



UNIVERSITY OF
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EXTENSION

Institute of Food and Agricultural Sciences

FAMILY AND CONSUMER SCIENCES HOTLINE

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Control Your Holiday Credit Card Debt

The holidays should be a joyful time for you and your family. But for many families it's tough to find the extra cash for holiday expenses. Using your credit cards can solve one problem, but create other problems.

Most families don't plan to run up high balances on their credit cards during the holidays—it just happens. Nearly one-third of adults say they spent more than they planned on holiday gifts. Most spent \$100 to \$500 more than they planned. It is hard to pay off an extra \$500 on credit cards after the holidays.



Ways to control your spending

Start by making a written plan for holiday spending and gift giving. Think about how much you can afford to spend on gifts, decorations, holiday meals, and travel.

Set a spending limit for gifts for each person. Include limits on other items in your spending plan. Start looking for bargains early. If it's been a tough year for you, think about cutting back on what you usually spend. Talk with friends and family about not exchanging gifts, drawing names so you give fewer gifts, or setting dollar limits on gifts.

Inside this issue:

<i>Control Your Holiday Credit Card Debt</i>	1-2
<i>Holiday Spending</i>	3
<i>Are You Ready for the</i>	4
<i>Keeping Food Safe at</i>	5
<i>Green Bean Casserole Better and Pumpkin-Cranberry Loaf</i>	6
<i>Happy Holly Days</i>	7
<i>HCE Hotline</i>	8

Happy Holidays



If you need or want to use a credit card, pick just one to use for your holiday spending. It's easier to control your spending with one card. Write your spending limit on an envelope and put it in your wallet. When you use your credit card, write the amount on the envelope and subtract it from your limit. Put the receipt in the envelope. When you've reached your limit, stop using your credit card!

Credit card offers

During the holidays, your credit card company may offer to let you skip a payment or two. Or, it may invite you to pay back only the minimum or even reduce your minimum payment. Don't be tempted to take these offers since you'll pay more in the long run.

Stick to your plan

The best gifts are those that do not burden you with debt into the next year.

Source: University of Illinois, Extension—Cook County

Welcome! The new Family Nutrition Program (FNP) Assistant is Lori Moser. Lori began her FNP job November 4th. She is already busy teaching nutrition eligible elementary schools. We're glad you're here Lori!

Family & Consumer

Hotline

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We're on the Web!

<http://okaloosa.ifas.ufl.edu>

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**Happy Holidays to You
From all of us!**



Answers: 1. c, 2. b (skipping meals will lead to over-eating), 3. c, 4. a, 5. cookies, 6. a, 7. fruits and vegetables, 8. a.

Holiday Spending Worksheet



To plan for your next year, you need to know how much all that merriment is costing you. Use receipts (or your best guess) to figure out how much you spend. Then set your savings goal for 2006. The challenge is to save that money and enjoy the next holiday free of debt. You

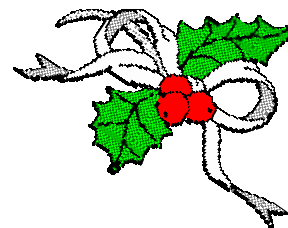
	Estimated Costs	Actual Cost	Notes
Gifts			
Family:			
Friends:			
Office:			
Wrapping supplies:			
Mailing expenses:			
Total gifts:			
Food			
Holiday meals:			
Eating out:			
Baking ingredients:			
Food total:			
Decorations			
Tree:			
Outdoor lights:			
Indoor decorations:			
Tree trimmings:			
Decorations total:			
Entertainment			
Party cloths:			
Holiday activities:			
Other:			
Entertainment total:			
Total Holiday Spending:			

A study suggests that Americans probably gain only about a pound during the winter holiday season—but this extra weight accumulates through the years may be a major contributor to obesity later in life. This finding runs contrary to the popular belief that most people gain from 5 to 10 pounds between Thanksgiving and New Year's Day.

Here is a fun quiz you can take to see how much you know about avoiding weight gain during the holidays.

