

# LAKE REFLECTIONS

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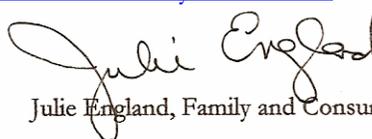
Hot weather and hurricane season are here. People are concerned about rising costs at the grocery store and at the fuel pump. This edition of *Lake Reflections* includes information on controlling spending, low cost vacations, food safety during disasters and a chart for what to save and what to throw out after a power failure.



Upcoming programs include *Take Control of Your Finances* and the return of the popular *Timely Topics* series in October. *Timely Topics* will include daytime and evening programs on nutrition, energy efficient homes and organizing your finances. More details on the series coming soon.

Lake County Extension provides a wide variety of educational information to residents of all ages. Our extension agents can assist you with questions and concerns involving your home, health, garden, livestock and commercial agriculture business.

Office hours for the Extension office are 8 a.m. to 5 p.m. weekdays. Let us know how we may assist you. For Extension publications on-line, go to the University of Florida/IFAS Extension website [www.solutionsforyourlife.com](http://www.solutionsforyourlife.com).



Julie England, Family and Consumer Sciences Agent I

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## More Month Than Money?

Julie B. England  
UF/Lake County Extension



The current state of the economy has affected many Floridians. Many people's income is reduced or staying the same while costs seem to be increasing all the time. The money often

runs out before all expenses are paid. This situation increases stress in addition to financial uncertainty. While you can't influence the economy as a whole, you can do many things to help your individual situation.

Focus on what you can do to reduce expenses. Get a realistic idea of what you spend and where. Write down everything you spend for two weeks. Then review and look for ways to reduce costs. Better yet, involve the whole family. Be careful not to cause children too much anxiety but explain that the whole family needs to watch what they spend. This can be a learning experience for your children that will help them throughout their lives.

Search for ways to cut expenses both large and small. It is easy to overlook where your money goes. Look for inexpensive sources of entertainment such as local events and the library. Reduce or eliminate eating out. Make eating away from home a special occasion not just for convenience. Carpool or ride the bus to work or stores and consider sharing babysitting services with neighbors. Plan your meals weekly and use leftovers for lunches.

Use your money where it will do the most good. Look at where you can save on your biggest expenses. Some suggestions where to look to reduce expenses are:

- **Your mortgage** – Are you paying for add-on services that you don't really need such as life or accident insurance? These add-ons are very profitable for mortgage companies but you are better off with a good term policy purchased elsewhere. If you have more than 20% equity in your home and are still being charged for PMI (Private Mortgage

Insurance), contact the lender to discontinue the charge. If you are refinancing a mortgage, shop around. Get quotes from several companies and read all the paperwork, compare charges and re-read paperwork at final closing. If you have any questions, have them answered before signing.

- **Insurance** – You may be able to save money by insuring all your property with one company. Shop around before purchasing insurance products. Ask for other discounts such as safe driver, good student and increased deductible. If you are renting, buy renter's insurance to cover your belongings.
- **Maintain your home and vehicles** – You may try to cut expenses by putting off maintenance, but the cost of repairs is usually much higher than maintenance. Learn to do repairs yourself, and consider sharing your skills and tools with friends in return for their assistance.
- **Maintain yourself** – Don't neglect your health to save money. If you have health insurance, do not cancel it to save money. The cost of an illness or accident can affect family finances for years to come. Prepare healthy, low cost meals and reduce spending on unhealthy habits.
- **Services and utilities** – Decide what you must have and what you can live without. Conserve water and electricity. Review charges for cable, internet service, telephone and extended warranties. Look for add-on fees to credit cards for products such as insurance and travel clubs. Decide what you must have and reduce or eliminate the rest.

Spend some time thinking about where your money goes and how you can reduce your expenses and spending. Create a spending plan that includes all family members. A spending plan will help you feel in control of your situation and help make ends meet. A little time spent now can really pay off in the long run.



## Vacation on a Budget

Celia Hill, UF/Lee County Extension

Thinking of a vacation? Need a break? The price of gas is outrageous and you are trying to cut back on your expenditures, but you need a break and are thinking of a vacation. Where can you go to get away without spending a fortune?

I have this wonderful little book, "101 Things to Do in Florida Before You Up and Die." It has some funny ideas, but also some great ideas for things to do in our very own state. If you are like most Floridians, you probably haven't explored what is in your own backyard.



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Day trips can be fun and inexpensive. Many of us live close to beautiful beaches, lakes and springs. These destinations are perfect for packing a picnic and setting out for an easy and relaxing trip or new adventure. Not a water lover? Choose a destination that has some interesting sites along the way. As you travel, stop at

historic sites, enjoy the local scenery, cruise antique shops, or visit state or local parks. Most counties have local historical museums or other attractions that are low cost or free.

