

# LAKE REFLECTIONS

Volume 3, Issue 2

Fall 2007

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## Lake County Extension Agents

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

**Julie England** – Family and Consumer Sciences

**Christopher Catanzaro** – 4-H

**Ryan Atwood** – Multi-County Citrus

**Charles Fedunak** – Urban Horticulture

**Juanita Popenoe** – Commercial Horticulture

**Martha Thomas** – Livestock & Natural Resources

**Teresa Watkins** – FL Yards & Neighborhoods

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

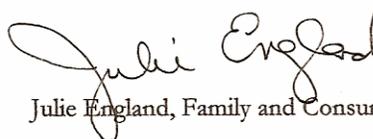
## News from Lake County Extension

Fall is always a busy time in Lake County with the start of school and the return of seasonal residents. We have several new programs scheduled at the University of Florida/Lake County Extension office. The Timely Topics monthly series covers a variety of subjects ranging from healthy holiday eating to mold and mildew prevention. Avoiding a Money Crunch and Build Your Bones osteoporosis prevention programs are also being offered. Please refer to the schedule on page 2.

Plan a visit to the gardens and butterfly house at the Extension office. If you have any gardening questions, our Master Gardeners are available from 9AM until 4PM weekdays.

## Stay on the Lake Reflections Mailing List!

In January, *Lake Reflections* will return to quarterly distribution. Would you like to continue receiving *Lake Reflections* by mail or prefer receiving your newsletter by email? Email delivery helps us reduce costs and speeds up delivery. Please complete the survey on page 9 to continue your subscription. Your feedback helps us improve the newsletter content and layout.

Julie England, Family and Consumer Sciences Agent I

# Upcoming Programs



## Timely Topics

Join us monthly for a variety of interesting and educational programs! All Timely Topics programs are free of charge. Pre-registration is appreciated but not required.

**All programs from 11 a.m. to noon**

<b>Eat Well/Age Well</b> – Nutritional needs change with age. Make sure you are getting the nutrients you need.	<b>Wednesday October 10</b>
<b>Florida Autumn Harvest</b> - Seasonal Florida produce, nutritional benefits and suggestions for use.	<b>Wednesday November 7</b>
<b>Lighten Up Your Holidays</b> – Healthy holiday eating doesn't have to be boring!	<b>Wednesday December 5</b>
<b>De-clutter Your Life</b> – Start the new year by organizing your home and records.	<b>Tuesday January 8</b>
<b>Mold and Mildew: The Fungus Among Us</b> – Prevent and control mold and mildew.	<b>Wednesday February 6</b>
<b>Who Gets Grandma's Yellow Pie Plate</b> - Leave memories, not conflicts when transferring non-titled property.	<b>Wednesday March 5</b>
<b>Closing Your Florida Home</b> – Tips for closing your seasonal home.	<b>Tuesday April 8</b>
<b>Food Safety and You</b> – Reduce your risk of foodborne illness at home and away.	<b>Wednesday, May 7</b>



## Build Your Bones!

**October 23 and 30  
10:00 a.m. to noon**

You are never too young or too old to improve your bone health!

Attend this osteoporosis prevention program to learn:

- Your osteoporosis risk factors - both heredity and lifestyle.
- How nutrition and exercise build strong bones.
- Medications that affect bone health.
- Practical steps you can take to improve bone health.

Presented by Julie England  
UF/Lake County Extension Agent I  
Cost: \$5 for both sessions and includes program materials and samples of calcium-rich foods.

## Avoiding a Money Crunch

**December 6 and 13  
6:30 to 9:00 p.m.**

Are you interested in taking control of your finances and discovering practical steps to build wealth? This free 2-part series will help you:

- Set financial goals
- Calculate your net worth
- Find money to save and invest
- Improve your credit score
- Learn about investment options
- Evaluate risk and return
- Select financial professionals

The program is free of charge but pre-registration is required. Please plan on attending both sessions.

## Lighten Up Your Holidays!

**December 11  
6:30 to 8 p.m.**

Healthy holiday eating doesn't have to be boring. Learn tips and techniques to make your holidays happy, healthy and tasty!

**To register for programs, please call or email Rene Bass  
(352) 343-4101 or rc Bass@ifas.ufl.edu**

## Take Action to Reduce Your Debt

Feel like you're swimming in debt with no end in sight? It may not be a great comfort to know that you are not alone; recent news reports reveal that Americans are 2.3 trillion dollars in debt.

