

FAMILY AND CONSUMER SCIENCES



HOTLINE



OKALOOSA COUNTY EXTENSION • 5479 Old Bethel Road • Crestview, FL 32536-5512 (850) 689-5850 • Fax: (850) 689-5727 • okaloosa.ifas.ufl.edu

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More Month Than Money?

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, there are many things you can do 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 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.

Look 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 public library. Reduce or eliminate eating out. Make eating away from home a special occasion not just for convenience. Carpool to work or stores to reduce costs and even 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 for reducing expenses:

- 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 your 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, get 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 be sure to have renter's insure 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 repair. 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 meals and reduce spending on unhealthy habits.

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ELAINE A. COURTNEY
Extension Agent,
Family & Consumer
Sciences

Larry Williams,
Extension Agent,
Horticulture

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- Services and utilities – Decide what services 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.....

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.

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? Pick 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.

Florida is a year round playground, explore it, and discover what’s in your backyard as you enrich your life!

Sources: Julie England, UF/IFAS Lake County Extension
Celia Hill, UF/IFAS Extension-Lee County

3 Easy Ways to Save on Food

Fewer shopping trips can help save on fuel and food costs

Consumers these days are feeling a crunch with rising gas and food costs. The Department of Agriculture predicts a 4% to 5% increase in food prices this year, nearly twice the rate for 2005. The largest increases are forecast for fats and oils, estimated to rise 8% to 9%, and cereals and bakery products, projected to jump 7.5% to 8.5%. Gas is already edging closer to \$4 per gallon. Here are 3 tips to help!

1. Shop less frequently

One way to save time and help lower costs is to shop less frequently. Fewer trips means less money spent on impulse decisions and less money spent on fuel and transportation costs to the store. This also saves you time.

2. Stock up on low cost frozen and pantry items especially when they are on sale

Foods for the pantry and freezer have a much longer shelf life than refrigerated items. Frozen foods, canned goods and bulk pantry items also tend to be bulky and take more time to gather since you have to push the cart all over the store so it is more efficient to buy more of them rather than little bits each week if you can swing it. By stocking up a lot on freezer and pantry items at a discount store and when you see them on sale you can save a lot. This makes weekly shopping easier—you can dash in to the local market for a few fresh produce and dairy items.

Right now, with food costs rising, it makes sense to stockpile foods—buying now gets you today's prices.

And if you stock up on MyPyramid foods you are more likely to prepare and eat healthful meals at home instead of eating out. Foods prepared at home are often healthier and lower in calories than restaurant foods and you spend less for gas if you stay home as well.

3. Choose less processed foods

By purchasing items that are less processed you spend less money and get items that are healthier. For example, by choosing whole potatoes versus potato chips or frozen French fries, you save a lot of money per ounce. You also save fat, sodium and calories as well!

Compare the price per ounce for these potato products:

● Baking potatoes	0.06
● <i>Frozen French fries</i>	<i>0.13</i>
● <i>Frozen mashed potatoes</i>	<i>0.13</i>
● <i>Instant mashed potatoes</i>	<i>0.21</i>
● <i>Potato chips</i>	<i>0.32</i>

The processed items (in italics) are at least double the price of the plain potatoes.

Here is a list of what to buy for the freezer and pantry based on MyPyramid;

Pantry:

Canned Beans
Canned tomatoes and veggies
Canned tuna
Fat-free dry milk powder
Jams
Lentils
Oatmeal
Pasta and whole grain pasta
Pasta sauce
Peanut butter
Rice and brown rice
Soups

Freezer:

Bread (whole grain)
Chicken
Egg whites or nonfat egg substitute in cartons
Fish and seafood (not breaded)
Fruits
Lean meat
Seafood
Turkey
Vegetables

Source: Communicating Food For Health, May 2008



Aluminum Foil Boxes

Recently, the e-mails have been flying regarding boxes of aluminum foil. A friend asked me if I knew about the “press here to lock roll in place”. When I told her I knew it, she wanted to know why I didn’t tell her! She suggested it should be in this newsletter, so here it is.

On the end of the box is a tab to lock the roll in place. This is almost always on aluminum foil and sometimes on plastic wrap and wax paper, depending on the brand.



Hurricane Season and Healthy Eating

Yes, we are approaching the heart of hurricane season. I know it sounds a bit funny to worry about healthy meals when we don’t have electricity and are worried about homes and/or family members. A little early planning and stocking can help. We all have different wants, needs, and tastes, so this planning will help there as well. If a family member has a medical problem that is dependent upon wise food choices, advanced planning becomes a necessity.

