

Lake Reflections

Lake County Extension Family & Consumer Sciences Newsletter

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

Visit us on-line at
<http://lake.ifas.ufl.edu>

Your Opinion Matters for UF/IFAS Extension Long Range Planning

Florida Extension is a partnership between Lake County and the University of Florida to improve the quality of life for residents through research-based education. In the coming decade, decisions will be made by Florida Extension that influence you and your community.

We invite you to participate in our Community Input Survey as a way to give your opinion about certain issues that may impact these decisions. The focus of this survey is your own community – where you live, shop, work and play.

The survey runs through August 19, 2011. The results of the survey will be available late in the year. Please share this survey link with your family, friends, and coworkers. We look forward to hearing from all of you.

Link to Survey:

https://ufaecd.qualtrics.com/SE/?SID=SV_5zsTd3yLMDDKDDC

**Let us know how we can serve Lake County's
changing needs!**

Julie England, Family and Consumer Sciences Agent I

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Upcoming Programs

For More Information or to Register
Contact Julie England at (352) 343-4101 x 2721 or julieeng@ufl.edu



Steps to Build Your Bones: Osteoporosis Prevention Program

May 19 - 10:00 to 11:30 AM

Casino Community Building
604 W. Berckman St., Fruitland Park

Registration Appreciated, but not required

<http://buildbones.eventbrite.com> or call 343-4101 x 2719 or 2721



Maintain Your Brain: Ideas for a Brain Healthy Lifestyle

May 25 - 2:00 to 3:30 PM

Tavares Public Library
314 N. New Hampshire Ave., Tavares



Diabetes Prevention Lunch and Learn Series

Take Small Steps to Prevent or Delay Diabetes

June 1, 8, 15 & 22 - 12:00 to 1:00 PM

Lake County Agriculture Center
1951 Woodlea Road, Tavares

Pre-Registration Required, Contact Julie England at 343-4101 x 2721



Build Your Bones - Osteoporosis Education Series

Maintain or improve your bone health through nutrition and physical activity

June 9, 16 & 23 - 10:00 AM to 12:00 PM

Lake County Agriculture Center
1951 Woodlea Road, Tavares

Program Materials Fee: \$5.00

Pre-Registration Required, Contact Julie England at 343-4101 x 2721

Check for the latest programs on the UF/IFAS Lake County Extension website at
<http://lake.ifas.ufl.edu/>

Family and Consumer Sciences Programming Update

In February 2010, Lake County Extension began the grant funded Family Nutrition Program. The program was a partnership with Lake County Schools to provide education on making healthier food choices leading to an overall healthier lifestyle.

After a very successful start and the participation of nine elementary and four middle schools, we abruptly lost federal funding in February 2011. At that time, our three grant-funded program assistants were directly teaching approximately 3000 students per month and we were providing resources to several hundred middle school students. I would

like to thank the administrators and teachers in our schools for their efforts.

As the Extension Agent in the areas of Health, Nutrition and Money Management, I provide educational programs and series on a wide variety of topics to improve the well-being of county residents. Areas of special interest include: basic money management, planning for retirement, reducing the risk of chronic illnesses such as diabetes and osteoporosis, employee wellness programs, food safety and successful aging.

Summer Vacation Savings

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

Vacation Planning



You can have a memorable vacation without spending large amounts of money. Use the time to unwind, relax, learn something new and create memories. Plan ahead to make sure your next trip is fun without breaking the family budget.

Here are some ideas to reduce your spending.

- Plan day trips to local fun spots to save on hotel fees. State parks, beaches and historical areas are great choices for fun as well as learning.
- When planning a trip, reserving well in advance can reduce expenses. Airfares, hotels and rental cars often charge less for advance reservations. After your reservations are made, you may want to check back occasionally to see if there are any last minute specials offered. Before taking advantage of any last minute deals, make sure you know what the cancellation policies are for reservations made earlier. I have gotten some great deals in the past by reserving early and from last minute deals.
- Don't book the first deal you find. Spend some time looking for places where you plan to stay and places nearby. Sometimes it is worth spending a little more to be nearby the attraction and sometimes you can save a lot of money by driving a few extra minutes.
- Search on-line sites that review hotels and attractions. You can find out-of-the-way, great places to stay or find out that the place you thought would be perfect isn't as well-kept or child-friendly as the brochures say.
- If you are planning to visit a big city, read the hotel information to see if there is a charge to park your car. Fees can be \$10 to \$20 dollars a day to park. Public transportation is often the easiest and cheapest way to get around in cities.
- **Always** read reservation and cancellation policies before finalizing reservations.

