

LAKE REFLECTIONS

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Happy New Year from UF/IFAS Lake County Extension!

Our faculty and staff are available to assist people of all ages with a wide variety of reliable information on subjects including health,

money management, housing, livestock, home horticulture and commercial agriculture.

As we head into a new year, people often reflect on the past year and improvements for the coming year. This issue of Lake Reflections focuses on positive small steps to improve finances and health in the coming year. Setting small goals and working towards them makes change easier and gives us the opportunity to celebrate our successes and work towards long term goals.

Our educational programs can help you reach your goals. Upcoming programs are listed on page six. New programs offered this year include pre-diabetes and blood pressure education.

Office hours for the Extension office are 8 a.m. to 5 p.m. weekdays. Let us know how we may assist you.



Julie England, Family and Consumer Sciences Agent I

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Slimmer Waistline, Fatter Wallet

Lower Your Food Costs

Eating Better for Less



Two of the most popular New Year's resolutions relate to healthy eating and saving money. This year develop a plan to improve your food choices and save money at the same time. How? Check out the following substitutions and see the amount of money

you will save by using them. You'll be on your way to a slimmer waistline — and a fatter wallet!

Make Healthy Substitutions to Save Calories and Money

- Drink water or fat-free milk instead of soft drinks. Tap water is free. Fat-free milk is a good protein source. It also provides calcium for strong bones and healthy teeth, which will save you even more at the dentist!
- Instead of sweetened cereals, choose generic unsweetened hot and cold cereals. Higher cost products are usually at eye level on grocery store shelves. Look high and low on shelves to find these less expensive options.
- Instead of cakes, cookies and chips, choose fresh, canned, frozen or dried fruits and vegetables. For extra savings when buying fresh fruits and vegetables, buy items when they are in season. Squash, cabbage, strawberries, tomatoes, and citrus are in season this time of year.
- Cooked dry beans are an inexpensive source of protein and other vital nutrients. You can substitute beans for meat in soup, ethnic, and slow-cooker recipes.

Adapted from: Erin Henry and Mary Meck Higgins, "Dining on a Dime," Dec. 2007. Kansas State University Agricultural Experiment Station and Cooperative Extension Service.



Feeling squeezed by food costs? Look at where your food dollars are going. Are you throwing away money by wasting food?

Families throw away a lot of the food they buy, about 14 percent. That adds up to about \$1,000 to \$2,000 a year for an average family of four! (The range depends on whether the family uses a thrifty food plan or a more liberal one, and is based on Sept. 2008 food prices). Take these steps each week to stop the waste and save that money:

Savings Plan

- Plan one week of meals, focusing on using foods you already have in your refrigerator. Plan to prepare extra servings on the days when you'll cook. Freeze these extra servings and eat them on days when your time is short or your energy is low. This will decrease the temptation to eat out or to buy expensive convenience foods.
- Before shopping, make a list of the additional foods - and the amounts - that you'll need in order to prepare the meals you planned. Write your grocery list in the same order as the layout of the store.
- To help prevent waste, plan to buy a little less of refrigerated perishable foods than you think you'll use. Instead, buy a few extra non-perishable foods.
- Buy according to the list when you get to the store. This will help you avoid impulse buys and will reduce the amount of time you spend in the store. The average shopper spends \$2.17 for every minute they're in a supermarket.
- Buy more expensive foods only when they are on sale, and then buy a little extra to freeze, if possible.
- Shop less often. This will save you time, as well as saving you money on gasoline and on impulse buying.

Adapted from: Erin Henry and Mary Meck Higgins, "Dining on a Dime," Nov. 2008. Kansas State University Agricultural Experiment Station and Cooperative Extension Service.

Be a Savvy Searcher



We are constantly bombarded with products and techniques to make our lives healthier. We are subjected to news of the latest miracle diet, food, exercise equipment or product. How do you decide what is good information or just another gimmick to get you to spend money?

First, be an informed consumer. If your gut feeling is that this product is too good to be true, you are probably right. It took time to gain those extra pounds and nothing is going to make them magically disappear overnight. If you haven't been exercising for a while, no product is going to make you instantly fit or toned. Just because something is advertised, on television or the internet does not mean that it will work or is even safe.

The internet especially may have unsubstantiated claims. It is easy to start a website with health claims and products. It is impossible to keep track of all the information on the web and many sites are from outside the United States.

How do you find reliable information on the web? Revise your search methods to filter out the "snake oil" sales pitch. Use sites you are familiar with or from organizations you trust. When looking for health information, try including words such as university, extension, hospital or government in addition to the other terms. Make your search as specific as possible and filter the number of results.