Overspending and debt has become the American way of life. You can't make your debts disappear, but you can develop a plan to pay them off.

The first thing you need to do is to get a clear amount of your total debt. Sit down with all of your bills and write everything

on paper. Make a list of each debt and the balance owed on each. It may be shocking to see the total figure, but you need to know the exact dollar figure. Once it is on paper, don't be overwhelmed, take action and develop a repayment plan.

Talk with your family about the need to reduce your debt. Everyone needs to be a part of the solution or the plan won't work. Be positive as you explain the situation; it is temporary and needs the cooperation of everyone. Ask each family member (including children) to cut back on their expenses. If one family member is careless with spending, it can put you into a deeper hole and further delay your goal.

Call your creditors before you get behind in payments. They are usually willing to help you work out a plan when you have made the effort to contact them. What they don't like to do is contact you because of missed payments. Try to work out a payment plan you can handle.

The best strategy for reducing your debt is to pay off the smallest bills first. Pay more than the minimum payment. How do you accomplish this when there is not enough money to cover monthly payments? Find small amounts of money during the month; save your pocket change each day, cut back on the number of sodas and coffee you buy, eat out less. Trim back on flexible expenses like groceries, gas and household expenses. Take this "new found" money out of your wallet and put it in



a money jar, when it's time to make a payment, add it to the regular monthly amount.

Once the smallest bill is paid off, add that payment plus your "extra" money to the next smallest balance. Some experts refer to this as "power" payments. As you continue to pay off bills, roll the payment into the next bill to be paid off. This snowball effect of adding more money to debts will get you into a manageable debt load before you know it.

While you are paying off debts, don't make purchases with your credit cards. Use a "cash only" policy. Sounds like an impossible task? It is easier than you think. Plan your spending, reduce the number of trips to the stores, and compare prices on purchase you make.

Adapted from: Diann Douglass,  
Madison County Extension

## Meet Our New 4-H Agent

**Christopher Catanzaro** joined the Lake County Extension staff in August. Christopher is originally from Long Island, New York. He recently returned from the United States Peace Corps after serving two years in the Republic of Panama developing and administering youth development projects for a rural town located in the Chiriquí Province.



Christopher would like everyone to know "I have been here in Florida for about two months and have hit the ground running. I have enjoyed meeting many people that are involved with our program and excited about experiencing all the excellent events and programs that are planned for this year. I am looking forward to working with everyone to develop a unique and educational 4-H program and incorporating my plethora of ideas.

Please feel free to stop by or send me an email with any questions, concerns, or ideas that you may have. Lake County 4-H is always looking for volunteers, leaders, members and new and exciting programs. Hope to meet with you soon."

Email Christopher at [ccatanzaro@ufl.edu](mailto:ccatanzaro@ufl.edu) or call the Lake County Extension office at 343-4101.

## Home Mortgages

Problems with home mortgages have frequently been in the news in recent months. Consumers' best protection against problems with their mortgages is to learn all they can about the mortgage and lender before signing. Predatory mortgage lending involves a wide array of abusive practices. Here are ideas from the U.S. Housing and Urban Development Department to avoid the most common practices.



### Seven Signs of Predatory Mortgages

**Excessive fees** - Points and fees can be financed, which makes them easy to disguise or downplay. On predatory loans, fees totaling more than 5% of the loan amount are common. On competitive loans, fees below 1% of the loan amount are typical.

**Abusive re-payment penalties** - You have a strong incentive to refinance as soon as possible when you have a higher-interest sub-prime loan. However, almost 80% of all sub-prime mortgages carry a prepayment penalty -- a fee for paying off a loan early. An abusive prepayment penalty typically is effective more than three years and/or costs more than six months' interest. In the prime market, only about 2% of home loans carry prepayment penalties of any length.

**Kickbacks to brokers (yield spread premiums)** - When brokers deliver a loan with an inflated interest rate (i.e., higher than the rate acceptable to the lender), the lender often pays a "yield spread premium" -- a kickback for making the loan more costly to the borrower.

**Loan flipping** - A lender "flips" a borrower by refinancing a loan to generate fee income without providing any net tangible benefit to the borrower. Flipping can quickly drain borrower equity and increase monthly payments -- sometimes on homes that had previously been owned free of debt.

