheese	Cream cheese
Low-sodium farmer's cheese	Mozzarella, cheddar
Splenda	Sugar
Fat free broth	Full fat broth

## Answers to Some Common Financial Questions

**1. Question: I made a purchase with a credit card. The product has not worked as it was supposed to, and I have not been able to resolve the issue with the store where I purchased it. What else can I do?**

**Answer:** The company that issued the credit card may be able to help you resolve your situation. If you purchased an item that cost \$50 or more, contact the credit card issuer and explain what has occurred. Send copies of any documentation that can verify your dispute. The card issuer will then investigate the problem and contact the merchant who sold you the item. While the company investigates, you do not have to make any payments on the disputed amount. If the credit card company eventually agrees with you, you will not have to pay the disputed amount.

**2. Question: Do I need to send in the warranty cards for new items I have purchased?**

**Answer:** Warranty cards generally aren't needed for product warranty coverage. The cards, which usually ask questions about a buyer's income and/or product preferences, are mainly used for marketing purposes. For example, if you bought a coffee maker, a company may try to sell you its bread maker, or a computer software manufacturer may let you know when an updated version becomes available.

On the plus side, warranty cards are really the only way a company has of alerting you in case of a product recall. In addition, many companies allow warranty registration forms to be filled out online.

When it comes to actually using a product warranty (e.g., when an appliance does not operate), saving the receipt for the product purchase is more important than returning the warranty card. One recommended strategy is stapling it to the back of the product owner's manual and filing the manual in a file folder for product use-and-care manuals.



**3. Question: Are credit monitoring services worth the cost?**

**Answer:** It depends. Some consumer advocates believe that consumers should not have to pay a fee to monitor their own credit. The best way to monitor your credit for free is to request a free credit report from one of the three credit bureaus every four months (for example, Equifax in January, Experian in May, and TransUnion in September) to look for evidence of identity theft (for example, new accounts and charges that are not yours). You can do this for free at [www.annualcreditreport.com](http://www.annualcreditreport.com).

If you have reason to believe that you could be a victim of identity theft because of a security breach (for example, a stolen laptop with your personal data in it), a credit monitoring service can be very valuable. In fact, in these situations, credit monitoring services are often provided free of charge to potential victims for a period of time (for example, six months to a year). In other cases, the cost of credit monitoring is a major factor. Charges of over \$100 per year are not uncommon.

**4. Question: How do I decide where to obtain financing for my car loan?**

**Answer:** Here are some steps to follow when deciding where to obtain financing for a new car:

1. Find the best deal. Compare offers from banks, credit unions, and car dealers. Remember that dealer loans are often more costly than those from financial institutions. However, sometimes they can cost less if dealers are having special promotions.
2. Compare the total cost for alternative loans (interest rate, length of loan, any other costs). What is the bottom line total you will pay?
3. Read all price quotes and contract information carefully before making a decision on a loan. Look for clauses that might indicate additional expenses. Compare price quotes and loan terms from at least three different lenders.

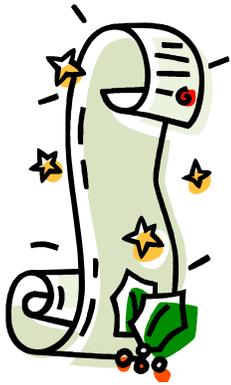
Source: [www.extension.org](http://www.extension.org), Financial Security for All Community of Practice



## Children and Money

Children are not born with “money sense.” Children learn about money by example and experience, beginning at a very young age. Parents are an important influence on what and how children learn about money. It is never too early to start teaching sound money management skills. Begin teaching basic principles of money as soon as children can understand that money is needed to buy the things they enjoy.

Much of what your children learn about money is not from the conscious efforts you make to teach money management. Children are great imitators. Children pick up your values, attitudes, and money habits by watching and listening to you. In fact, you do not have to say anything to pass along money attitudes, habits, or decision-making styles.



If you shop with a list, your children will probably shop with a list. If you always spend money before it is earned, you may have a hard time teaching children to save. Children learn from observing you and others in the grocery store, post office, bank, toy store, mall, and home. Many parents are amazed at what children have learned

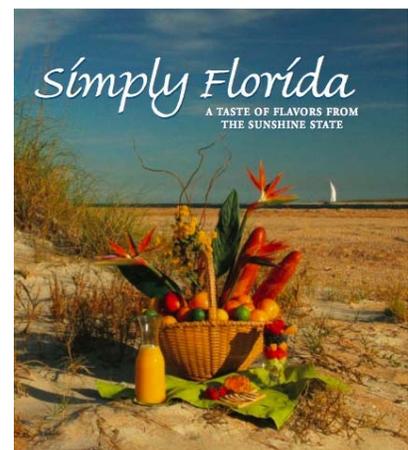
about money through observation.

Source: extension.org

[http://www.extension.org/pages/Financial\\_Security:\\_Children\\_and\\_Money](http://www.extension.org/pages/Financial_Security:_Children_and_Money)

## Looking for a Uniquely Florida 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).



## Upcoming Programs From University of Florida/IFAS Lake County Extension and Lake County Libraries

### Healthy Holiday Eating Lighten up Your Holidays

Tips for healthy holiday eating  
Modify your holiday favorites and healthy  
holiday recipes

**December 2 at 12 p.m.**

Marianne Beck Memorial Library - Howey-in-the-Hills

**December 3 at 7 p.m.**

City of Tavares Public Library

**December 14 at 6 p.m.**

Fruitland Park Library

