



# LAKE REFLECTIONS

Lake County Extension • 1951 Woodlea Road • Tavares, FL 32778 • (352)343-4101 • <http://lake.ifas.ufl.edu>

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### Our remodeling is complete!

After much anticipation, our remodeling is finished. We have a wonderful expanded facility to conduct classes and workshops. The new entrance faces Woodlea Road. Stop by and see us. The main office is open Monday through Friday from 8AM to 5PM. Our Master Gardeners are available to answer plant and landscape questions from 9AM until 4PM. While you are here, be sure to visit the Discovery Gardens behind our building. The garden is open Monday through Friday from 9AM to 4PM. Fall is a wonderful time to walk around in our gardens. Don't miss the butterfly area!

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Deborah Boulware, County Extension Director Agent IV

Julie England, Family and Community Sciences Agent I

### Lake County Extension Agents

**Deborah Boulware** – County Extension Director and Family and Consumer Sciences

**Julie England** – Family and Consumer Sciences

**Sarah Hensley** – 4-H and Youth Development

**Charles Fedunak** – Urban Horticulture

**Ryan Atwood** – Multi-County Citrus

**Juanita Popenoe** – Commercial Horticulture

**Martha Thomas** – Livestock & Natural Resources

**Teresa Watkins** – FL Yards & Neighborhoods

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

### Welcome Our New Citrus Agent!

Ryan Atwood is the latest addition to our Extension staff as Multi-County Citrus Agent. Ryan replaces John Jackson, who retired in July after 38 years with our office. Ryan earned his bachelor's and master's degrees from the University of Florida. He comes to us from the UF Citrus Research Center in Lake Alfred where he was the scientific program manager for the citrus improvement team and Water Conserv II.



## Holiday Shopping

Halloween is barely over and stores are decorated and filled with holiday gift ideas. Before you head to the mall, keep these thoughts in mind.

- Stay within your budget. Buy no more than you can afford. You have to pay living expenses for January and you may have other expenses such as insurance, property tax, income tax, school books and tuition or other monetary demands.
- Careful comparison shopping saves money. Many stores have “before Christmas” as well as after Christmas sales.
- Review the store return policy if there is any possibility that a purchase may be returned. Will the store accept a return? For how long? Will it refund the purchase price or only exchange the item? If a refund is given, is it a full or reduced amount? Is the sales receipt required? Always keep sales receipts until you are sure there will be no returns.
- Use care when selecting items that are holiday specialties. Not many people want a sweater in January with a Santa on it.
- If the purchase has a warranty, check it to see when it goes into effect and what documentation is required.
- Think about how usable a gift will be for the receiver. Electronics that require programming may be great for a high school student with computer skills but not for the older person without that type of knowledge.
- Remember your spouse may not appreciate a gift if you place a down payment and then have to make the payments. Avoid gifts that bring debt with them.
- Remember practical gifts, such as smoke detectors, carbon monoxide detectors, and motion sensor lights. These are especially useful for older people living alone and those who “have everything.” The elderly may appreciate stamps, envelopes, stationery and other useful items, especially if they have reduced mobility.
- Gift cards make good gifts. Carefully compare terms and fees associated with cards before buying. Where can the card be used? Is there a charge for its use? How long do you have to use the card before it expires and is there a monthly or per use fee? Remember most gift

cards can't be exchanged for cash or used to pay bills.

If possible, shop when you are rested and stores are not overcrowded. If you are tired, hungry, and stressed, it is easy to make poor choices or “buy anything to finish and go home.” Set a maximum to spend and do not exceed it.

## Smart Shopping for Gift Cards

Gift cards are a welcome gift and convenient to give. The giver can be relatively certain the receiver will find something he/she wants. Gift cards also mail easily, need no wrapping paper and reduce shopping time and effort. Receivers like gift cards for their flexibility and reduced need to return ill-fitting or unwanted gifts. However, all gift cards are not created equal. Many of these cards carry fees and fine print that cost you more or greatly reduce the value of the gift, especially over time. Careful selection of gift cards is essential to getting the most for your money.



When purchasing a gift card, check to see if any of the following fees are involved. These fees can increase the price or, more often, greatly reduce the value of the gift.