- If your family gets along, think about a multigenerational vacation or group-of-friends with kids the same age vacation, rent a beach house, share food, babysitting duties, etc.

Saving on Vacation Meals

Meals while away from home can be a real budget-buster. A little planning will save big bucks!

- Invest in a sturdy, good quality cooler; wheeled ones are a nice option. If you are traveling by air, purchase an inexpensive foam cooler, use it and throw it out or share with an incoming traveler.
- Eat breakfast in your room each day and pack a lunch. Packing a lunch saves time away from your daily activities as well as saving money.
- It is often less expensive to eat lunch out than dinner. Consider having lunch at a special spot and food from your cooler for dinner.
- Stay at a location with a kitchen and/or barbecue grills. It can be fun to prepare family meals together, especially if you shop at local farmers markets for the ingredients.

Take Time to De-Stress

Don't plan your vacation down to the last minute. This is a time to relax and enjoy your time away from home.

If you can, have a day at home for laundry and other chores before returning to work. Having to rush around to get things done to get back to work the next day quickly makes that relaxing vacation a distant memory



Coping With Rising Prices

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



Increasing prices combined with decreased or stagnant income are a concern for many. Take action to get your income and spending balanced

sooner than later. People have a tendency to wait several months after an income drop to take action. This can lead to greater problems in the long run.

Examine Your Finances

The first step is to look at what you have coming in and going out. List your fixed expenses (mortgage, rent, loan payments, insurance, etc.) and flexible expenses. Flexible expenses are those that you have the most control over – food, clothing, recreation and some utilities. Compare your expenses to all household income. Are there ways that you can add income or easily cut expenses?

Next, start tracking expenses. Write down everything you spend for several weeks. You will probably find more ways to reduce your spending.

Reducing Spending

Things to look at first when reducing spending:

- Eating meals away from home – are you eating out when you could be eating food prepared at home? If you have children in school, they may qualify for free or reduced lunches.
- Don't buy drinks and snacks away from home, pack them in the morning to take with you.
- Transportation – reduce the number of trips to the store and other errands. Carpool to work.
- Raise the thermostat during air conditioning season. Use fans to help cool your home as needed. Watch water use, check for leaks.
- Do your own housework and yard work.
- Reduce grocery bills by planning meals for the entire week and only shop once a week. Use weekly specials and coupons when planning.

- Find recipes for inexpensive meals that your family will enjoy.
- Don't drop essential insurance but do review your policies to see if there are any ways to decrease costs.
- Postpone purchases that aren't really necessary.
- Use your local library more. Check out movies, books, participate in educational programs for youth and adults and use their internet.
- Don't skip necessary medical appointments and checkups. This can be more expensive in the long run both financially and health-wise.

Deciding Which Bills to Pay First

If you can't pay all of your bills, you need to choose which ones must be paid, whether in full or at least a minimum payment. Pay your secured loans such as home mortgage, car payments and basic necessities. Then pay bills that:

- Maintain vital services (for example, utility, phone, transportation, insurance).
- Have the highest interest rate.
- Cost the most to delay (for example, bills that carry late penalties or may lead to repossession or disconnect/reconnect charges).
- May be collected vigorously.

Be wary of short-term, high interest loans. The interest and finance charges can build up quickly leaving you in worse shape than before.

Tools You Can Use

The University of Florida has some very handy on-line calculators to help you review your finances. The calculators are available at:

<http://fyics.ifas.ufl.edu/younginvestor/java/index.html>



Healthy Meal Ideas

Do you think healthy meals are expensive and take too long to cook? Try these recipes for some new ideas for quick, healthy, inexpensive meals. Choose lower fat and sodium foods most often. Save more money by purchasing ingredients on sale. Properly store the leftovers and use for lunch the next day.

Easy Stuffed Pasta Shells

Fix this Italian favorite at home. You don't even have to precook the shells!