1. How many excess calories does it take to gain one pound?
 - a) 1500
 - b) 2500
 - c) 3500
 - d) 4500
2. Skipping meals is a good idea to conserve calories.
 - a) true
 - b) false
3. How many grams of fat will you avoid by removing the skin from a 3-ounce serving of turkey breast?
 - a) 1
 - b) 4
 - c) 6.6
4. What does a 3-ounce portion of turkey look like in relation to size?
 - a) deck of cards
 - b) one set of dice
 - c) man's shoe
5. These holiday treats are fun to bake, but can really add up in calories because it is hard to eat just one (Fill in the blank) _____.
6. According to the American Institute for Cancer Research, you should fill up about 2/3 of your plate with:
 - a) plant foods such as whole grains, beans, vegetables and fruit.
 - b) lean meat or fish
 - c) Dessert
7. Eating plenty of (fill in the blanks) _____ and _____ will help you eat less fat and more fiber. You will feel fuller on fewer calories. _____
8. According to the National Weight Control Registry, people who lost 30 pounds or more and kept it off for at least a year did one of the following on a regular basis:
 - a) exercised on a regular basis
 - b) watched TV
 - c) Followed fad diets

Answers on page 2



Keeping Food Safe at Holiday Parties

Buffets are a great way to celebrate special occasions. However, when foods are left out at room temperature for long periods of time, buffets can provide an inviting environment for bacteria. When preparing food, follow the 4 C's of food safety: clean, cook, chill, and avoid cross-contamination.



Here are a few Buffet Basics:

Size Matters!

If you are planning a buffet at home and are not sure how quickly the food will be eaten, keep buffet portions small. Prepare a number of small platters and dishes ahead of time. Store cold back-up dishes in the refrigerator and keep hot dishes in the oven (set at 200°-250°F) prior to serving.

Take Temperatures!

Cooked, hot foods should be kept at 140° or warmer. Use a food thermometer to check. Serve or keep food hot in chafing dishes, crock pots, and warming trays. Note: Some warmers only hold food at 110°F to 120°F, so make sure your warmer has the capability to hold foods at 140° or warmer.

Chill Out!

Cold foods should be kept at 40°F or colder. Keep cold foods refrigerated until serving time. If food is going to stay out on the buffet tables longer than 2 hours, place plates of cold food on ice to retain the chill.

Keep it Fresh!

It can be unsafe to add new food to a serving dish that has already contained food. Many people's hands may have touched the food, which has also been sitting at room temperature for awhile. Instead, replace empty platters with freshly filled ones.

Watch the Clock!

Remember the 2-Hour Rule: Do not leave perishable food out at room temperature on a buffet table for more than 2 hours unless you are keeping it hot or cold. If the buffet is held in a place where the temperature is above 90°F, the safe-holding time is reduced to 1 hour.



Improved Green Bean Casserole

1 pound green beans, boiled, drained
1/2 pound chopped carrots
Black pepper to taste

2 tablespoons parmesan cheese, grated
1 cup nonfat/skim milk

Preheat oven at 350°. Place vegetables in a glass baking dish. Pour milk on them and sprinkle with pepper. Top with parmesan cheese and bake 20 minutes or until cheese is golden. Serve hot.

Servings: Serves 4. 1 cups per serving

Diabetic Exchanges: Milk 1.0, Vegetable: 1.0

Total Preparation & cooking Time: 30 min (10 Prep, 20 Cook)

Nutrition Information:

Calories 96; total Fat 1.3g; Saturated Fat 0.6g; Trans Fat 0g; Cholesterol 3mg; Sodium 101mg; Carbohydrates 17.8g; Dietary Fiber 5.3g; Sugars 8.6g; Protein 5.9g.

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## Pumpkin-Cranberry Loaf

2 cups all-purpose flour

1/3 cup firmly packed dark brown sugar

1/2 cup sugar

2 teaspoons baking powder

1/4 teaspoon salt

1 3/4 teaspoons pumpkin pie spice

1 cup canned pumpkin

1/4 cup water

1/4 cup vegetable oil

1 1/2 teaspoons vanilla extract

3 egg whites, lightly beaten

3/4 cup coarsely chopped cranberries

Vegetable cooking spray

1/4 cup chopped pecans

Combine flour, brown sugar, sugar, baking powder, salt, pumpkin pie spice in a large bowl; make a well in center of mixture. Combine pumpkin, water, oil, vanilla, and egg whites; add to dry ingredients, stirring just until dry ingredients are moistened. Fold in cranberries.

Pour batter into 9x5-inch loaf pan coated with cooking spray; sprinkle pecans over batter. Bake at 350° for 1 hour and 5 minutes or until a wooden pick inserted in center comes out clean. Let cool in pan 10 minutes on a wire rack; remove from pan, and let cool completely on wire rack.