Examples of these fees are:

- Issue or purchase fee that giver must pay, which can increase purchase cost (a \$25 gift card may cost \$30 or \$35 to purchase).
- Monthly fees deducted from card, i.e., 75 cents per month deducted automatically.
- Transaction fees for using card. These are sometimes 50 cents per transaction, reducing value of the gift.
- Inactivity fees, which apply after a certain time if card has not been used.
- Expiration date. Most cards close out on the expiration date, after which one may lose any money left on card. Some cards allow for reactivation of card with a fee.
- Rules applying to lost or stolen cards. Some replace a lost or stolen card for free and some charge a fee.

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## Holiday Trees

When giving a gift card, include the sales receipt and any information you receive. Make the receiver aware of any conditions or fees to avoid a reduction in value of gift. If you receive a gift card, carefully read all the information about the card and its use. Check for an expiration date. Safeguard your gift cards as you do cash. When selected carefully, gift cards can be a wise choice, adding to the enjoyment of special occasions for both giver and receiver.

If you have a problem with a gift card, contact the store or financial institution that issued it. If you cannot resolve the problem at that level, you can contact the Federal Trade Commission for cards issued by retailers, at [www.ftc.gov](http://www.ftc.gov).

Compiled from: Financial Focus Newsletter, Volume 1 No. 3  
University of Florida Financial Management Focus Team

## Internet Shopping



The internet provides a virtual unlimited shopping mall. Online shopping can be a timesaver and a possible money saver.

Comparison shop between local stores and different internet sites for the best combination of price, quality and service. When shopping online, make sure you are only using reputable sites to minimize any potential problems. Here are some things to remember when shopping online:

- Know who you are dealing with. Confirm seller's physical address and phone number in case you need to contact them.
- Calculate true cost of item, including shipping and handling.
- Pay by credit or charge card. Under the Fair Credit Billing Act, the buyer has the right to dispute charges and temporarily withhold payment while the creditor is investigating.
- Check out the terms of the deal such as return and refund policies. Confirm the delivery dates. A great price on an item may not be so great if your gift doesn't arrive in time for the holidays.
- Don't email your financial information. Use only secure sites that show the lock icon or have <https://> in the URL. These symbols aren't foolproof but will minimize fraud.

Compiled from: "Holiday Shopping? How To Be On Guard When You're Online". Full article available at: <http://www.ftc.gov>.

According to the Florida Christmas Tree Association, about 30 million holiday trees are used annually in the United States. Many Floridians do not know that they can purchase locally grown trees. Florida growers produce five varieties; sand pines red cedar, Virginia pine, Leyland cypress and Arizona cypress. Buying a locally grown tree supports local growers and helps ensure the freshest tree possible.

Lake County has two growers, Oakhaven Farms in Sorrento and Santa's Christmas Tree Forest in Eustis. For more information, contact The Florida Christmas Tree Association on-line at <http://www.flchristmastrees.com/Index.htm>.

When purchasing your tree, follow these tips to help your tree stay fresh longer.

- Buy your tree early to keep it from drying out at the tree lot. Look for a tree with soft, pliable needles. If the needles fall off when touched, look for another tree.
- As soon as you bring your tree home, cut off several inches of the trunk and place in a bucket of warm water. If temporarily storing outside, keep your tree in a shady area.
- Place your tree away from fireplaces and heating vents. This helps keep the tree from drying out and away from fire hazards.
- Use a sturdy tree stand that holds about one quart of water per diameter inch of the trunk.
- Check the water level often. If water level goes below the cut, the tree trunk will seal up and no longer take in water. You do not need to add preservatives to the water.



## Healthy Holiday Eating

Many traditional holiday foods are loaded with fat and calories. This doesn't mean you have to avoid holiday favorites. Modify recipes to make them healthier or limit quantity consumed.