**Unnecessary products** - Lenders may sell and finance unnecessary insurance or other products along with the loan.

**Mandatory arbitration** - Watch for loan contracts that require "mandatory arbitration" (borrowers are not allowed to seek legal remedies in a court if they find that their home is threatened by loans with illegal or abusive terms). Mandatory arbitration can reduce the odds that borrowers will receive fair and appropriate remedies in cases of wrongdoing.

**Steering & Targeting** - Predatory lenders may guide borrowers into sub-prime mortgages, even when the borrowers qualify for a mainstream loan. Aggressive sales tactics and sometimes outright fraud may be directed to borrowers. Fannie Mae estimates that up to half of borrowers with sub-prime mortgages could have qualified for loans with better terms.

HUD-Treasury Report Recommendations to Curb Predatory Home Mortgage Lending. Available at <http://www.hud.gov/library/bookshelf18/pressrel/treaspt.pdf>

### Hurricane Season Isn't Over Yet!

Florida has thankfully had a very quiet hurricane season this year. Remember that hurricane season is not officially over until November 30, and storms can occur at times other than the official season.

Floridians need to be prepared for other disasters including wildfire, lightning, flooding and tornadoes. Being prepared for a variety of disasters can help reduce uncertainty, anxiety and fear when faced with a difficult situation. Preparation can also help protect your family and possessions if a disaster occurs.

For more information on preparing your home and family for a disaster, call the Extension office at 343-4101 or visit University of Florida Extension website [www.solutionsforyourlife.com](http://www.solutionsforyourlife.com) and click on Disaster Prep and Recovery.



## Leaving Home for the First Time?

Julie England  
UF IFAS/Lake County Extension



Being on your own for the first time can be exciting and scary at the same time. Whether you are leaving home for college or to start your life as an independent adult, developing good financial skills now will help avoid a money crunch later.

Taking charge of your finances means taking responsibility for your spending. Just because you want something, does not mean you should buy it. Do you really need it or do you just want it? Can you pay for it now or do you have to use credit to purchase it? If you can't pay for your purchases with cash or pay off your credit card at the end of the month, a wiser choice may be to wait until you can afford it.

Credit cards make spending easy. Used wisely, credit cards are convenient and help you establish a credit history. Credit cards used unwisely can build debt that is expensive and difficult to payoff. Sallie Mae, a provider of student loans, recently surveyed college students. The survey found that more than one-half of students accumulated more than \$5000 in credit card debit while in school. About one-third of the 13,000 students surveyed had more than \$10,000 in credit card debt. Only 19 percent did not acquire any credit card debt while in college. Whether going to school or living on your own, don't start your financial life in debt.

Everyone makes spending mistakes. The goal of managing your finances is to minimize mistakes, learn, and not repeat your mistakes. In a survey by Key Bank, seventy-five percent of college students said they made mistakes with their money when they first arrived on campus. The biggest mistakes were spending too much on food, entertainment, and putting too many purchases on credit cards.

If you do get a credit card, shop around for the best deal. Don't choose a card because you get a free T-shirt when you apply. Look at the terms of the card, interest rate and fees. If you end up paying extra

fees or a high interest rate if you carry a balance, the shirt won't be "free" at all.

Plan how much you can afford to spend each week or month and stick to your plan. Be sure to include all expenses: rent, insurance, food, entertainment, tuition, loan payments and anything else you spend money on. If you are working, include savings in your spending plan. Plan to save some of your paycheck each pay period. If you don't plan to save, you probably will spend everything you make and have nothing for emergencies.

An important part of any spending plan is knowing how much money you have to spend. Don't guess on how much is in your checking account. Remember to subtract all expenditures. Balance your account each time the statement arrives. Overdraft fees are expensive. If you are using a debit card, don't make the mistake of thinking that if the card is accepted you must still have money in your account. Your bank may allow overdrafts and charge hefty fees. Your eight dollar pizza could end up costing a lot more than you thought.

Enjoy your independence as you leave home for the first time. Develop good financial skills now. They will serve you well in the years to come.

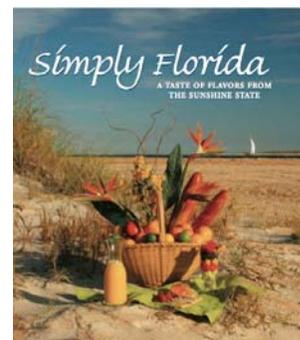
Source: Jump\$tart Coalition for Personal Financial Literacy.  
Online at <http://www.jumpstart.org>

## Simply Florida Cookbook

Looking for a unique cookbook or a great gift? *Simply Florida, A Taste of Flavors from the Sunshine State*

cookbook from the Florida Extension Association of Family and Consumer Sciences is full of delicious recipes.

