Holiday Shopping

Christmas is almost here and many consumers have not finished—or even started—their holiday shopping. As you grab your purse and head for the mall, keep a few last minute thoughts in mind.

- Keep within your budget. Buy no more than you can pay for! Living expenses for January have to be paid and there may be other expenses (such as insurance, taxes, books and tuition or other monetary demands).
- Careful, comparison shopping saves money. Also, many stores have “before Christmas” as well as after Christmas sales.
- Check the store return policy if there is any possibility that a purchase may be returned. Will the store accept a return? For how long? Ask for a gift receipt. Will it refund the purchase price, or will it only exchange the item? If a refund is given, is it a full or reduced amount? Must you have a sales receipt? Always keep sales receipts until you are sure there will be no returns.
- If the purchase has a warranty, check to see when it goes into effect and what documentation is needed to validate the warranty.
- Think about how usable a gift will be for the receiver. Electronics that require programming capabilities may be great for a high school student with computer skills but not for the older person without that type of knowledge.
- Avoid gifts that bring debt with them.
- Don’t overlook practical gifts, such as smoke detectors, carbon monoxide detectors, and motion lights. These are especially useful for older people living alone and those who “have everything.” Elderly may appreciate stamps, envelopes, stationary and other useful items, especially if they have reduced mobility.

Continued on page 2
• Gift cards can be good gifts. Carefully compare the terms and fees associated with the cards before buying. Where can the card be used? Is there a charge for its use? How long do you have to use the card before it expires or there is a monthly or per use fee? Remember most gift cards can’t be exchanged for cash or used to pay a bill. They are purchase cards, for buying only. (See November newsletter for more information.)
• If possible, shop when you are rested and stores are not overcrowded. If you are tired, hungry, and stressed, it is easy to make poor choices or “buy anything to finish and go home.” Set a maximum to spend and do not exceed it.

Source: Financial Focus, Vol. 1, No. 3, Fall 2006

Plan For Your Holiday Treats

Holiday foods are tempting. As part of the festivities, we want food to be special—look better, taste better, even smell better—than our common, everyday foods.

People who have diabetes should admit that they’ll probably taste the special holiday foods and plan accordingly. A lack of planning and eating “too much of a good thing” can lead to higher blood glucose levels that continue from one holiday to the next.

Here are some tips for planning your treats:

• Choose smaller portions of extra-rich foods.
• Try to plan when and where you’ll enjoy holiday foods so that you don’t “accidentally” enjoy festival foods several times in one day.
• If the treat turns out not to be incredible, leave it on your plate. “Save” those calories or carbohydrates for another time.
• Plan other activities at social events in addition to eating (helping to clean up, introducing yourself to new people, or starting a game of charades or cards).

Healthy Gift Ideas for the Holiday Season

This HOLIDAY gift-giving season, think beyond the snowflake sweater and cheeses-through-the-mail! Support your loved ones’ health and fitness well into the New Year with gifts that will help them live healthier longer. No worries about getting the right size or color, either! Here are ideas to get you started:

1 Pedometer—Current research shows that getting at least 5,000 steps a day moves you along the path to increased health and fitness. Work up to 10,000 steps a day! A pedometer encourages a healthy walking habit and is a fun, easy way to track progress.
burned and distance covered, a real motivator! Most clip on the belt or waistband, but some are
watch-like units worn on the wrist. There are even pricey models with built-in GPS.

2 **Stationary bike frame**—Turn an ordinary road bike into an indoor stationary bike! “Spin” style stationary biking is easier on the joints and encourages exercise, regardless of the weather. Simply put a road bike into the frame and enjoy an indoor stationary workout. “Wind trainers” and “magnetic adaptors” add pedaling resistance, to simulate real riding conditions. You can check options and styles online or ask at your local sports equipment store.

3 **Fitness videos**—Some people prefer the convenience and privacy of working out at home. Does your gift recipient enjoy stretching and yoga, or is working out with weights more their speed? Whatever activity gets them moving, there’s a fitness video to match. Most cost $20-$30. Plus most video stores now have a self-help or fitness section.