### Simple ways to trim calories and fat:

- Cut fat and calories in gravy by passing it through a skimmer before serving.
- Eat skinless white-meat turkey instead of dark meat.
- Cook stuffing outside the turkey. It contains fewer calories and fat than stuffing cooked inside the turkey.
- Serve some side dishes that are very low in calories and fat, such as fresh fruit or steamed vegetables topped with lemon juice and herbs.
- Substitute baked sweet potatoes for candied yams.
- Top vegetables with light margarine or reduced-fat sour cream instead of butter.
- Instead of pecan pie, serve apple pie topped with fat-free yogurt.



### Tips for beating the battle of the bulge:

- Eat a small, healthy snack before going to a party. This will help you avoid overeating when you get there.
- Avoid mindless eating. Don't stand near the food table where you can be easily tempted.
- Focus on your family and friends not holiday foods. Not only will this lead to healthier eating but will add meaning to your holidays.
- Limit amount of alcohol consumed.
- Maintain your exercise routine. If you must change your routine because of festivities, find time during another part of the day.

### Tips for keeping fit during the holidays:

- Don't overbook yourself. Schedule time for physical activity and personal relaxation. Stress can also lead to overeating.
- Maintain a gentle discipline. Don't mentally berate yourself if you miss a workout. Be

flexible and find time during a different part of the day. If you can't make it to the gym, go for a walk during lunch or after dinner.

## How to Put More Fiber in Your Diet

The best way to get more fiber in your diet is to start switching out low-fiber carbohydrates and other foods for those that are higher in fiber. It is not as hard as you think.

Try these suggestions to increase fiber intake:

- Switch from white pasta to whole grain pasta
- Switch from white rice to brown rice.
- Eat beans a few times a week in place of your usual chicken or beef choices.
- Get enough fruits and vegetables - the current daily recommendation is about 4.5 cups - which is about 1.5 cups or a half plate at each meal.
- Choose whole grain cereal in place of bagels and bakery treats for breakfast.
- Top your salad with toasted nuts instead of croutons.
- Get your 3 servings of whole grains each day and include a variety - like oats, whole wheat, barley and brown rice. Try this recipe to add taste, fiber and color to your holiday plate.

### Holiday Tossed Salad

6 cups romaine lettuce or mixed greens  
1/2 cup fresh parsley, chopped  
1/2 cup cranberries, dried or fresh, chopped  
1/2 cup diced fresh orange segments or canned mandarins, drained

1/4 cup red onions, chopped  
2 Tbsp. pecans, chopped  
1 Tbsp. olive oil  
3 Tbsp. red wine vinegar  
Black pepper to taste

Toss lettuce and parsley in a large bowl. Top with cranberries, oranges, onions and pecans. Refrigerate until ready to serve. Toss with oil, vinegar and pepper at service time.

Yield: four servings, two cups each.

Each 2-cup serving: 92 calories, 6 g fat, 0.5g saturated fat, 0 cholesterol, 15 mg sodium, 9g carbohydrate, 2.5g protein, 3.5g fiber.

Recipe and fiber information courtesy of FoodandHealthCommunications, 2006



## Simplify With a Don't Do List

By Julie B. England, UF IFAS/Lake County Extension



Have you tried managing your time every way you can think of and still feel over-whelmed? Instead of trying to fit everything and everybody into your schedule, consider making a “don't do” list. As much as you would like to, you

cannot be all things to all people, all the time. Learn to say no without feeling guilty. Simplify your life a little, and maybe you will find enough time for a good night's sleep!

Some suggestions to consider:

- Does your house have to be that clean?
- Are homemade goodies necessary for that holiday party? Buy ready-made or make an extra-large batch of your personal specialty. Freeze in party size portions and use as needed.
- Organize all your little shopping trips into one. Run errands while your child is at soccer or football practice but don't miss the game!
- Stock your pantry and freezer with healthy foods. If it fits your budget, buy pre-cut fruits and vegetables. Eat healthy with less time spent preparing.
- Pick your battles. Don't get involved in disagreements over petty things.
- Make a conscious effort to listen and express yourself calmly when you begin to feel stressed.
- Schedule some time for yourself. Take a walk, enjoy a bubble bath, read a book, etc.
- Have realistic expectations for family gatherings. Don't expect that things will always go like you planned. Try being flexible and “going with the flow”.