Growing up my family's favorite get away was to load up the station wagon, pack a picnic, and go to Lithia Springs. We put a watermelon or two into the cold spring water to chill while we went swimming. It wasn't far from home, it was inexpensive and it provided hours of family fun and a break from our normal day-to-day life.

If you are a member of AAA, you always have access to maps, information and possible discounts to state and local attractions. Your local newspaper or Chamber of Commerce is a great source of information as well. It will list free and low cost sources of entertainment like music in the park, fireworks, plays, sporting events, etc.

## Lake County Resources

County and state parks are an inexpensive choice for daytrips and vacations. To learn more about Lake County parks, visit <http://www.lakecountyfl.gov/departments/publicworks/parks/>

The Lake County Water Authority has several parks and preserves open to the public. Visit their website <http://www.lcwa.org/> or call (352) 343-3777.

A number of Florida state parks offer rental cabins in addition to campsites. Parks offer a wide variety of activities including hiking, swimming, bicycling, boating and museums. They are a great place to relax and enjoy Florida's natural beauty. For information, call (850) 245-2157 or on-line at <http://www.floridastateparks.org/>



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## Don't Own a Computer?

It seems that the whole world revolves around technology anymore. Often, information is only available on-line. Not everyone can afford or even wants to own a computer. If you don't have access to a computer through friends or relatives, visit your local library. Libraries offer free internet access as well as their traditional services. Printing is usually offered at reasonable prices.

**SOLUTIONS**  
for **your LIFE**

While you are on-line, look at the University of Florida/IFAS Extension website [www.solutionsforyourlife.com](http://www.solutionsforyourlife.com). The site is your link to research-based information on subjects such as health, nutrition, gardening, money management, disaster preparedness and much more.

## Plan Before You Shop for Disaster Supplies

Julie England, UF/Lake County Extension

Food safety starts long before you are faced with a disaster. Planning ahead will not only help you prepare safe, healthy meals but will also help you save money, ensure that you have enough to eat and that your family will actually eat what you prepare. Having a tasty meal to look forward to during stressful times will help give your family a feeling of normalcy as well as providing proper nutrition.



Start by preparing a menu of meals for at least three days. Planning for one to two weeks is even better. Write down what you will prepare for each meal and include snacks. Remember that all family members may be home for the

duration of the disaster so you will probably need to buy more food than usual. Remember to purchase extra paper products. You may not have water to clean up so include plates, cups, dinnerware and hand sanitizer or wipes. Try to plan healthy meals. If a family member has a special health concern include their special needs. When shopping for meals, buy in quantities that your family will eat at one sitting. Storing leftovers may be difficult if you are without power.

When planning, think about whether or not you will have power to cook meals. Even when using a generator or grill, plan a number of no-cook meals to conserve fuel. If using a generator, have an electric fry pan to prepare meals. Read the manufacturer's instructions to be sure you use the proper extension cord for your generator. Properly maintain your generator, and start it monthly to make sure it is in working order when you need it.

If you don't have a generator, think creatively on ways to use a grill, camp stove and even that old fondue pot you haven't used in years. It is possible to prepare healthful meals without power. Combine

different foods to give your meals color and texture. For example, consider combining canned chicken, corn and green beans. Season with vinegar and your favorite dried herbs. To add additional crunch, try canned water chestnuts or top with crumbled crackers or chow mein noodles.

## Disaster Preparedness Resources

For a wide variety of publications on disaster preparedness including food safety and preparation, visit the University of Florida Extension website [www.solutionsforyourlife.com](http://www.solutionsforyourlife.com). The disaster preparedness section also provides information on evacuation, safeguarding your home, landscape and business as well as information on recovering from a disaster. If you do not have on-line access, contact UF/IFAS Lake County Extension at (352)343-4101.

Florida International University has prepared hurricane cookbooks for the general population and for diabetics. To download, go to: <http://www.fiu.edu/~health/hurricaneseason/checulist.html>.

Lake County has eight primary shelters. All shelters are pet-friendly, and some serve special needs residents. A new program introduced this year by Emergency Management is the Public-Shelter Registry. Any Lake County resident who may use a public shelter during a hurricane is encouraged to fill out a public-shelter registry form. To register for the special-needs program or the public-shelter registry, call the Lake County Emergency Management at (352) 343-9420.



**Don't know what is safe to keep and what you should throw out after losing your power for several hours? Save pages five and six of *Lake Reflections* as a reference to help you decide. For more detailed information on food safety during an**

**emergency visit:**

[http://www.fsis.usda.gov/Fact\\_Sheets/Keeping\\_Food\\_Safe\\_During\\_an\\_Emergency/index.asp](http://www.fsis.usda.gov/Fact_Sheets/Keeping_Food_Safe_During_an_Emergency/index.asp)

A guide to what you can keep and what to toss when the power goes out.