4 **Healthy cookbooks**—If someone on your gift list likes to cook, make his or her time in the kitchen fun and healthful. (Hint: see [http://simplyflorida.org](http://simplyflorida.org).)

5 **Grill pan**—Stovetop grill pans have grooves in the bottom that allow the fat to drain off meats and that sear food with authentic-looking grill marks. They are as easy to use as an ordinary skillet. Grill pans range widely in price from $25 to nearly $200.

6 **Fitness membership**—Help your loved one get into a healthy exercise routine with an annual gym membership, registration to a class or a session with a personal trainer. The recipient will be more likely to get out the door and get moving knowing that a prepaid session or fully equipped gym—with a trained professional instructor—is waiting. Be sure that the instructor or trainer has been certified by a national, standardized organization, such as the American Council on Exercise (ACE), the American College of Sports Medicine (ACSM) or the Aerobic and Fitness Association of America (AFAR). Prices vary. Consider the gift recipient’s interests and preferences, as well as physical abilities and limitations.

7 **Sports wear and gear**—A gift certificate to a nearby athletic store can encourage your loved one to buy comfortable workout clothes or proper gear—warm-up suits, exercise mats, balls or sneakers—to get them outfitted, equipped and motivated to exercise.

8 You can also stuff your loved one’s stocking with a gift subscription to your favorite health and nutrition newsletter.

Source: Tufts University Health & Nutrition Letter, November 2006

**Why Should I Eat More Fruits and Vegetables?**

1. Adequate consumption of fruits and vegetables, as part of a healthful diet, may help lower your risk for Alzheimers, heart disease, high blood pressure, certain cancers, osteoporosis and type 2 diabetes.
2. Eating more fruits and vegetables can help you consume fewer calories which makes it easier to manage your weight.

**Which fruits and vegetables should I eat?**

The Dietary Guidelines for Americans calls for a variety of fruits and vegetables. Take advantage of seasonal produce in local stores and farmer's markets. You can also stock up on frozen varieties—many of which are already peeled, cut and precooked for convenience (look for ones without added sugar, salt or fat)!

**How many should I eat each day?**

Most people should eat about 4.5 cups of fruits and vegetables each day. By eating them at each meal and for snacks, you will work towards getting enough!

Source: Communicating Food for Health, November 2006

**Healthy Holiday Cooking Made Easy**

**FREE**—Tuesday, December 12, 2006—6:30 p.m.—North Okaloosa Medical Center Dining Room, 151 E. Redstone Ave., Crestview—Featuring Elaine Courtney—Light dinner and door prizes provided. To make reservations call Teresa Smith, North Okaloosa Medical Center, 850-689-8446.

**Simply Florida Is Here!!!**

*Simply Florida*, a new cookbook offered by the Florida Extension Association of Family and Consumer Sciences and the University of Florida/IFAS, celebrates all that is Florida food. From the state’s famous succulent citrus to its fabulous beef, freshest seafood and farm fresh vegetables, *Simply Florida* offers recipes savoring the unique flavors from Florida’s seashore to panhandle - a cuisine that truly exemplifies American regional cooking.

*Simply Florida* makes a perfect holiday gift! You may purchase locally at the Extension Office or on-line at [http://simplyflorida.org](http://simplyflorida.org). Cost of the book (with 214 recipes! And full color pages!!) is $23 until Dec. 31st. Shipping is $5 per book. Call Elaine for more info!

All proceeds from this project will support and endow the Mary Harrison Extension Professional Development Program at the University of Florida and provide opportunities for Extension Family & Consumer Sciences faculty.

*Simply Florida* contains nutritional analysis on all recipes, as well as substitutions, food safety, and info on Florida grown products. It also features the drawings of Linda Meyers, Okaloosa Extension Program Assistant. **Don’t hesitate! Get yours early!**

---

**At the close of another year, we gratefully pause to wish you a warm and happy Holiday Season!**
**Newsletter Changes in 2007**

Beginning with January 2007, this newsletter will be produced quarterly. As before, there is no cost to receive this publication! You may receive your newsletter via email or regular mail. If you need additional information about signing up for the newsletter, call the Extension Office at 689-5850 or 729-1400, ext. 5850. You can also access the information through our website, [http://okaloosa.ifas.ufl.edu](http://okaloosa.ifas.ufl.edu) or email Ann Moss.

