

LAKE REFLECTIONS

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Spring 2008

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Juanita Popenoe – Commercial Horticulture

Martha Thomas – Livestock & Natural Resources

Carla Mitchell – 4-H Program Assistant

Spring is in full swing at University of Florida/Lake County Extension. Our monthly Timely Topics series continues through May and a variety of other programs are being offered. If you have questions related to your health, finances or home; call our Family and Consumer Sciences agents, Deborah Boulware or Julie England at 343-4101. As always, our 4-H program provides Summer Sampler programs to teach county youth life skills as well as year-round club programs.

Remember to stop by and visit the gardens and bring your horticultural questions to our Master Gardeners' Plant Clinic. The gardens are open Monday through Friday from 8 a.m. until 4 p.m.

Office hours for the Extension office are 8 a.m. to 5 p.m. weekdays. Let us know how we may assist you with you home, garden and agricultural needs. For Extension publications on-line, go to the University of Florida/IFAS Extension website www.solutionsforyourlife.com.



Julie England, Family and Consumer Sciences Agent I

The Institute of Food and Agricultural Sciences (IFAS) is an Equal Opportunity Institution authorized to provide research, educational information and other services only to individuals and institutions that function with non-discrimination with respect to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliations. U.S. Department of Agriculture, Cooperative Extension Service, University of Florida, IFAS, Florida A. & M. University Cooperative Extension Program, and Boards of County Commissioners Cooperating.



Upcoming Programs

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

Timely Topics

Don't miss the last two programs in our current Timely Topics series!

Presented by Deborah Boulware and Julie England.
All Timely Topics programs are free of charge.
Pre-registration is appreciated but not required.

All Timely Topics programs from 11 a.m. to noon

Timely Topics will resume in October with daytime and evening programs

Closing Your Florida Home – Tips for closing your seasonal home.	Tuesday April 8
Food Safety and You – Reduce your risk of foodborne illness at home and away.	Wednesday May 7



Build Your Bones! Osteoporosis Prevention Series

**May 1 and May 8
10 a.m. to noon**

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

Attend Build Your Bones! to learn:

- Your osteoporosis risk factors - both heredity and lifestyle.
- Develop a personal strategy to reduce risks.
- Practical steps you can take to improve bone health.

Presented by Julie England

Cost: \$5 for both sessions and includes program materials and samples of calcium-rich foods.

Registration required.

Practical Steps to Building Wealth Series

**May 13 and 20
6:30 to 9 p.m.**

Do you want to take control of your finances and discover practical steps to build wealth?

This 2-part Practical Steps series will help you:

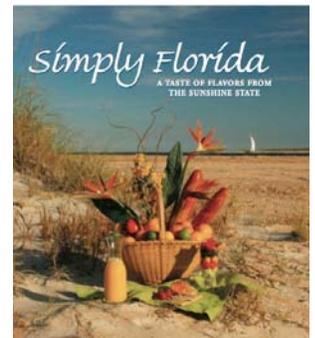
- Set financial goals
- Look for leaks in spending
- Develop a spending plan
- Calculate your net worth
- Find money to save and invest
- Improve your credit score
- Learn about investment options



Cost: \$10 for class materials and supplies.
Registration required.

Mother's Day Gift Idea

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 the Lake County Extension office or on-line at www.simplyflorida.org.

April Is Tax Time



Whether you have completed your federal income tax return or not, now is a good time to review your finances

and withholding. If you did not pay enough tax either through payroll deduction or estimated taxes, change the amount so you do not have a large tax bill and possible penalties next year. If you are receiving a large tax refund, adjust your withholding so you will have more money available during the year. These are also good ideas on how to use the Economic Stimulus Payment that you will receive later this year.

When receiving an income tax refund, consider using it to improve your long term financial situation. Here are some ideas for your refund:

1. The first priority is to pay any bill you may be behind on. Missing or late payments often have the added cost of fees or penalties.
2. Pay off or reduce credit card debt. The average interest rate on most credit cards is higher than the average rate of return for investments. It may be faster to build wealth by decreasing debt than by putting money in a savings account.
3. Invest the refund in your or your children's future. Use the money to invest in a Individual Retirement Account for you and/or your spouse. Save for your child's future by investing in a savings account for college or 529 plan. You can use Form 8888 to split your tax refund and put into up to three accounts.
4. Buy something you or your family needs. Consider whether it is something you need that will improve your life in some way or something that you want. Make a habit of deciding whether you need an item before purchasing or if it is something you want. Another good habit is to wait a day before making a purchase. If you think you still need the item the next day, purchase it. Many times after giving a purchase some thought, it is no longer a "must have."

