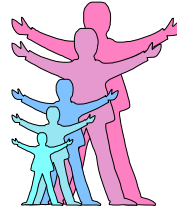


Helpline



November 2008
 Holiday Edition

Can you believe that the end of the year is fast approaching? Fall is here with all of it's glory, bringing cooler weather, new activities, and preparations for the holiday season.

The holiday season begins with Thanksgiving and continues through New Years. This time of year can be stressful, if you let it. However, if you focus on the things that are most important to you and your family, the holidays can be a time of enjoyment. Remember, with a little planning and creativity, you can make this holiday season a healthy and happy one.



**HAPPY
 THANKSGIVING**



Holiday Grocery Shopping

As the price of milk, eggs, meat and wheat products continue to rise on a regular basis, what is one to do when preparing for the holiday season? Should we cancel holiday meals? No, we can make them special, but you do not have to brake the bank to do it. The key to a great holiday meal is good food, fun, and time with family and friends.

Special foods, festive items, and fun ideas, all add to the bill.

Here are a few tips to help save in the grocery store:

- Plan holiday meals. Develop a menu and ingredient list for foods you plan to prepare.
- Always shop with a list. This cuts down on impulse spending.
- Substitute less expensive brands in recipes when possible. Most holiday recipes are written by companies promoting their items.
- Buy holiday fixings now, for Thanksgiving, Hanukkah and New Years, etc. Prices are always cheaper before and around Thanksgiving.

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- Some items to consider buying now, in quantity.
 - *Butter
 - *Baking basics: flour, sugar, baking soda, chocolate chips
 - *Nuts
 - *Evaporated Milk
 - *Brown and/or powdered sugar
 - *Frozen pie shells
 - *Refrigerated cookie dough
- Use Less! When it comes to holiday meals, many families have a tradition of having more food than is needed. Think about having less total food, less meat (usually the most expensive), less of other expensive items and a smaller number of food served.
- Make It Yourself. In almost every case, it will cost more if you buy frozen convenience food.
- When it comes to Turkey. A whole turkey is less expensive per serving than a turkey roll or a turkey breast.
- Paper Products. Don't buy fancy paper plates, napkins, or decoration items. Make decorations. Think about buying cloth napkins, they may initially cost more, but they will pay for themselves quickly if you keep buying special napkins for each holiday.

Plan Holiday Shopping

Tight budgets and limited free time can be a source of stress this holiday season. Finding enough money in your budget to make gift giving enjoyable can be a real challenge.



It is possible, however, to cut back on your gift budget and still be a generous gift giver. Remember the old saying "It's the thought that counts, not the price that's paid for the gift."

Don't wait until the last minute when stores are crowded to do your holiday shopping when everyone else seems to be shopping.

With the economy in turmoil this year, most department stores are running sales before Thanksgiving. This is due to consumer spending forecasts which predict that consumers will spend less this holiday

season. Most department stores make about 25 percent of their annual sales between Thanksgiving and Christmas.

Retailers are answering the consumer's call for value. Whether it's lower prices, instant rebates or shipping they will seek to provide a bargain in today's tough economics climate.

Plan ahead, so that you have time to enjoy the traditional pleasures of the holiday season. Some ideas to trim gift-giving expenses follow:

- Make a holiday gift list with names, gift ideas and price estimates. Next total the amount you plan to spend. If this figure is more than you can afford, you will need to make some changes.
- List several alternatives for each name on your list, then look for sales in the price range you can afford. Most important - - stick with your plan.
- Check sales for gift items. See newspaper ads and store circulars for gifts you are considering. See which stores are running specials and shop where prices are lowest. Keep in mind that during November and December, prices are normally reduced on a number of items, including children's clothing, women's coats, shoes, slippers, men's clothing, resort and cruise wear, blankets, table linens, party goods, and appliances such as radios, toasters, stereos and televisions.
- Don't rush into a purchase because of an advertised claim of a low price. Know what the regular price is before buying an on-sale item. Often one store's sale price is another's regular price.
- Shop different types of stores to compare prices. Look at discount stores, catalog showrooms, factory outlets, department stores, as well as online.
- Be sure to keep receipts of credit purchases and total the expenditures at regular intervals to make sure you stay within the limits of your holiday spending plan. Also check and keep receipts. If mistakes occur you will need the receipt to help in correction errors.