**Take Charge of Your Diabetes 2007**

Okaloosa County Extension and the University of Florida IFAS Extension, in conjunction with North Okaloosa Medical Center are conducting a research project to see the effectiveness of education in helping people with type 2 diabetes control their blood sugar. The program will include 8 classes taught by qualified educators and health professionals. A nutrition consult with a registered dietitian, blood pressure measurements and other health tests are included. Classes will be held weekly, beginning January 23, 2007.

We are now recruiting study participants. If you have been diagnosed with type 2 diabetes, are at least 21 years old, and want to see if you are eligible, please call the Extension office at 850-689-5850 or 850-729-1400, ext. 5850 by January 12th. The $75 cost includes all programs materials and services.

**Holiday Gifts for the Kids in Your Life**

Have you ever searched the toy stores looking for the latest toys on a child's Santa list? If you are able to find the toy, a part is missing; it's broken or must have batteries. A better idea is to give a financial-related gift. A gift that teaches the importance of sound financial management can provide valuable lessons that will serve kids for years to come.

For younger children, a “piggy” savings bank is always a good choice. There are many varieties available—including ones that count the money and/or make noise and light when coins are added. There are also coin counting machines, ATM’s and books about spending, saving and sharing. Start a youngster on coin collecting. Along the way, you can impart many important lessons about money!

Experience is a great teacher when it comes to teaching children about savings and investing. For a school-age child or teenager, purchase one or more shares of stock in a company that makes the “got-to-have” item the child wants. This can provide a meaningful gift and a valuable education. Supplement the gift with a lesson on how to track the stock’s performance in the newspaper or on line.

Children can not purchase or own stocks in their own name but you can purchase the shares in your name or through a custodial account set up under the Uniform Transfers to Minor Act or Uniform Gift to Minor's Act. The investment is held in the adult’s name in custody for the child until he or she reaches age the age of majority (18 in Florida).
It may be expensive to purchase less than a round lot (100 shares) in a company, but there are some companies that will sell you their stock directly (without a broker, thereby eliminating a brokerage fee). There are also Dividend Reinvestment Plans (DRIPs) that permit current stockholders to purchase additional stock from the company without a broker. One Share of Stock, Inc. (www.oneshare.com) sells single shares of stock in certificate form that can be framed. There are more than 90 companies listed including companies such as Coca-Cola, Microsoft, Gap and other companies children may know.

Some companies offer mutual funds geared to children. These funds invest in child-friendly companies and send the young investor educational materials that teach them about investing. These plans typically accept lower minimum opening deposits and target long-term growth.

Of course, there are U.S. Savings Bonds. The Series EE Bonds remain one of the safest investments and there is never a fee for buying or redeeming them. Paper bonds may be purchased at half of their face value in denominations as low as $50 and federal income taxes on earnings may be deferred until the savings bond matures or is redeemed. These bonds may be purchased at your local financial institution or online at the U.S. Savings Bonds website www.savingsbond.gov.

You can also find books, videos, and board or computer games that help children learn about savings and investments. Financial management software or a session with a financial planner is an excellent gift for grown or newly married children.

Finally, keep in mind that the holidays can be a perfect time to teach children about the value of money, whether you give them a financial related gift or help them manage their money.