5. If you have taken care of your "needs," consider spending your refund on something your whole family will enjoy or use. Sometimes we feel like we spend all of our money on everyday expenses. Use your refund to invest in quality time with your family even if it is a daytrip to the beach or theme park. Families are a worthwhile investment for your time and money.

Source: Internal Revenue Service

Are You Eligible for a Tax Credit?

Tax credits offset any federal income taxes you owe. With some credits (called "refundable" credits), you can also receive all or part of the credit in your refund check. The Earned Income Credit and Child Tax Credit are refundable credits. Some families are eligible for more than \$7,000 in tax credits. Make sure you claim all credits you are eligible to receive.

Who can get the Earned Income Credit?

- Families with one child who **earn less than \$33,241** in 2007 (or less than **\$35,241** for married workers) are eligible for a credit of **up to \$2,853**.
- Families with two or more children who **earn less than \$37,783** in 2007 (or less than **\$39,783** for married workers) are eligible for a credit of **up to \$4,716**.
- Workers without a qualifying child who **earn less than \$12,590** in 2007 (or less than **\$14,590** for married workers) are eligible for a credit of **up to \$428**

Who can get the Child Tax Credit?

Families with qualifying children can receive up to \$1,000 per child. For more information on qualifying children, call the IRS at 1-800-829-1040 or online at www.irs.gov.

Who can get the Additional Child Tax Credit?

Families with earned income of more than \$11,750 in 2007 and have not used the full amount of their child tax credit can receive the remaining amount as refundable credit of up to \$1,000 per child.

Source: University of Missouri Extension
<http://extension.missouri.edu/hes/taxed/>

Organize Your Financial Life

By: Julie England, UF/IFAS Lake County Extension

Tax time is a wakeup call to many people that their financial life could be better organized. Take time this spring to organize your papers and find a filing system that works for you.

Disorganization can lead to increased stress as well as loss of time and money. Not having a system for keeping track of financial papers may cause you to misplace bills, lose receipts, warranties and rebate forms as well as waste time looking for needed documents. This results in not only stress but may lead to late or missed payments that cost money due to late fees and interest. Delayed payments may lower your credit score which in turn may raise the interest rate on loans and credit cards.



There is no perfect system. Computer software can help keep track of your finances but a simple filing system may work just as well. You can use a filing cabinet but even a cardboard box with file folders may work for you. The best system is the

one that you will use consistently. Set aside an area to keep your financial papers together. Make this your personal business center where you will be able to find all your documents and financial papers whenever you need them.

Once you decide what works best for you, plan a little time each week to file. Don't just move stacks of papers from one place to another. It is easy to misplace things when you are shuffling papers around. Delay only makes organization more difficult when papers keep piling up.

One way to reduce the quantity of papers and documents is to reduce the amount you receive. To reduce amount of unnecessary paper in your life:

- Reduce or consolidate number of accounts.
- Automate reoccurring bills.
- Electronic delivery and storage of documents.
- Reduce unsolicited credit card offers by registering at www.optoutprescreen.com or toll-free, (888) 5 OPT OUT.

- Reduce mailed advertisements by registering with the Direct Marketing Association's preference service. Sign up at <http://www.dmchoice.org>

The first step to organizing your finances is to develop a system that works for you and stick to it. Don't make it more complex than it needs to be.

Source: Legally Secure Your Financial Future: Organize Your Important Papers from University of Idaho Extension. Online at: <http://www.ag.uidaho.edu/lgyff/>

Preteen Children May Not be Getting Enough Sleep

By: Diana Converse, UF/IFAS Hillsborough County

If your child is having problems in school, especially behavior or attention problems, one thing you should ask yourself is if your child is getting enough sleep. In a study published by the American Psychological Association, children in the sixth-grade may have increased difficulty learning and suffer from behavioral and emotional problems because they may be chronically sleep deprived. Results show that 2nd graders go to sleep more than one hour earlier than 6th graders and that the older children reported increased morning drowsiness compared with the younger children. According to sleep specialist Stanley Coren, sleep deprivation can also lead to temporary loss in IQ levels, reasoning and memory, and even makes children hyperactive.

Part of the reason for the older children delaying sleep may be due to physiological and hormonal changes, but changes in their social lives may also be involved. For example, school or homework demands, a more active nightlife and the lure of late-evening or late-night television and internet activity may be keeping them up.

According to the authors, however, the best predictors of sleep quality were the parents' education and stress. Increased stress and the anxiety associated with it are likely to activate an alarm response that triggers alertness.