If you do feel stressed, avoid last minute shopping. It leads to not only fatigue but also overspending and often making poor selections.

Consumer Fraud Alert!! Bank Account Fraud



Welcome to Our New 4-H Operation Military Kids Staff Member

Imagine that you were an eight year old kid, in the third grade with a lot of friends. Then your parent's military assignment is changed and you have to move away to a new town, new school and new friends. Worse yet, both parents may be deployed and you may have to go live with another relative. This scenario happens to thousands of children each year.

Operation Military Kids (OMK) is a nationwide program to support the children and families who are impacted by the global war on terrorism.

The Miami-Dade County 4-H program now has a staff member who will lead OMK in South Florida. We would like to welcome Nalini Lindsay. Mrs. Lindsay and her sons Tristan, age 12 and Tevin, age nine, assisted with the council Open House on October 4th.

The open house featured our teen council members, in costume, creatively painting faces and making balloon animals for children visiting the International Mall.

How can you get involved?

- Conduct or join a Speak Out for Military kids (S.O.M.K.), a group of military and civilian teens conducting public speak in support of our military families.
- HERO packs: a book bag with items like camera and stationary need to be "stuffed" to give to military children.
- Teach an educational, fun learning station for a military family day or Christmas party.

Write letters to deployed military personal.

For membership in the overall 4-H program call the 4-H office, 305-592-8044.

The 4-H program is a free, volunteer youth development program open to all children, ages 5-18.

The Miami-Dade Consumer Services Department is warning consumers to be cautious about an identity theft scam involving individuals' bank accounts. Scam artists are trying to take advantage of the confusion over the financial turmoil in the marketplace by sending emails purporting to originate from the Federal Deposit Insurance Corporation (FDIC). With stories in the media about frequent bank mergers, it's easy to see why some may think their funds are in trouble and are falling for bait and switch tactics.

In this most recent email scam, the bank account owner is told, "Funds wired into your account are stolen from innocent account holders through Identity Theft. Please check your account statement (the statement is attached to this letter) and contact your bank account manager." The email is signed, Federal Deposit Insurance Corporation.

"Consumers should not respond to this email," said Miami-Dade Consumer Services Department Director Cathy Grimes Peel. "Unscrupulous individuals are phishing for personal information so that they may steal one's identity and money from their bank accounts. They also use this information to commit illicit activities, such as opening credit card accounts or applying for loans."

The Federal Bureau of Investigation recommends forwarding fraudulent emails to the U.S. Secret Service, your local FBI office at www.fbi.gov/contact/fo/fo.htm or the U.S. Postal Inspection Service. Complaints can also be registered with the Federal Trade Commission's Consumer Sentinel at www.consumer.gov/sentinel.

Florida 4-H Seeks 4-H Alumni



Florida 4-H will celebrate its 100th birthday in 2009. Miami-Dade County is in the process of planning this centennial celebration.

The 4-H office is fortunate to have their office in the Miami International Mall. Mall administrators

will be providing a stage, chairs and microphones for the county celebration planned for October 2009.

The planning committee is seeking former 4-H members who would like to tell their 4-H story or participate in the fashion or talent shows. If you are interested in this event call Kathie Roberts, 305-888-5010, ext 107.

Family Holiday Giving.

With tough economic times, consider giving the gift of time. Time with family and time to help others in the community. The following are ideas for family contributions.

Doing Things Together as a Family . . .for Less

Take advantage of local public resources:

- Spend time together at the park.
- Go for hikes or bike rides.
- Go for a family picnic.
- Go swimming at the local pool, lake, or ocean.
- Take advantage of free programs offered by the library, museums, and community bands or orchestras, or other free community events.
- Check out books, music and videos for free from the library.