When looking at websites it can be difficult to know just exactly who is overseeing the site. Most reputable sites have a link that will provide information on who runs the website. Look for a link that says "about" or something similar. If this information is not available, you may not want to use this information or product.

If you do not use the internet, your local library provides free access to computers and librarians are usually available to get you started.

Julie B. England
Family & Consumer Sciences Agent I
UF/IFAS Lake County Extension

Tax Time Already?

It is the new year and time to start thinking of income taxes. The Internal Revenue Service (IRS) has announced a number of new steps to help financially distressed taxpayers maximize their refunds and speed payments while providing additional help to people struggling to meet their tax obligations.

If you prepare your own taxes, consider filing electronically. Taxpayers who use e-file and have their refunds directly deposited into a bank account may get their refund within as little as ten days. The average length of time for a mailed return and check is six weeks. The IRS has added new features this year to their Free File program. Anyone with an adjusted gross income up to \$56,000 can use the standard Free File options this year - that is approximately 98 million Americans. Another new feature is Free File Fillable Tax Form which is available to almost all taxpayers. Taxpayers fill out the forms just like paper forms but can electronically file to speed refunds. Both the fillable forms option and the previously available Free File offerings are available only through the IRS.gov Web site.

The IRS has also announced steps to help people having financial problems and having trouble paying back taxes. Depending on individual

situations, taxpayers may be able to adjust payments for back taxes, avoid defaulting on payment agreements or possibly defer collection action. If you are facing difficulties meeting your obligations, contact the IRS through the phone numbers on IRS correspondence.

If you have questions about your federal income taxes, the IRS can be reached by telephone or through their website at www.irs.gov.



Compiled by: Julie B. England
UF/IFAS Lake County Extension
Source: Internal Revenue Service at www.irs.gov

Five Things to Resist Doing in a Turbulent Economy

“After seeing the top headlines of the day it might seem like a good idea, but don’t stop putting money in your 401(k), even as the market swoons,” says Brent Neiser, a Certified Financial Planner (CFP®) and director with the National Endowment for Financial Education® (NEFE®).



Thanks to the recent stock and bond market roller coaster ride, you might be thinking about borrowing against your home or withdrawing money from your 401(k) while you “ride out the storm.” While it is never a bad idea to re-examine and rebalance your budget and portfolio, now is not the time for hasty decisions. In fact, now is the time to be even more cautious. NEFE says there are five main things to resist doing in an erratic economy.

1. Don’t borrow money to continue your current lifestyle. If your income has dropped or you think it is about to, now is the time to rewrite your budget. Income doesn’t match spending? Then it’s time to make some cuts and try again.
2. Avoid pulling out funds or taking a loan from your 401(k), and continue making contributions into it. If you have to cut back, at least continue to save the amount (or percentage) matched by your employer. Remember, that’s “free” money. If you’re nervous about the ups and downs of the stock market, consider changing your diversification.
3. Even if you’re tempted by low interest rates, avoid borrowing against your home equity to fund current expenses. All you are doing is digging yourself deeper into debt. Not to mention your home could potentially devalue as a result of the soft housing market.
4. When the going gets tough, the tough turn to retail therapy and that is not a good philosophy in uncertain economic times. This would be a good time to re-evaluate your spending habits and avoid activities that cost money to make you feel better.

5. Avoid turning to credit for unexpected expenses while you have savings in the bank. Credit card rates are in the double digits, while interest on savings is in the low single digits. Why would you want to “give away” 10 percent or more of your spendable income to credit card interest? If you have not already done so, now is the ideal time to start to build an emergency savings. You never know when you’ll need it.

NEFE is a nonprofit foundation dedicated to helping all Americans acquire the knowledge and skills necessary to take control of their financial destiny. For more money tips visit www.smartaboutmoney.org.

Source: www.nefe.org

Information You Can Trust

Where do you go for reliable, research-based information? Look no further than University of Florida/IFAS Extension. Whether using the Extension website at www.solutionsforyourlife.com or your county extension office, answers to many questions are just a click or call away.

The Solutions for Your Life website provides links to all aspects of University of Florida Extension. You can find information and publications on health, finances, livestock, food safety, home horticulture, commercial agricultural and a wide variety of other subjects.

The Money Matters section of the website has links to information on money management, credit, consumer rights and insurance. Start your 2009 money management plan by using the publication *Your Spending Plan* available at http://edis.ifas.ufl.edu/document_he713 or call the Lake County Extension office at (352)343-4101. It is just one of many publications available to provide free, trustworthy information.

SOLUTIONS
for **your LIFE**

Concerned about Diabetes?