Yield: 16 servings (serving size: 1 slice)

Nutrition per serving: calories 160 (28% from fat); fat 4.9g (sat 0.8g, mono 1.8g, poly 2g); protein 2.6g; cholesterol 0.9mg; calcium 48mg; sodium 50mg; fiber 1.3g; iron 1.2mg; carbohydrate 26.6g

# Happy Holly Days



Holly, ivy and other greenery such as mistletoe were originally used in the pre-Christian times to help celebrate the Winter Solstice Festival and ward off evil spirits and celebrate new growth. During medieval times, the holly depicted various aspects of Christ's life. The prickly leaves represent the crown of thorns that Jesus wore during the crucifixion. The berries are the drops of blood Jesus shed because of the thorns.

Hollies in the Florida landscape are an easy-care and underutilized ornamental shrub for everygreen color and attracting wildlife to your yard. Some varieties of hollies can be native, such as Dahoon holly and Gallberry. Some dwarf holly cultivars such as *Ilex cornuta* 'Dwarf Burfordi' and *Ilex crenata* 'Compacta' are typical nursery selections for the homeowner.

Two of the most common conical hollies are 'Mary Nell' and 'Nellie R. Stevens'. 'Nellie Stevens' is a cross between American and Chinese holly that will grow 15' to 25' tall and attain a width of 10' to 15' at maturity. Both are fast-growing, trouble free trees that can be allowed to grow into a full tree or pruned into a very durable hedge.

The popular 'East Palatka' holly is a favorite among flocks of birds. Be careful not to situate this tree too near a patio or driveway due to the messiness of the birds while feeding. Yaupon holly, *Ilex vomitoria*, a Florida native, has small, dark-green, narrow leaves and huge crops of small, but juicy berries. This holly can be trained into a multitrunked tree with winding trunks and bent limbs. The weeping yaupon is an odd but unique holly tree with the stems growing downward instead of up. It is quite striking as a specimen in the garden, looking almost like a stiff weeping willow.

Hollies are dioecious plants, which means male and female flowers are located on separate plants. This is a typical quandary for homeowners trying to determine what gender their shrub is. The answer is simple: Female plants produce berries, while males do not. There must be a male plant within 1 1/2 to 2 miles for bees to pollinate the female holly. One neighborhood male holly is enough to keep ten to twenty female hollies in "berry good shape". Also, be aware that most dwarf cultivars, like Dwarf Yaupon holly, do not produce berries since nurseries commonly propagate from male plants.

Hollies will thrive in partial shade, but most will tolerate full sun. They need well-drained, acidic soils. The fall and early spring are the best times to plant a holly in your yard. Using hollies in your yard is a great way to add a little of the Northern-looking garden to your Florida landscape. Evergreen trees with brilliant red berries will add color, unique leaf texture and will allow the birds to eat year-round or just during their winter stay. It is a wonderful way to decorate naturally. It also reminds me to wish you **Happy "Holly Days" from my yard to yours.**

**Sheila Dunning**

**Extension Agent, Horticulture**

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# **HCE HOTLINE**

## ***HCE Dates to remember:***

County Council/Holiday Party will be **December 2nd** in Ft. Walton. Make plans now to attend. Come and bring a friend!! In addition to a great program, there will be a covered dish luncheon and gift exchange. Bring a gift (valued at \$5), wrapped and with your name "from" on a tag. This is always a lot of fun! On the business side of things, the 2005 officers will be elected and club presidents will be presenting their annual report. ALL members are strongly urged to attend! NOTE: Club Presidents-please prepare a 1-2 minute summary of your club activities and accomplishments and be prepared to present it at this meeting.

Leader Training will **Monday, December 12th** in Ft. Walton Beach. This is for the club program in January. HCE Clubs should send 1-2 volunteers to attend.

Pacesetters will have a workshop on **December 19th** in Ft. Walton Beach.

The Office will be closed **December 23, 26** for the holidays.

Ft. Walton Beach Club will have a workshop **December 27th** at 9:30 am. in Ft. Walton Beach.

District HCE Meeting will be **January 18 in Marianna**. **Registration is due by December 14<sup>th</sup>. It must be received by that date, so be sure to mail it at least a week before!** The cost of this event is \$17. Club Presidents have all the information or you can pick up a copy of materials at council meeting December 2<sup>nd</sup>. There will be a "Silent Auction" that will be held during the conference. Each person is asked to bring an item for this good cause! District Council is also looking for a few good people. If you are interested in being a District Officer, please do so! Credential forms are available from the UF/IFAS Extension Office. Hope to see a large number of Okaloosa HCE members there!