Find cheaper entertainment at home:

- Have a family game night.
- Rent or borrow movies, pop some popcorn, and have a family movie night at home.
- Bake or cook together as a family.
- Read stories to one another.
- Go on evening walks together.

Help your children learn new skills and ideas:

- Teach children how to garden.

- Teach children craft skills you enjoy and spend time doing these together.
- Teach children about issues that are important to you, such as politics, news, the environment, or others.

Keep Lines of Communication Open



Importance of Communication

- This may be a stressful time when family members need to lean on each other more than usual. Talk to each other and listen to each other's concerns.
- It's normal to disagree at times. Talk about problems and work together to find solutions.
- Maintaining communication allows families to keep each other up to date on changes or needs for money.
- Try to set aside a regular time for family meetings. Then finances are not always a topic of discussion and discussions can be more focused.

Keeping Kids in the Loop

- Let kids know that the family may have to reduce spending on some items. Try to do this in a calm and honest manner.
- Answer their questions as clearly as you can.
- Remember that some children may be worried and not show their feelings. Check in with your children to see how they are doing and reassure them that you will work things out as a family.
- Enlist their help and creativity in reducing expenses, especially on family activities.
- Try to use this time to teach them the difference between wants (such as those high priced sneakers) versus needs (athletic shoes for P.E. class)



Tips for Teens: How to Contribute to Family Needs During Tough Times

If your family is going through tough times financially for whatever reasons, consider ways you can contribute. Asking your parent (s) to share with you the family budget and being willing to take some action to help is the first step to gaining respect and demonstrate responsibility as a family member.

Cost-savings things that you can do to help with family expenditures are:

- Turning off lights, televisions or other electronics when not in use.
- Take shorter showers to cut down on water and electric bills.
- Don't stand with the refrigerator door open while deciding what to eat.
- Limit cable/phone/computer usage. Help figure out your family's real needs for these services vs wants and ways to meet them, like using the public library on-line services for homework.
- Hang up your clothes after wearing so they wear longer and need less washing and care.
- Volunteer to help with family chores in lieu of paying for services like cleaning, lawn care, take-out, or childcare.

Sharing a home is a big decision for everyone involved; effective family communication is critical to making a smooth transition.

Source: Managing in Tough Times

For more information check out
Solutions for Your Life
<http://solutionsforyourlife.com/>

SENSIBLE EATING OVER THE HOLIDAYS

Tips for Sensible Eating

The same sensible eating habits that apply throughout the year can be followed during the holidays when you're putting the final touches on your own menus, or as you head out to grandma's house, or the office social.



- Keep to a regular eating schedule as much as possible. Skipping a meal makes you hungrier later in the day when you're more likely to go for the holiday snacks and goodies.

- Keep fruits and vegetables on hand for healthy snacking.
- Be sure to drink plenty of water.

When planning your menu, cut back on butter or margarine. Eat fewer foods that contain "hydrogenated" or partially hydrogenated oils. Switch to vegetable oils and trans fat-free (or soft) margarines. Season dishes with onion, celery, or herbs instead of extra salt. Trade the stuffing for wild rice pilaf (or at least offer this as an alternative). For cakes, casseroles and baked macaroni, use egg whites or an egg substitute instead of whole eggs, skim milk instead of whole milk, and choose low-fat cheeses.

Navigating the Buffet Table

Social calendars fill up quickly with holiday gatherings this time of year. Though you may not be in control of the festivities' menu, here are some tips for navigating the temptation-filled buffet table:



Eat Before Leaving Home

An empty stomach is an invitation to binge at a holiday gathering. Keep yourself from filling up on fatty party foods by eating a small meal or a low-fat snack before you head out to the festivities.

