

Living Well In Florida

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Help Available

Newcomers and visitors to Florida often come unprepared for the challenges of living in a tropical and sub-tropical climate with high population density and many demands on natural resources.

The Florida Extension Service and its team of professional educators can help to provide practical, research-based information to help visitors and newcomers quickly learn about and better adapt to their new environment. To make your stay safer and more enjoyable, visit or call the Extension Service in your area.

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Creating New Holiday Traditions

As wonderful as holidays are, they can be full of stress for today's busy families. Many of us continue holiday traditions that we either don't enjoy or that create more work and anxiety than they are worth. This may be the year to start some new family traditions that better fit your budget, calendar and lifestyle.

Examine holiday traditions from your childhood. What did you like/dislike?

Ask family members (old and young) what they like and dislike about the holidays.

Brainstorm a list of traditions, write down the "good and bad" about each one and how you might modify it. For

example, if sending holiday cards is a hassle and no longer enjoyable, opt to phone a few friends instead.

Create a list of traditions that you and other family members could be in charge of. Share the load and ask for help.

Share your thoughts with other family members and get their buy-in. For example, serving a breakfast or brunch with extended family members may free you up to spend more quality time with your immediate family.

Build in time for quiet conversation and relaxation during the holidays.

Simply Florida: A Taste of Flavors

Are you new to Florida? Then you're in for a treat! The Family & Consumer Sciences Extension agents throughout the state have put together a beautiful cookbook highlighting all the wonderful commodities our state has to offer!

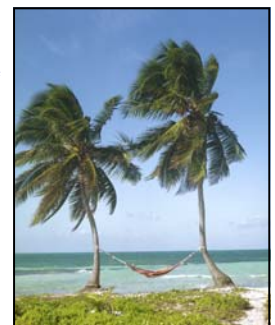
Available from your nearest county Extension office, this hardcover gem is the perfect addition to your collection and is the perfect gift for that aspiring chef in your life. Order your copy today! See page 2 for an office near you.

Welcome to Florida

Brought to you by your University of Florida IFAS Extension Service Family and Consumer Sciences Team



"Solutions for Your Life"



Take Control of Your Holiday Spending

Many of us have experienced a holiday season where the bills lasted much longer than the holiday cheer. Your job as a financially responsible consumer is to make a holiday budget that fits your personal situation.

Make a holiday budget, set reasonable limits and stick to those limits. Start by making a comprehensive list of all the holiday extras and their estimated cost. This will include decorations, new clothes, food, gifts, travel, charitable contributions, and any other holiday items. Set realistic spending amounts for each category.

Avoid debt! If you are already carrying credit card balances, adding to those balances can be very expensive. Consider the following if you are thinking of “charging” holiday expenses on credit cards:

Credit Card Balance	Monthly Payment	Annual % Rate	Time to Pay
\$1,000	\$100	12%	11 months
\$5,000	\$200	12%	29 months
\$5,000	\$100	12%	72 months

Getting the Dirt on Hand Sanitizers

We’ve all seen them. Many of us may even have them. What are they? Those little bottles of hand sanitizer that are so convenient they fit easily into a purse or pocket.

The question is - are hand sanitizers really as effective as we think they are?

Hand sanitizers must be FDA approved and, if used properly, can eliminate up to 99.9% of microorganisms (viruses & bacteria) on hands.

Be careful, however; don’t let that sweet smelling liquid in the tiny little bottle lull you into a false sense of security. Hand sanitizers ARE NOT a substitute

for proper handwashing. Sanitizers are designed to be used *after* handwashing as an added weapon against germs; they do not, however, remove dirt and other debris from the skin.

Using a hand sanitizer on dirty hands reduces the sanitizer’s effectiveness. The dirt and oils on the skin pose as barriers, protecting the bacteria on the hands and reducing the ability of the sanitizer to do its intended job.

The moral of the story is this: hand sanitizers are not a substitute for good handwashing practices. However, if running water and soap are not available, using sanitizers alone is the next best thing.

There’s an Extension Office Near You!

Charlotte County—25550 Harbor View Rd, Unit 3, Port Charlotte, FL | (941) 764-4340
<http://www.ifas.ufl.edu/charlotte/>

Collier County—14700 Immokalee Rd., Naples, FL
(239) 353-4244 | <http://collier.ifas.ufl.edu>

Desoto County—2150 NE Roan Ave, Arcadia, FL
(863) 993-4846 | <http://desoto.ifas.ufl.edu/>

Hardee County—507 Civic Center Dr., Wauchula, FL
(863) 773-2164

Hillsborough County—5339 S. CR 579, Seffner, FL
(813) 744-5519 | <http://hillsborough.extension.ufl.edu/>

Lee County—3406 Palm Beach Blvd, Ft. Myers, FL
(239) 461-7500 | <http://lee.ifas.ufl.edu/>

Manatee County—1303 17th St. West, Palmetto, FL
(941) 722-4524 | <http://manatee.ifas.ufl.edu/>

Pasco County—36702 SR 52, Dade City, FL
(352) 521-4288 | <http://pasco.ifas.ufl.edu/>

Pinellas County—12520 Ulmerton Road, Largo, FL
(727) 582-2100 | <http://www.pinellascounty.org/extension>

Polk County—1702 Hwy 17-98 S, Bartow, FL
(863) 519-8677 | <http://polk.ifas.ufl.edu/>

Sarasota County—6700 Clark Road Twin Lakes Park, Sarasota, FL | (941) 861-5000
<http://sarasota.extension.ufl.edu>

Contact your local county Extension office today!