Children today live by their parents' schedule, meaning they are getting to bed late, rising early and averaging about eight hours of sleep a night. Eight hours may be enough sleep for adults, but it is not enough sleep for kids.

Nutrition: Get the Facts

The best nutrition is based on science and fact. Here is some clarification on some hot topics.

Glycemic Index

One of the hottest new diets uses the concept of glycemic index and glycemic load as a way to control or lose weight. Glycemic index assigns a numeric value to food based on how rapidly it raises blood sugar levels based on a reference food. These diets proclaim that those eating diets with lower GI and GL will lose weight easier.

The Facts: Two recent studies have shown that GI and GL have little effect on weight loss. If you want to lose weight, concentrate on food high in fiber and low in calories: like fruit, vegetables and whole grains while reducing the foods with low nutrient density eaten.

Chocolate



Chocolate is the notorious “bad food” that everyone thinks should be avoided.

The Facts: Naturally occurring antioxidants known as flavonoids are thought to have positive heart health benefits by helping the body’s cells resist damage caused by free radicals.

Flavonoids are found in many foods and beverages and chocolate is one of them. Dark chocolate is recommended as having the highest amounts of these helpful antioxidants. Other sources are cranberries, tea and red wine. Since chocolate is still high in fat and calories, these antioxidant findings do not give you the “go ahead” to eat all the chocolate you want. Chocolate can be eaten on an occasional basis as part of a low fat, high fiber diet along with physical activity.

Sea Salt

Folks frequently question the difference between sea salt, flavored salts and other higher priced salts and their nutritional values. Some claims state at these “special” salts do not have the same effect on blood pressure as “regular” table salts. Others suggestions include that added minerals in some of these salts are beneficial to health.

The Facts: There is no credible research that demonstrates any unique health benefits attributed

to sea salt, rock salt, Himalayan salt, Kosher salt or any other salt consisting of primarily sodium chloride. The main difference between the types of salt is the taste and texture. Kosher salt has coarse irregular crystals that may allow you to use less for the flavor and give a different taste to food. Sea salt may have small amounts of additional minerals and therefore a slightly different taste. Research has shown that the risk of cardiovascular disease is reduced when individuals consume less salt of any type. The Dietary Guidelines for Americans recommends: consume less than 2,300 mg (approximately 1 tsp of salt) of sodium per day. Individuals with hypertension, blacks, and middle aged and older adults should aim to consume no more than 1,500 mg of sodium per day, and meet the potassium recommendation (4,700 mg/day) with food.”

Adapted from: Cheryl Jones Syracuse, PhD. for FoodandHealth Communications, Inc.

Spinach Potato Soup

Remember to get your recommended 1½ to 4 cups of vegetables a day. Try this easy to prepare recipe with 5 grams of fiber and 121 calories.

2 teaspoons olive oil
2 cloves garlic, minced
2 cups diced onions
2 cups diced potatoes
2 cups chopped zucchini
2 cups chicken broth
2 cups water
4 cups fresh spinach, washed
1 tablespoon chopped parsley
Juice of 1 lemon
Pinch oregano
Black pepper to taste



Heat the oil in a large pan over medium heat. Add the garlic and onions and sauté for a few minutes until golden. Stir in the potatoes and zucchini. Add the broth and water. Bring to a simmer and cook until potatoes are soft, about 15 minutes. Stir in the spinach and parsley and cook briefly. Puree with a hand held blender until smooth. Season to taste with lemon, oregano and pepper.

Serves 8. Each 1-1/2 cup serving: 121 calories, 2 g fat, 0 g saturated fat, 0 g trans fat, 6 mg cholesterol, 317 mg sodium, 20 g carbohydrate, 5g fiber.

Volunteer Opportunities

Are you a lifelong learner? Would 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 Deborah Boulware at (352) 343-4101 for membership information.

Would You Like to Subscribe to Lake Reflections?

Lake Reflections is a quarterly publication from the Family and Consumer Sciences agents of University of Florida/IFAS Lake County Extension. This free publication provides information on health, wellness, money management, family relationships and your home.

To receive Lake Reflections, please complete and return the following information.

Call or email Rene Bass at (352) 343-4101 or rcbass@ufl.edu.

Or mail to:

University of Florida/Lake County Extension

1951 Woodlea Road

Tavares, FL 32778

Attn: Rene Bass

Fax: (352) 343-2767

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____

Email: _____

I would prefer to receive Lake Reflections by:

Mail

Email to the address list above

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?

African American (non-Hispanic)

American Indian

Asian or Pacific Islander

Caucasian (non-Hispanic)

Hispanic

Other _____

5. What is your gender?

Male

Female