Ingredients

- 1 10-ounce package frozen chopped spinach, thawed
- 1 12-ounce carton lowfat cottage cheese
- 1½ cups (6 ounces) shredded part-skim mozzarella cheese (save ½ cup for topping)
- 1½ teaspoons dried oregano
- ¼ teaspoon black pepper
- 1 26-ounce jar lite tomato basil pasta sauce
- 1 cup (8oz.) water
- 1 8-ounce package uncooked large pasta shells

Instructions

1. Preheat oven to 375°F. Lightly coat a 13x9x2-inch baking dish with cooking spray.
2. Drain spinach to remove as much liquid as possible or squeeze out liquid with clean hands. Place spinach in medium bowl.
3. Add the cottage cheese, 1 cup of the mozzarella cheese, oregano, and pepper to the spinach. Stir to mix thoroughly.
4. Pour half of the spaghetti sauce into prepared baking dish. Add water and stir to mix.
5. Spoon about 3 tablespoons cheese mixture into each uncooked pasta shell and arrange in a single layer over sauce. Pour remaining sauce over top.
6. Sprinkle the remaining ½ cup mozzarella cheese evenly over sauce.
7. Cover tightly with foil. Bake for 1 hour or until shells are tender. Let stand 10 minutes before serving.
8. To lower sodium, use a reduced sodium spaghetti sauce.

Serves 8

Calories: 240 per serving.

Teriyaki Rice Bowl

Ingredients

- 2 teaspoons cooking oil
- ¾ pound boneless chicken, beef, or pork, cut into strips
- 2 cloves garlic, minced or ¼ teaspoon garlic powder
- 2 cups water
- ½ cup low-sodium teriyaki or soy sauce
- 2 cups uncooked minute brown rice
- 1 14- to 16-ounce package frozen stir-fry vegetables

Instructions

1. Heat oil in large nonstick skillet on high heat. Add chicken or other meat and garlic. Cook and stir 5 to 10 minutes.
2. Add 2 cups water and the teriyaki sauce; stir. Bring to boil. Stir in rice. Return to boil. Reduce heat to low; cover. Simmer 5 minutes.
3. Stir in frozen vegetables. Heat until vegetables are hot, about 5 minutes.
4. Let stand 5 minutes. Fluff with fork

Serving size: 1 cup

Serves 6

Calories: 344 per serving



Recipes from Spend Smart/Eat Smart, Iowa State University Extension. Available at:

<http://recipes.extension.iastate.edu/category/allrecipes>

Benefits for Seniors

A wonderful source of information on healthcare for Florida seniors is SHINE (Serving Health Insurance Needs of Elders). SHINE provides educational materials and free unbiased insurance counseling to Florida elders, caregivers and family members. Their goal is to help elders understand and receive the health insurance coverage they need through Medicare, Medicaid, Prescription Assistance, Long-Term Care Planning & Insurance, and other health care issues.

For more information call 1-800-96 ELDER (1-800-963-5337) or visit <http://www.floridashine.org/>

Not sure if you are getting all the benefits available to you? Use the BenefitsCheckUp, a service from the National Council on Aging to find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care and other needs.

BenefitsCheckUp includes more than 2,000 public and private benefits programs from all 50 states and the District of Columbia, such as:

- Prescription drugs
- Nutrition (including Supplemental Nutrition Assistance (SNAP)/Food Stamps)
- Energy assistance
- Financial
- Legal
- Health care
- Social Security
- Housing
- In-home services
- Tax relief
- Transportation
- Educational assistance
- Employment
- Volunteer services



Watch Us On Television & YouTube!

Twice a month, watch the extension agents of Lake and Sumter Counties on their television show, Growing Lake Sumter. The show provides information on a wide variety of topics including your home, yard, health, finances and children.

The show airs every other week on Lake-Sumter Community College-TV on channel 13 (Comcast), channel 199 (Bright House) and channel 4 (Florida Cable).

Monday: 7 am, 12 pm, 6 pm, 11pm.

Tuesday: 7:30 am, 12:30 pm, 6:30 pm, 11:30 pm.

Saturday: 12:30 pm.

Sunday: 7:30 am, 11:30 pm.

Individual segments of the show are on YouTube: <http://www.youtube.com/user/IFASCDistrict#p/a>



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Find Us on FaceBook

For Julie England's Family and Consumer Sciences page, search for Julie Bair England.

Or

The UF/IFAS Lake County Extension page

If you have any comments, suggestions or would like to be added to the Family and Consumer Sciences distribution list, please contact Julie England. julieeng@ufl.edu
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