Fill Up on Healthy Fare First

You may not have had a say in the menu but you do have control over what you put in your mouth. Fresh fruits and vegetables are abundant in fiber, which makes you feel full. They are also low in calories and fat-free, which means you can eat as much as you want – as long as you don't smother them with creamy or cheesy dips.

Go Low and Lean

Shave calories and fat from your dinner plate with a few simple changes. Keep the traditional turkey on your menu, but remove the skin and don't drown it in gravy.

Note: One tablespoon of gravy made from turkey drippings can contain up to 70 calories; one ladle as much as 800! The same goes for creamy dips, salad dressings and cheese sauces. Use these high-calorie items sparingly or substitute them with lower-calorie items like yogurt or cottage cheese dips, tomato salsa or vinaigrette dressings. Use lemon juice to flavor vegetables instead of cheese sauces.

Enjoy Smaller Portions

Be sure to watch your portion size. Fried foods, sweets and other high-calorie treats don't have to be off limits, just eat them in smaller portions. You may find that a taste is all you need to satisfy a craving.

Don't Drink Your Calories

Alcoholic beverages are heavy on calories and light on nutrients. Alcohol stimulates your appetite and reduces your self-control, so if you enjoy a few cocktails you may end up eating more than you planned.

STRETCH YOUR FOOD DOLLARS AT HOME

Prevent Food Waste



- Cut down on the amount of food you throw away; freeze leftovers or use them in recipes like soups or casseroles.
- Take leftovers for lunch instead of eating out; store properly to keep foods safe to eat.
- Before buying an unfamiliar food, be sure you know how to prepare it.

Plan Ahead

- Plan meals for a week using foods on hand and grocery store specials.
- Clip and use coupons.
- Cook large batches when possible; divide into portions and freeze.

General Money Saving Tips

- Cut down on expensive ready-to-eat salty and sweet snacks.
- Enjoy seasonal or dried fruit, vegetables (cut your

own), whole grain crackers, or low-fat yogurt for nutritious snacks.

- Limit pre-made meals and fast foods.
- Buy a reusable water bottle and fill it with tap water boiled if preferred. Refrigerate overnight and keep it with you during the day.
- Avoid excess soda, expensive energy drinks, and coffee shop drinks.
- Plan meals around items that are on sale, especially costly items like meat and fish.
- Select canned and frozen foods when they are cheaper than fresh; avoid foods with added salt or sugars.

At Home

- Store ripe fruit and fresh cut produce in the refrigerator.
- Wash produce with running water just before using.
- Put newly purchased canned foods behind older ones in your cupboard; use older cans first and before 'use by' date.
- Refrigerate perishable leftovers within two hours and use them within three days.

STRETCH YOUR GROCERY DOLLARS

Planning Shopping Trips

- Inventory perishable foods on hand before making a shopping list.
- Keep a pad and pencil handy for jotting down foods as they run low.
- Don't shop with a hungry or tired child.
- Avoid shopping when you are hungry.
- Plan to shop when you can take food home immediately and store it safely.
- Keeping food safe saves money by preventing food waste and foodborne illness

At the Store

- Stick to your shopping list; avoid impulse purchases.
- Select perishable foods like dairy and meat last so they stay cold in your cart, and keep raw meat separate.



- When buying a food for the first time, buy a small amount in case you don't like it.
- Use in-store flyers to find items on sale.
- Use coupons only for foods you would normally buy and if a cheaper store brand is not available.
- Invest in staple foods like canned fruit, tuna, or sauces when they are on sale.
- Avoid buying pre-cut fresh foods; cut your own to save money.
- Buy a larger package only if the unit price is cheaper (check shelf label) and if you will use it all before it goes bad. Check 'use by' dates.
- Do not buy dented cans or jars with bulging or cracked lids.
- Buy store brands; they usually are about the same as brand name products.