This full color, 192 page cookbook has more than 200 recipes and is only \$25.00. The cookbook highlights Florida's wide variety of agricultural products through taste-tested recipes. 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 online at [www.simplyflorida.org](http://www.simplyflorida.org).



## Backpack Safety

When used correctly, backpacks conveniently carry the day's necessities on the body's strongest



muscles, the back and abdomen. However, when backpacks are too heavy or worn incorrectly they can injure muscles and joints, especially on growing children and teens. Medical experts report that, this can lead to severe back, neck, and shoulder pain from strains and sprains on the back and shoulders, and even contusions and fractures.

**Parents can use the following guidelines to help their family use backpacks safely and prevent injuries.**

**First**, choose the right backpack. Choose one that fits right and has wide, padded shoulder straps and a padded back, a waist belt and is light weight. The pack should fit the child, not be bigger than the length of the child's torso. Some experts also suggest compression straps on the sides or bottom of the backpack tighten to compress and stabilize the contents of the backpack

**Second**, make sure the student is wearing her or his backpack correctly. The weight should be distributed evenly and pressure on the back and shoulders minimized. Always use both shoulder straps and adjust them so they are snug but not too tight and the arms and shoulders move freely. The pack should be close to the body and about two inches above the waist so it rests evenly in the middle of the back.

**The third precaution** is to pack light and right. The backpack should not weigh more than 15% percent of the student's body weight. Pack only what is needed. Spread the weight among the compartments, with heavier items closest to the center of the back but not poking out.

**Other precautions your student can take:**

- Don't bend over at the waist when wearing or lifting the pack.

- Bend using both knees and squat if necessary.
- Do back strengthening exercises, and stay fit.

Encourage your child to use a locker if available. Backpacks with wheels may be a good option when there is a heavy load. However, wheeled backpacks may be difficult to get up and down stairs, or get in the way in crowded halls.

How do parents know if their children are being injured? Signs of a too-heavy load include struggling to put on or take off the pack, stooped posture, pain when wearing the pack, tingling or numbness in the arms, red marks on the shoulders. If these problems continue after adjusting the pack, see your family doctor or pediatrician.

Adapted from: Suzanna Smith, Ph.D., M.S.W., CFLE,  
University of Florida Associate Professor, Human  
Development and Family Relations

## Top 10 Ways to Talk to Your Child About School

1. Create opportunities to talk to your child about school.
2. Listen to them! Allow them to vent and/or complain while giving compassionate feedback.
3. Reveal your experiences at that age. Help to normalize their situation and what they are currently going through.
4. Become involved in their school's activities.
5. Check in with your kids daily, both before and after school.
6. If needed, provide additional people for your child to talk to.
7. Talk with your child and his/her friends as a group.
8. Discuss your child's fears and help them find ways to cope.
9. Address possible things that your child may face at school (bullying, peer pressure) before they become an issue.
10. Be **available** and **open** for questions!

More information from UF/IFAS Extension is available in the publication, *Active Living: A Communications Tool*, online at: <http://edis.ifas.ufl.edu/HE361> or from the Lake County Extension office at 343-4101.

Adapted from: Contributed by: Eboni Baugh, PhD  
University of Florida Assistant Professor, Family Life

## Finding Balance for Kids

Whether school is in full swing or you're dealing with fall schedules, you may be asking yourself, "Where does the time go?" You may be surprised that your kids are feeling this way, too!

Children often feel the push to become involved in as many different activities as possible. Parents, who tend to have their own wide variety of interests, don't always see or set the limits that their children need. As a parent, it's important to monitor your child for signs of activity "burn out" and to step in when you know your kids are being overloaded.

If you've got a "stressed out" kid, here are some simple strategies to help improve the situation.

**First**, set priorities. Help your children pick activities that are most important to them, make sure they can handle these, along with other responsibilities, and then help them manage their time wisely. **Second**, check on their homework load. Making schoolwork the first priority shows your children how important an education really is. **Third**, be sure to schedule downtime. Time to "rest and relax" is just as important as the activities themselves. And finally, be a role model. Parents with too many activities in their own lives will likely find that "over-scheduling" is happening in the lives of their children, too.