**Do remember** what is most important to you and your family. Then find time to do it!



## Children Being Sexually Solicited Online

By: Dr. Kate Fogarty, University of Florida

Internet connectivity in the form of blogs, chat rooms and forums can be hazardous to today's teens. These online communication aids are not themselves the problem – Rather, teens face an ever-present threat of being sexually solicited online.

For example, teens may be persuaded to discuss sex with someone, do something sexual, or disclose personal sexual information. This can happen when an adult initiates a nonsexual relationship with a child or adolescent online, builds trust, and then seduces him or her into sexual acts. Similarly, online seduction can also occur between peers.

Studies find that teens most at risk for being approached sexually online are more likely to be female and between the ages of 14 and 17 years. Teens who are depressed and who have experienced negative life transitions such as moving to a new neighborhood or a death or divorce in their family are especially vulnerable. Also, teens who use the internet more frequently – 4 or more days a week at 2 or more hours a day and who engage in high-risk online behavior are more likely to be approached sexually online.



**Ways to keep your teen safe online include:**

- 1) Keep computers with internet access in a centralized location in the home.
- 2) Educate your child or preteen about potential dangers and devise ways to handle online solicitation.
- 3) Set ground rules for internet use such as scheduled times, permissible websites. Limit online communication to familiar peers.

Although a big scary cyberworld is out there, the family and home can be a safe haven for teens.

## Reducing Your Risk for Diabetes

Dr. Linda B. Bobroff, University of Florida

If anyone in your immediate family has Type 2 Diabetes, then you probably know you are also at high risk for the disease. In Type 2 Diabetes, the pancreas does not produce enough insulin, and/or the insulin that it does produce isn't efficiently used in the body. In either case, the result is a rise in blood glucose (or sugar). High blood glucose, over time, can cause serious health complications. It is important for people at high risk for diabetes to have their blood glucose tested regularly and to take steps to decrease their risk if their blood glucose begins to rise. People with blood glucose that is higher than normal but below the cut-off for a diagnosis of diabetes have "pre-diabetes."

People with pre-diabetes can prevent or delay the onset of diabetes by improving their lifestyle. The NIH-funded Diabetes Prevention Program was a large research study that demonstrated the effectiveness of intensive lifestyle intervention in greatly reducing the onset of diabetes in persons with pre-diabetes. **In fact, the lifestyle group achieved better outcomes than the group that received the anti-diabetic drug metformin.**

To achieve such a positive outcome, the lifestyle group changed their eating and exercise habits to promote modest weight loss of five to seven percent of their body weight. They ate diets rich in vegetables, whole grain foods, and fruits, with low fat or fat-free dairy foods, and lean sources of protein. They received counseling for information and encouragement. Those of us not in a research study can enlist the help of family members, who can be our cheerleaders for a healthier lifestyle.



## Florida Citrus

Florida is known for its citrus, and our oranges are some of the tastiest in the world. Fall and winter are the prime season for all kinds of fresh citrus. Think beyond oranges to grapefruit, kumquats, tangerines and tangelos.

Florida oranges are divided into three categories: early, mid-, and late season varieties. Hamlin, Ambersweet, and navels are considered early-season cultivars and are harvested between October and January. The Pineapple orange is a mid-season variety that is picked December through March. The Valencia is a sweet late-season orange that should be harvested between March and June. This is the king of all juice oranges.

For more information on citrus, contact your local Extension office or the University of Florida Extension website at [www.solutionsforyourlife.com](http://www.solutionsforyourlife.com).

Are you a lifelong learner? Do you like to volunteer? If your answer is "yes," join the Lake Association for Family & Community Education (LAHCE). Membership is open to any interested person.

Call our office (352/343-4101) for membership information.

## Looking Forward to 2007

Amazing as it may seem, 2006 is drawing to a close. The end of the year is always a good time to reflect on the past, both good and bad, and think ahead to the future. Remember not to dwell on what you cannot change. Don't waste precious time and energy on regrets. Look forward to new opportunities and challenges.

**Lake Reflections** will start the New Year with a new look. Another thing to look forward to next year is an improved Lake County Extension website. Look for new programs at the Agricultural Center in all areas. We have a great, newly remodeled building and are excited to show it off.

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