Adapted from: Henneman, A. (2008). Supermarket Savings: 16 Tips that Can Total Big Bucks. <http://lancaster.unl.edu/FOOD/ftm-j08.shtml>

RECIPES

Savory Roast Turkey Breast

- 1 turkey breast (5 to 5-1/2 lb)
- 1 medium white onion
- 2 stalks celery, cut in half
- vegetable cooking spray
- 1-1/2 Tbsp lemon-pepper seasoning
- 1-1/2 tsp onion powder
- 1-1/2 tsp garlic powder
- 1-1/2 tsp poultry seasoning
- 1/2 tsp paprika
- 1 browning bag



Nutrition Information	
Calories	114
Total Fat	0.5g
Saturated Fat	0g
Trans Fat	0g
Cholesterol	70mg
Sodium	44mg
Carbohydrates	0g
Dietary Fiber	0g
Sugars	0.3g
Protein	25g
Vitamin A	7.7iu (0%)
Vitamin C	0.9mg (1%)
Calcium	3mg (0%)
Iron	0mg (0%)

Directions:

Remove and discard the skin from the turkey breast. Rinse the breast and pat it dry. Place the onion and celery into the breast cavity. Spray it all over with cooking spray. Combine the lemon-pepper seasoning, onion powder, garlic powder, poultry seasoning and paprika. Sprinkle this mix-

ture over the breast. Place it in a browning bag that has been prepared according to the package directions. Place the bag in a shallow baking pan and bake at 325 °F for 1 hour.

Cut a slit in the top of the bag and bake until a meat thermometer registers 170 °F, about 1 hour. Transfer the breast to a serving platter and let it stand for 15 minutes before carving it into thin slices. Use the pan drippings to make a low-fat gravy.

Servings:

Serves 14. Each serving: 3 oz.

Total Preparation & Cooking Time: 70 min.

Scalloped Parmesan Potatoes

- 6 medium potatoes (2-1/4 pounds)
- 1-1/2 cups skim milk
- 2 Tbsp dried minced onion
- 6 Tbsp parmesan cheese
- 1 Tbsp corn starch
- 1 tsp garlic powder
- pinch nutmeg
- Black pepper to taste



Preheat oven to 350 degrees. Rinse the potatoes under cool running water to remove dirt. Peel 1/2 of the potatoes then slice all very thin. Arrange potatoes in a large bake-proof casserole dish. Mix the remainder of the ingredients in a medium-sized mixing bowl then pour over the potatoes. Bake uncovered until potatoes are tender, about 1 hour. Serve hot.

Servings:

Serves 6. 1 cup per serving.

Total Preparation & Cooking Time: 75 min.

Nutrition Information	
Calories	172
Total Fat	2g
Saturated Fat	1g
Trans Fat	0g
Cholesterol	5mg
Sodium	129mg
Carbohydrates	30g
Dietary Fiber	3g
Sugars	2.7g
Protein	8.3g
Vitamin A	160iu (3%)
Vitamin C	31.5mg (52%)
Calcium	159mg (15%)
Iron	1.5mg (8%)

Green Beans with Cranberries and Walnuts

16 ounces frozen green beans
 1/2 tsp vegetable oil
 1/4 cup chopped fresh cranberries
 2 tablespoons chopped walnuts
 1 Tbsp honey



Place green beans in medium-sized casserole dish and microwave on high until heated and tender, about 6 minutes. Meanwhile, heat a small nonstick skillet over medium high heat and add the oil. Cook the cranberries and walnuts briefly until the cranberries are tender. Toss in the green beans and honey. Serve hot.

Servings:

Serves 4. 1/2 cup per serving

Total Preparation & Cooking Time: 20 min.

Sources: Food & Health Communications, UF/Extension- Managing in Tough Times

Nutrition Information	
Calories	80
Total Fat	3g
Saturated Fat	0.3g
Trans Fat	0g
Cholesterol	0mg
Sodium	10mg
Carbohydrates	13g
Dietary Fiber	3.9g
Sugars	7.3g
Protein	2.3g
Vitamin A	462.5iu (9%)
Vitamin C	5.7mg (9%)
Calcium	59mg (5%)
Iron	1.1mg (6%)