Out-of-school activities aren't bad for children. In fact, research shows extracurricular activities have been linked to higher grades regardless of the type of activity. The important thing for parents to remember is to help their children find a balance in their lives.

By Minal Patel and Christa Guerrero for Family Album, a co-production of University of Florida IFAS Extension, the Department of Family, Youth and Community Sciences and WUFT-FM.



## Find Time to Exercise

The number one excuse given why people don't exercise is that they can't find the time. If you can find time for your TV or talk show, then you can use this time to exercise. You can also do many of these exercises at work.. The health problems created from inactivity can be reversed through a moderate exercise program.

- Put a piece of **home exercise equipment** in front of your TV. The distraction of your favorite TV show will make it easier to exercise.
- **Walk around the block.** Try to go farther each time before you go back to the TV. Bad weather? Walk around your house and hit every room .Go outside and circle your house. Walk or run in place.

Here are great ideas for commercial time:

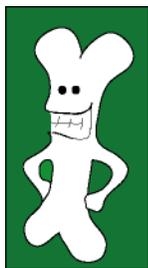
- Do **warm up exercises** to include jumping jacks, leg circles, arm circles or others. Do abdominal crunches and back strengthening exercises. Bring your knees to your chest. Do pushups against the wall. Start with 10 and add more as you get stronger.
- Use **hand weights.** Try bicep curls, overhead shoulder presses, front arm raises, side arm raises and triceps extensions. Remember to do the exercise slowly and with proper form.
- Purchase a set of **ankle weights.** Buy a set that allows you to add a half pound to the set as you progress. Do straight or side leg raises on the carpet. Get on your knees to do leg extensions.
- Put a **straight back chair** near the TV. Stand up, sit down, and then stand right back up. Do this for the length of the commercial. For a better workout, don't sit down all the way.
- Buy a set of **resistance bands.** Purchase tubing from light-weight to heavy-weight. Many come with handles that make them easy to use. They generally come with a set of instructions that detail a variety of exercise ideas.



Adapted from *Couch Potato Exercises* by Jan Trefth-Allen, RD., Food and Health Communications

## Bone Up on Calcium

Bones are the framework that holds our bodies together. Bone is living tissue that grows and changes throughout our lifetime. They are a storehouse for calcium other vital minerals. Bone mass developed in childhood and adolescence is a vital part of lifelong bone health. Encouraging healthy diets in children can help them maximize their bone density and reduce risk of osteoporosis later in life.



Osteoporosis is a disease that causes bones to become fragile and more easily fractured. The fractures can occur anywhere but the most common are hip, wrist and spine. Although many people think of osteoporosis as a disease of older women, it can occur in young and middle-aged adults. Twenty percent of osteoporosis patients are men and the disease affects all races.

Getting enough calcium in your diet is important at every age. Bone is constantly breaking down and rebuilding. Calcium and other minerals are necessary in the building process. The best way to get calcium is through food. Many foods are good sources of calcium. They include: dairy products, leafy green vegetables, broccoli, canned salmon with bones, fortified orange juice and tofu with calcium. Read nutrition labels and look for other foods such as cereals that may be fortified with calcium. Below are the recommendations for calcium intake for all ages. Be sure you and your family get all the calcium needed for building strong bones. You are never too young or too old to improve your bone health.

Age	Amount of calcium
Birth - 6 months	210 mg
6 months - 1 year	270 mg
1 - 3 years	500 mg
4 - 8 years	800 mg
9 - 18 years	1,300 mg
19 - 50 years	1,000 mg
50 +	1,200 mg
<b>Pregnant or Lactating Women</b>	
18 years or young	1,300 mg
19 - 50 years	1,000 mg

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To learn more about preventing osteoporosis, attend the Build Your Bones series offered by Lake County Extension. See page 2 for program details.

Source: Prevent Osteoporosis: Catch the Silent Thief, Dr. Linda Bobroff, University of Florida Extension  
<http://edis.ifas.ufl.edu/FY469>

## Make It Quick!

Fast meals just need the right ingredients.