**Turkey Tetrazzini**

4 cups cooked spaghetti or linguini  
8 tbsp. butter or margarine  
1 cup sliced mushrooms  
1 cup hot turkey stock or canned chicken broth  
3 tbsp. flour  
2/3 cup heavy cream  
Salt and pepper to taste  
2 to 3 cups diced, cooked turkey  
1/2 cup grated Romano or Parmesan cheese  
2 tbsp. dried bread crumbs

1. Cook the pasta 1 or 2 minutes less than the package suggests so that it will not get mushy with additional baking. Drain and toss it immediately with 2 tablespoons of butter to keep it from drying out while you prepare the sauce.
2. Sauté the sliced mushrooms in a large saucepan with 2 tablespoons of butter, cooking until the butter is absorbed and the mushrooms' liquid is evaporated. Move them to a small bowl.
3. Heat the turkey stock or chicken broth in the saucepan while you melt 2 tablespoons of butter in another saucepan. Add flour to the butter, stirring to blend for about 2 minutes over medium heat. Gradually add the hot liquid and simmer the sauce on low heat for 5 minutes, stirring as it thickens. Pour in the cream and heat through. Season with salt and pepper to taste, then fold in the turkey and mushrooms. Set aside.
4. Butter a 2 quart, shallow baking dish and layer the bottom with half the prepared pasta. Spoon half the sauce over the noodles, then add the remaining noodles and sauce. Sprinkle the top with a mixture of bread crumbs and cheese and dot with the remaining butter.
5. Bake in an oven preheated to 350°F degrees for 40 minutes or until the dish is bubbling and lightly browned on top. This may be refrigerated overnight or frozen before the final cooking. To hasten the crisping/browning, you may want to place the dish under the broiler for the last few minutes of cooking. Makes 6 to 8 servings. **Source:** FamilyFun.com
**Cheese Ring With Strawberry Preserves**

1 pound medium cheddar cheese, grated  
1 cup chopped pecans  
3/4 cup mayonnaise  
1 medium chopped onion  
1/2 teaspoon hot sauce  
1/2 teaspoon garlic juice  
1 cup Strawberry preserves

1. Mix the first six ingredients together.  
2. Form cheese mixture into a ring on a platter.  
3. Put strawberry preserves in a small bowl and set inside the ring.

Source: Simply Florida

**Take Time Not To Plan For Next Year’s Garden**

A new year, a new start, and the dead of winter! What better time to begin your garden planning for the year?

Actually, we never really experience “the dead of winter”, at least not for long. Our winters are brightened by flowers such as camellias, pansies, petunias, dianthus, flowering cherry, and Japanese magnolia. And spring fever often tempts the inexperienced gardener with warm, sunny spells in January and February. But blasts of cold Arctic air from the northwest bring us back to reality periodically, possibly even as late as early April. We consider March 15 to be our average last-frost date.

So, gardeners we have a couple of months before we can plant tender flowers and vegetables. Still, there’s lots that can be done in the next eight weeks to prepare your garden for spring.

It’s a good idea to have your soil tested well before spring so that you have time to utilize the results. You can pick up the soil test mailing kit from your local University of Florida county extension office. The Okaloosa County office is at 5479 Old Bethel Road, Crestview. Office hours are Monday-Friday, 8 a.m. to 5 p.m. Follow the sampling instructions, submit the sample, and you will have the results in a couple of weeks. The results are particularly useful for the vegetable gardener because they will tell you whether or not you need to lime, and if so, how much lime to apply. But the results can even be helpful in the case of lawns, flowers, shrubs, or trees. You will find out what the phosphorous and potassium levels are in your soil and whether you need to apply more of these nutrients through fertilizers this spring.

If you wish to establish new planting beds or garden areas this spring, by all means, get busy now in tilling up the area. If you need to incorporate soil amendments such as mushroom compost, peat, or topsoil, first till the existing soil as deeply as possible. Rake out all weeds, roots, and other debris. Then add the soil amendments. Finally, till the soil amendments into the existing soil as deeply as possible.

Remember how dry it was last spring? Remember how much watering you had to do to keep new plants watered last spring? The heat and dry weather of spring often make starting new trees and shrubs difficult. The cooler weather of January and February is a much better time for planting trees and shrubs. If you wish to plant bare-root fruit trees or roses, you absolutely must do so before the
warm weather arrives and the bare-root plants try to leaf out.