Diabetes is a major health concern in the United States. Almost 24 million Americans have diabetes and approximately 57 million people over age 20 have pre-diabetes. Studies have shown that most people with pre-diabetes develop type 2 diabetes within 10 years. Although usually diagnosed during a routine exam, about one-quarter of people with diabetes do not realize they have the disease. On average, type 2 diabetes is present for 6½ years before diagnosis.



Diabetes is a disease in which your body is not able to use food properly. Diabetes causes glucose (sugar) to build up in your blood, which can lead to serious health problems including problems such as heart disease, stroke, vision loss, kidney disease and nerve damage.

There are four main types of diabetes: Type 1, Type 2, Gestational and Secondary.

- **Type 1 diabetes** - occurs when the pancreas stops making insulin or when it makes a very small amount. Type 1 diabetes usually develops before the age of thirty, but can happen at any age. Approximately one in ten people with diabetes has type 1. People with type 1 diabetes **must** take insulin to live. Healthful eating and exercising also are important to their care.
- **Type 2 diabetes** - usually occurs when the pancreas doesn't make enough insulin or the insulin it makes doesn't work properly. This is called insulin resistance. Type 2 diabetes is most common in people over the age of forty five, but also can happen at any age. It often runs in families.

Type 2 diabetes is more common among some ethnic groups, including African Americans, Hispanics, and Native Americans.

Approximately nine out of ten people with diabetes have type 2. People with type 2 diabetes may be able to manage their disease by eating a healthful diet, achieving and maintaining a

healthy weight, and exercising. Many persons with type 2 diabetes also must take pills and/or insulin.

- **Gestational diabetes** - occurs during pregnancy and usually goes away after the baby is born. However, women who have had gestational diabetes have a greater chance of getting type 2 diabetes later in life. They need to maintain a healthy lifestyle to reduce their risk of diabetes.
- **Secondary diabetes** - is caused by certain diseases, medical conditions, or medications that affect how insulin is made and used in the body.

Whether you have diabetes, pre-diabetes or are just concerned about the possibility, you have the power to improve or maintain your health. Although there is no cure for diabetes, it can be successfully managed. Taking steps to improve your health if you have been diagnosed with pre-diabetes can delay or prevent the onset of type 2 diabetes.



To learn more about preventing or controlling diabetes:

1. University of Florida/IFAS Extension has a variety of publications on-line or call the county extension office.
http://edis.ifas.ufl.edu/TOPIC_Diabetes
2. National Diabetes Education Program has a variety of educational information for diabetes and pre-diabetes. Available from <http://www.ndep.nih.gov/index.htm> or call 1-800-438-5283.

Sources:

1. Living With Diabetes: The Right Approach, UF/IFAS Extension, 2006
2. National Diabetes Education Program, Small Steps Big Rewards

**Check out the new Small Steps, Big Rewards Pre-diabetes Series starting in March.
See page 6 for more details.**

Upcoming Programs

For more information or to register for programs, contact Rene Bass at (352)343-4101 or rbass@ufl.edu or Julie England @ julieng@ufl.edu.

All programs are at the Lake County Agricultural Center, 1951 Woodlea Road in Tavares.

Take Control of Your Finances

Learn to:

- Reduce spending
- Control debt
- Create a spending plan
- Take steps to secure your financial future

Two Part series – 6:30 to 8:30 p.m.

February 19 & 26

or

March 18 & 25

Pre-Registration required

\$5.00 for program material and supplies

Build Your Bones!

Osteoporosis Education Program

Learn your personal risk factors and what you can do to prevent osteoporosis or maintain bone health at any age.

Two part series

January 26 & February 2 - 10 a.m. to noon

or

February 18 & 25 - 2:00 to 4:00 p.m.

Pre-registration Required

\$5.00 for program material and supplies

Timely Topics Series

Registration for these free programs is appreciated but not required

	Title	Daytime 11AM to Noon	Evening 6:30 to 7:30 PM
February	Strategies for Successful Aging - Develop a plan to maintain an active, productive lifestyle	Wednesday February 4	Wednesday February 4
February Bonus Program!	Closing Your Florida Home – Tips for closing your seasonal home	Friday February 20	Monday February 23
March	Nutrition Hot Topics – Learn the latest research on health and nutrition	Wednesday March 4	Tuesday March 3
April	Size It Right! Understanding nutrition labels and portions sizes	Wednesday April 8	Tuesday April 7

Small Steps, Big Rewards - Prevent Type 2 Diabetes

Take steps to prevent or delay diabetes by making gradual changes to a healthy lifestyle.

March 6, 13 & 20 – 10 a.m. to noon

April 27, May 4 & May 11 – 6:30 to 8:30 p.m.

\$10.00 for program material and supplies

Pre-registration Required