The first step is to take some time to plan a week or two of meals and decide what groceries need to be purchased. A hurricane, more than likely, will occur during hot weather and if the electricity goes out, so will the refrigerator. These planned meals must take that into consideration. Plan at least 2 quarts of water per person each day for drinking and water for cooking. We are told to fill bathtubs with water but that is for other reasons and should not be used as drinking water.

Food supplies can be put in grocery bags, stapled shut, and labeled, then placed in large waterproof plastic bags. Waterproof containers can also be used. When the season is over, these supplies should be used so foods don’t expire.

Remember to include foods from each of the food groups since it is always advisable to eat a variety of foods to stay healthy. This is a time of high stress and health issues can increase with decreased immunity and resistance. Here are some ideas from each food group:

- **Bread Group**-cereal, crackers, breakfast bars, rice cakes, whole grain breads, melba toast, taco shells, vanilla wafers, bread sticks, graham crackers, pretzels.
- **Vegetable Group**-canned vegetables and soups, spaghetti sauce, salsa, fresh vegetables purchased just before the storm.
- **Fruit Group**-canned fruits in their own juice, dried fruits, 100% fruit juice, fresh fruits purchased just before the storm.
- **Milk Group**-non-fat milk (powdered, canned or shelf-stable), puddings, processed cheese spread.

- **Meat Group**-canned meats, beans (kidney, lima, black), peanut butter, nuts, canned chili, ravioli.

Make sure you have foods for pets, infants and the elderly gathered. Also, hand sanitizers and bleach for sanitizing items need to be added to this list. Clean-up supplies should be kept in a separate container away from food items. A portable cooler or two will come in handy.

Some of the suggested food items need to be warmed. Grills and camping stoves are good for this as long as they are kept in well-vented areas. A fondue pot with sterno (canned heat) will also work. Of course, matches or some sort of lighter will be necessary. A hand-operated can opener will be needed. Instant food and beverage such as instant tea and coffee items will be easier to prepare.

There are many things to think about should we experience a storm. These tips can also apply to severe, storms during any time of the year that create an electrical outage. Just remember to replenish any items used as the situation permits.

Source: Jackie Schrader, Clay County Contact Newsletter, June/July 2008

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***Q. How much loose change is available for Americans to save?***

***A. The U.S. Treasury says that Americans hold about \$15 billion in loose change.***

## **Late Summer Landscape Jobs**

There are a number of late summer landscape jobs that pay big dividends a little later.

Touch-up pruning with hand pruners on a number of shrubs can greatly improve their appearance. Ligustrum, elaeagnus, cleyera and a number of other shrubs tend to send up several shoots that significantly protrude from the canopy. These longer shoots should be completely removed or at least cut off below the canopy. This will give the shrubs a more natural look.

You should do some pruning on roses now, also. Gardeners often neglect their roses during the busy summer months. It's not too late to start rose care again in order to obtain excellent blossoms during the fall months. Here's how to get those roses blooming for the fall.



First, remove healthy top growth as well as dead twigs and branches. Cut out any diseased, injured or spindly growth and shorten the main canes and lateral branches. But leave at least half the length of each main cane that's one to three years old. It generally takes healthy rose bushes approximately six weeks from pruning to the beginning of a flush of flowers.

Second, it's important to follow a spray schedule for control of insects and diseases. A weekly application of a fungicide is especially important. This will provide a "protective shield" over the new growth that will greatly reduce black spot and powdery mildew problems.

Third, if the roses have not been fertilized recently, an application of fertilizer now will be beneficial. If granular fertilizer is used, be sure to spread it well beyond the drip line of the foliage and water it in for faster action.

It's probably not too late to force crape myrtles to re-bloom. To encourage a second crop of blossoms, remove the spent flower heads as soon as they occur. Removal of the flower heads prevents seed formation and allows that extra energy to go back into this season's flowers. It should take about four to six weeks for the plants to re-bloom. This technique can also work on Vitex (chaste tree). But act soon, pruning too late won't allow enough time for flower initiation before we move into the cooler, shorter days of fall.

Now is a good time to propagate many ornamentals such as oleanders, hydrangeas and azaleas. To produce azaleas in this manner, take tip cuttings three to five inches long with several leaves attached. Place the cuttings in a rooting medium in a shady area and keep them moist by covering them with a plastic bag or by using a mist system. Many rooting mediums can be used. The most common are sand and mixtures of peat and perlite. You may want to use a rooting hormone to hasten root growth.

If you have cold sensitive ornamentals in your landscape, you might think about rooting a few cuttings before winter and keeping the young plants in a protected place. Then, if some of your tender ornamentals do freeze, you'll have replacements to set out in the spring.