- Keep frozen mixed vegetables on hand to help stretch your ingredients in between shopping trips. Versatile varieties include: Asian stir fry mix, soup mix, Italian mix and spring medley.
- Buy more than one head or bag of lettuce. Salads make healthy, quick meals with the addition of cooked chicken, rice and pasta,
- Keep a variety of potatoes on hand. Red, sweet and baking potatoes are quick to cook and offer variety during the week.
- Rice, especially brown rice, is a great staple to serve with chicken, fish or stir fry dishes.

## Broccoli Rice Stir Fry

4 cups cooked brown rice  
 2 tsp oil  
 3 cups fresh or frozen broccoli  
 2 garlic cloves, minced  
 ½ cup sliced green onions  
 ½ cup egg substitute or whites  
 2 Tbsp light soy sauce  
 ½ tsp chili powder  
 ½ tsp garlic powder



### Directions:

1. Heat a large non-stick skillet over medium-high. Add oil and broccoli and sauté until crisp, about 3 minutes for fresh and 4 minutes for frozen.
2. Add the garlic and green onions and sauté until nutty brown, about 2 minutes.
3. Add the egg whites to the center of the pan and scramble until done.
4. Add the seasonings. Serve hot over cooked brown rice. (Note: to make 4 cups of cooked brown rice, use 1½ cups of rice and 3 cups of water and follow package directions.)

Serves 4

Source: Food and Health Communications, 2007

## Update Your Lake Reflections Subscription

Please take a few moments to complete this short questionnaire. **Your response is required to remain on our mailing list.** Your feedback is important to improving Lake Reflections.

**Please complete and return this form by November 30, 2007**

**Please mail return to:**

University of Florida/Lake County Extension  
1951 Woodlea Road  
Tavares, FL 32778  
Attn: Rene Bass

Email return: [rcbass@ifas.ufl.edu](mailto:rcbass@ifas.ufl.edu)

Fax return: (352) 343-2767

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Email: \_\_\_\_\_

1. Would you like to continue receiving the Lake Reflections newsletter from UF/Lake County Extension?

- \_\_\_\_\_ Yes, please **continue** my mailed subscription
- \_\_\_\_\_ Yes, please **continue** Lake Reflections to the email address above.
- \_\_\_\_\_ No, please **remove** me from mailing list

2. Please check **all** the newsletter topics that interest you.

- |                             |  |
|-----------------------------|--|
| _____ Caregiving            | _____ Housing                                |
| _____ Children and Youth    | _____ Money matters                          |
| _____ Disaster preparedness | _____ Nutrition                              |
| _____ Elders                | _____ Parenting                              |
| _____ Food safety           | _____ Programs available at Extension office |
| _____ Health                | _____ Recipes                                |
| _____ Home environment      | _____ Sustainability                         |

**\*\*\* Please continue on other side \*\*\***

3. To what extent do you think Lake Reflections newsletter has included each in the past year?

Please circle answers.

Useful information	Strongly Agree	Tend to Agree	Don't Agree	Not Sure
Unbiased information	Strongly Agree	Tend to Agree	Don't Agree	Not Sure
Timely information	Strongly Agree	Tend to Agree	Don't Agree	Not Sure
Easy to understand writing	Strongly Agree	Tend to Agree	Don't Agree	Not Sure
Good length of articles	Strongly Agree	Tend to Agree	Don't Agree	Not Sure
Easy to read print size	Strongly Agree	Tend to Agree	Don't Agree	Not Sure
Enough white space	Strongly Agree	Tend to Agree	Don't Agree	Not Sure

In compliance with USDA regulations on Equal Opportunity and Affirmative Action, University of Florida/Lake County Extension is required to certify its programs are conducted on a nondiscriminatory basis.

The following information is collected on a voluntary basis, is for statistical purposes only, is kept confidential and will not be used in any manner to deny or exclude participation in extension programs.

4. What is your racial-ethnic background?

- |  |   |
|--|---|
| <input type="checkbox"/> African American (non-Hispanic) | <input type="checkbox"/> Caucasian (non-Hispanic) |
| <input type="checkbox"/> American Indian                 | <input type="checkbox"/> Hispanic                 |
| <input type="checkbox"/> Asian or Pacific Islander       | <input type="checkbox"/> Other _____              |

5. What is your gender?

- Male  
 Female

We appreciate the time you spent completing this survey. This information will be used to improve future newsletters to better meet your needs and interests.

**Complete and mail today!**

**Please mail to:**

University of Florida/Lake County Extension  
1951 Woodlea Road  
Tavares, FL 32778  
Attn: Rene Bass