REFRIGERATED FOODS	HELD ABOVE 40°F. FOR OVER 2 HOURS
<b>MEAT, POULTRY, SEAFOOD</b> Fresh or leftover meat, poultry, fish, or seafood	throw out
Meat, tuna, shrimp, chicken, or egg salad	throw out
Gravy, stuffing	throw out
Lunchmeats, hot dogs, bacon, sausage, dried beef	throw out
Pizza – any topping	throw out
Canned hams labeled “keep refrigerated” opened and unopened	throw out
Canned meats, fish opened and unopened	throw out
<b>CHEESE</b> Soft cheeses: blue, Roquefort, cottage, cream, Edam, Monterey Jack, ricotta, mozzarella	throw out
Shredded cheeses	throw out
Low-fat cheeses	throw out
Processed cheese	safe
Hard cheeses: Cheddar, Colby, Swiss, Parmesan, Provolone, Romano	safe
Grated Parmesan, Romano, or combination cheese (in can or jar)	safe
<b>DAIRY</b> Milk, cream, sour cream, buttermilk, evaporated milk, yogurt	throw out
Baby formula, opened	throw out
Butter, margarine	safe
<b>EGGS</b> Fresh eggs, hard-cooked in shell, egg dishes, egg products	throw out
<b>CASSEROLES, SOUPS, STEWS</b>	throw out
<b>FRUITS</b> Fresh fruits, cut	throw out
Fresh fruits, whole uncut	safe
Fruit juices, opened	safe
Canned fruits, opened	safe
Coconuts, raisins, dried fruits, candied fruits, dates	safe
<b>SAUCES, SPREADS, JAMS</b> Opened mayonnaise, tartar sauce, horseradish, ketchup ( <b>Do not have to throw out if unopened.</b> )	throw out if above 40°F for <b>over 8 hours.</b>
Spaghetti sauce, opened jar	throw out
Opened creamy-based dressings	throw out
Worcestershire sauce	throw out
Opened vinegar-based dressings	safe
Jelly; relish; taco, barbecue & soy sauce; mustard; olives	safe
Peanut butter	safe
<b>BREADS, CAKES, COOKIES, PASTA</b> Waffles, pancakes	throw out
Refrigerator biscuits, rolls, cookie dough	throw out
Cooked pasta, spaghetti	throw out
Pasta salads with mayonnaise or vinaigrette	throw out
Bread, bagels, rolls, cakes, muffins, quick breads	safe

<b>PIES, PASTRY</b> Pastries, cream filled	throw out
Cheesecake and Pies – custard, cheese filler, or chiffon	throw out
Pies – fruit	safe
<b>VEGETABLES</b> Bag salads, greens, pre-cut, pre-washed, packaged	throw out
Commercial garlic in oil	throw out
Vegetables, cooked	throw out
Vegetable juice, opened	throw out
Vegetables, raw un-cut	safe

## WHEN IN DOUBT ~ THROW IT OUT!

FROZEN FOODS	STILL CONTAINS ICE CRYSTALS AND FEELS AS COLD AS IF REFRIGERATED	HELD ABOVE 40°F. FOR OVER 2 HOURS
<b>MEAT, POULTRY, SEAFOOD</b> Beef, lamb, pork and ground meat	refreeze	throw out
Poultry and ground poultry	refreeze	throw out
Variety meats (liver, kidney, heart)	refreeze	throw out
Casseroles, stews, soups	refreeze	throw out
Fish, shellfish, breaded seafood	refreeze ~ there may be some texture and flavor loss	throw out
<b>VEGETABLES</b> Home or commercially packaged or blanched vegetables	refreeze ~ may suffer texture and flavor loss	throw out after held above 40°F for 6 hours.
<b>FRUITS</b> Fruit juices	refreeze	refreeze <b>Throw out if mold, yeasty smell, or sliminess develops.</b>
Home or commercially packaged fruit	refreeze ~ will change texture and flavor.	refreeze <b>Throw out if mold, yeasty smell, or sliminess develops.</b>
<b>DAIRY</b> Milk	refreeze ~ may lose some texture	throw out
Eggs (out of shell) and egg products	refreeze	throw out
Ice cream, frozen yogurt	throw out	throw out
Casseroles containing milk, cream, eggs, soft cheeses	refreeze	throw out
<b>BREADS, PASTRIES</b> Pie crusts, bread dough	refreeze ~ some quality loss may occur	throw out
Cakes, pies, pastries with custard or cheese fillings	refreeze	throw out
Breads, rolls, muffins, cakes without custard fillings	refreeze	throw out
<b>OTHER</b> Waffles, pancakes	refreeze	throw out
Frozen meal, entrée, specialty items (pizza, convenience foods)	refreeze	throw out
Bagels	refreeze	refreeze