Late summer and early fall is an ideal time to lift daylily clumps, divide and replant them. The objective is to get the new divisions to establish a good root system during the fall and late winter period. The transplanting process is relatively easy. Divide the clumps, retaining as many of the roots as possible with each division. Prior to planting the division, cut back the foliage to 1/3 its original height. Daylilies should not be planted too deep. Set the new divisions as deep as they grew originally.



Geraniums can look a bit pathetic at this time of year. This is especially true if tall "scraggly" stems are all that remain. Prune tall stems back to a point just above a short side shoot. This will force the side shoots into growth. Pinch off the first bloom buds as they appear. Spray the geraniums every 7 – 10 days during this time with a fungicide to prevent Botrytis. The plants should become bushy again and bloom well during the fall period.

Larry Williams  
Extension Agent, Horticulture

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Q. How long does it take to completely pay off a \$1000 credit card balance if monthly payments are 2% of this balance and there is a 24% penalty interest rate?

A. One will never pay off balance. All payments pay off only interest owed.

Chicken L'Orange

3 oranges
2 tablespoons slivered orange rind
1/4 teaspoon Tabasco sauce
Salt
Paprika
3 pound fryer chicken, cut in pieces
4 tablespoons butter or margarine
2 tablespoons flour
1/4 teaspoon salt
1/8 teaspoon pepper
1 tablespoon brown sugar
1/4 teaspoon ginger
Water

Juice two of the oranges. Sliver rind to make 2 tablespoons. To the juice, add rind and Tabasco sauce. Add enough water to make 1-1/2 cups; reserve. Sprinkle chicken pieces lightly with salt and paprika; brown in butter or margarine in skillet. Remove chicken. Add flour, salt, pepper, brown sugar, and ginger to drippings in skillet; stir to make a smooth paste. Add reserved liquid and cook, stirring constantly, until mixture thickens and comes to a boil. Add chicken pieces. Cover; simmer over low heat until chicken is tender, about 45 minutes. Section remaining orange. Add to chicken the last 15 minutes of cooking time. Serve with orange rice.

Calories: 539 cal, Carbohydrate: 15 gm, Saturated Fat: 8 gm, Dietary Fiber: 2 gm, Cholesterol: 229 mg, Protein: 79 gm, Total Fat: 16 gm

Source: Florida Citrus Treasures Cookbook: A Collection of Heritage Recipes

Creamy Lemon Squares

Prep Time: 25 minutes

Total time: 2 hrs 53 minutes

Makes: 16 servings

20 Reduced fat NILLA Wafers, finely crushed	2 Tbsp. flour
1/2 cup flour	3 Tbsp. grated lemon peel, divided
1/4 cup firmly packed brown sugar	1/4 tsp baking powder
1/4 cup (1/2 stick) cold margarine	2 tsp. powdered sugar
1 pkg. (8 oz.) Neufchatel Cheese, softened	1/4 cup fresh lemon juice
1 cup granulated sugar	2 tsp. powdered sugar
2 eggs	

Preheat oven to 350°F. Line 8-inch square baking pan with foil, with ends of foil extending over sides of pan; set aside.

Combine wafer crumbs, 1/2 cup flour and the brown sugar in medium bowl. Cut in margarine with pastry blender or two knives until mixture resembles coarse crumbs; press firmly onto bottom of prepared pan. Bake 15 min.

MEANWHILE, beat Neufchatel cheese and granulated sugar with electric mixer on medium speed until well blended. Add eggs and 2 Tbsp. flour; mix well. Blend in 1 Tbsp. lemon peel, lemon juice and baking powder; pour over crust.

BAKE 25 to 28 minutes or until center is set. Cool completely. Cover and refrigerate at least 2 hours or overnight. Sprinkle with powdered sugar and remaining 2 Tbsp. grated lemon peel just before cutting into squares to serve. Store leftover squares in refrigerator.

H C E NEWS

Pacesetter HCE is sponsoring a scrapbooking workshop the 3rd Saturday of each month in the Ft Walton Beach office. Time: 9 a.m.-5 p.m.

THANK You to the many volunteers who participated and assisted in the annual Country Store fundraiser. Thanks to your efforts, \$705.63 was added to the Council for education, training, and community projects.

Holiday Showcase—Educational Directors are busy working on compiling the 2008 Holiday Book. If you'd like to help make any of the crafts please let one of the Educational Directors know! Please share all the good things you do!!

Northwest Florida Fair will be here soon. Be planning your club exhibits and brainstorming ideas for the Council booth. Fair Dates October 28th through November 2nd.

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