Considering how much trouble dry weather has caused us the last few years, now, before the rush of spring, may be an excellent time to install a drip or micro-irrigation system for plantings that will require watering this spring. A number of retail outlets sell systems that you can install yourself, using a standard outdoor faucet as the water supply. Micro-irrigation systems utilize flexible tubing with emitters that direct the water right where it’s needed, making such systems much more efficient than standard overhead sprinkler set-ups. Micro-irrigation systems are very useful in beds, but they may also be used to water individual plants such as small trees or shrubs added to existing beds. You can place the emitters where they are needed.

If you need to prune plants, plan to do so before new growth starts in March. Deciduous plants, those that lose their leaves in winter, can be pruned anytime from now until early March except for those spring bloomers such as spirea, quince, kerria and viburnum. With evergreen plants, it’s probably best to wait until late February, just before the first flush of spring growth.

However, regardless of some ads that you may see for lawn fertilizers this time of year, do not plan to fertilize your lawn until April. Our perennial grass needs to “settle in for a long winters nap.” We’ll discuss fertilizer later this spring.

You may wish to apply a spray of horticultural oil emulsion to dormant fruit trees. This is a relatively nontoxic method of controlling overwintering pests such as scale insects. Gardeners who grow peaches, plums, and nectarines would be well-advised to apply this spray application. It helps to control white peach scale, an insect pest that can kill your trees.

Now is also the time to take hardwood cuttings of crapemyrtle, fig, althea, forsythia, and other deciduous plants.

Sheila Dunning
Okaloosa County Extension Agent

New Year’s Crossword Puzzle

ACROSS
3. Marching bands perform in these
6. A symbol for the New Year that welcomes it in
8. You track the months of the year with this
9. Father...is a symbol of the old year
10. A sport played on this holiday

DOWN
1. At the stroke of 12:00 p.m. it is
2. The month which starts right after December 31
3. You or your parents celebrate at these
4. Changes your going to make in your self or your life in the New Year
5. An activity associated with Ballrooms and this holiday
7. December 31st is New Year’s
HCE NEWS

County Council-Dec., 1st, 10:00 a.m., Ft. Walton—It's time for the annual HCE Holiday Council Meeting/Luncheon. 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 2006 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 Council Meeting December 1st.

District HCE Meeting—Will be January 17th in Crestview. Okaloosa HCE is hosting, so everyone needs to help! Registration is due by December 20th. The cost of this event is only $17 and includes a delicious lunch and a special gift. Club Presidents have all the information or you can pick up a copy of materials at council meeting December 1st.

Okaloosa members are gathering things for the “goodie bags.” If you have items or need more information, contact Nita Hall 682-3118 by January 4, 2007.

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!

Leader Training—Will be Wednesday, December 13th at 10 a.m. in Ft. Walton, led by HCE Educational Director Martha O’Brien. This is for the club program in January. HCE Clubs should send 1-2 volunteers to attend.

Dates to Remember:

December 1—County Council/Holiday Party, 10:00 a.m.-1:00 p.m., Ft. Walton Extension Building
December 5—Pacesetters, 9:30 a.m., Ft. Walton Beach Extension Building
December 12—Ft. Walton Beach HCE, 9:30 a.m.-1:00 p.m., Ft. Walton Beach Extension Building
December 12—Healthy Holiday Cooking Made Easy, 6:30 p.m., North Okaloosa Medical Center Dining Room, Crestview
December 13—Leader Training, 10:00 a.m., Ft. Walton Beach Extension Building
December 14—Paper Artz, 9:30 a.m.-1:30 p.m., Ft. Walton Beach Extension Building
December 14—Happy Homemakers, 9:30 a.m., Crestview Extension Building
December 18—Pacesetters Workshop, 9:00 a.m.-3:00 p.m., Ft. Walton Beach Extension Building
December 25 & 26—Holiday — OFFICE CLOSED
December 28—Paper Artz, 9:30 a.m.-1:30 p.m., Ft. Walton Beach Extension Building
January 1—OFFICE CLOSED
January 17—District HCE Meeting, Crestview Extension Office

Happy Holidays

Crossword Puzzle Solution—Across: 3-Parades, 6-Baby, 8-Calendar, 9-Time, 10-Football;
  Down: 1-Midnight, 2-January, 3-Parties, 4-Resolutions, 5-Dancing, 7-Eve