

# The Balancing Act

Winter 2011/2012



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## A Clean and Safe Kitchen for the Holidays & the New Year

By: Rachel Hubbard, Lanier County

Keeping your kitchen clean this holiday season will help prevent the spread of bacteria.

Dangerous bacteria can lurk around countertops, surface areas of your kitchen, and on both large and small appliances. These bacteria can contaminate your food and cause serious illness. You can't always see where germs are hiding and they may be on a surface even though it doesn't look like it.

When it comes to your kitchen, there is a difference between cleaning and sanitizing. Cleaning involves soap and water, removes visible dirt, and removes most of the germs.

Sanitizers, on the other hand, provide extra safety because they contain stronger solutions that destroy more disease-causing bacteria. Clean kitchen surfaces with soap and water. After cleaning and rinsing, sanitize the surface with a sanitizer. A good sanitizer can be made by mixing 1 teaspoon of chlorine bleach per quart of water. This solution can be placed in a spray bottle for daily

use. Allow the surface to dry.

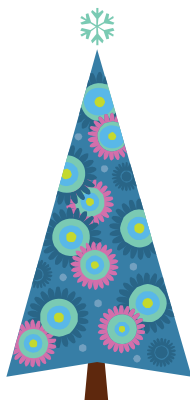
Paper towels are ideal to use for cleaning because they can be used once and thrown away. This prevents bacteria from multiplying and being spread throughout the kitchen. If you use dishcloths, they should be changed often and laundered often. Sponges are not recommended because they have lots of nooks and crannies where germs can hide and be spread from one surface to another. To prevent chemical contamination of your foods, never reuse cleaning product containers and keep chemicals away from foods.

Keeping your appliances clean is important because they will last longer and it prevents the spread of bacteria. Large appliances such as refrigerators, freezers, and ovens should be cleaned at least on a monthly basis since they are used often and spills can occur more frequently. Use soap and water to wash the refrigerator. Don't use abrasive cleanser or scouring pads because they can damage

the surface.

Dishwashers are self-cleaning, but check to see if large particles of food are lodged in the strainer. Ovens are often self-cleaning and are helpful in making spills easier to clean. After the oven has cooled from the cleaning process, simply wipe away the ash residue that is left. Be sure to ventilate the kitchen in case the oven gives off fumes or smoke. Unplug small appliances before cleaning and NEVER immerse in water unless directions say it is permissible.

Be confident that your kitchen is clean and safe from bacteria. Conduct a kitchen cleanup now in advance of the hectic food preparation days during the holiday season. It will make your work load lighter and more enjoyable when the festivities are in full swing!



# Happy Holidays!



## Holiday Shopping Time is Here!

By Sandra G. Gay, Stewart County

Once the Thanksgiving turkey is gone, thoughts turn to holiday shopping. Many people begin and finish their Christmas shopping the Friday after Thanksgiving. There seems to be an abundance of sales to start the adrenaline flow.

Every year the season seems to come faster. If we are careless and unprepared, the holiday debts will come quickly too. Developing a plan and staying with it will make a smart and successful shopper that saves more and spends less.

On an average, people spend more than 81% more than they planned on spending during the holiday season. To avoid this happening to you, know how much money you can spend and limit your buying to the cash you have set aside, holiday bonuses and charges you can pay off right away. There are lots of tips to remember that will aid in keeping you on a sound spending track:

- Allow for parties, cards, clothes and other things important to your holiday.
- Don't be quick to buy. Take time to think about your needs and the amount of money you have to spend.
- Shop and compare to find the best values. There are lots of things to compare: features, quality, prices, installation charges, delivery, credit and service.
- Use the phone and Internet for information rather than running store to store.
- Shop at the start and close of a big sale. The first day gives the greatest selection and the last day will likely offer the best prices.
- Examine factory seconds and irregulars carefully. They will all have flaws and imperfections. The question is if the irregularity makes a difference in use and value.
- Shopping online can be an easy way to get a special gift but be sure you have a secure web browser and shop with

companies you know. Keep your passwords creative and private and pay attention to shipping charges. Print and keep records of purchases.

If you purchase gift cards, make sure you understand the terms. Don't be surprised later if the recipient gets only part of the card value because of fees charged by the company. Throughout your shopping, have fun! A spending plan shouldn't take away pleasure. The holidays are a time for friends and family and entering the New Year with little or no debts only enhances the holiday excitement.



## Healthy Holidays

By: Katie Barnes Hiers

The smell of cinnamon and cypress fills the air reminding us that it's a special time of year! Chilly weather welcomes us into the holidays when we are surrounded by family, friends and delicious food! Parties and goodies are everywhere and eating becomes the highlight of every social occasion and often an expectation. This time of year is filled with traditions and time in the kitchen. One tradition that some of us have developed during this cozy cooler season is exercising less and eating more. I like to call it "hibernation". As you start getting older you realize that exercise and eating healthy simply makes you feel better so storing up food for the winter is not such a good idea. Unlike squirrels who use this technique to survive, we simply use it to fuel ideas for our new year's resolutions to lose weight and get healthy.

Why not do both, eat and be merry! Christmas and New Year's should be filled with guilt-free happy memories so why not prepare some new healthy snacks and desserts that are filled with nutritious seasonal colors.

Here are a couple of quick, simple and affordable recipes that you can prepare for your family and guests this season that are full of holiday cheer and healthy benefits:



### Spinach Dip

- 1 cup low-fat plain yogurt
- 1 cup low-fat mayonnaise
- 1 envelope dry vegetable soup mix
- 1 (10 oz) package frozen, chopped spinach, thawed and squeezed dry
- Assorted raw vegetables for dipping

Directions: In a medium bowl combine the first 3 ingredients together with a fork. Add the dry spinach to the dip mixture and mix well until blended. Cover and refrigerate until ready to serve. Serve with assorted fresh vegetables such as broccoli, cauliflower, carrot sticks, celery sticks, bell pepper strips and cucumber slices, or serve with crackers. Makes a great snack or appetizer!

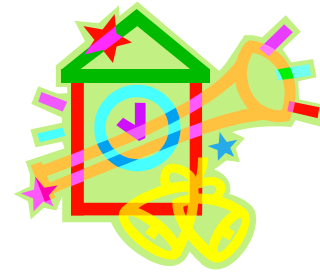
### Easy Lowfat Fruit Dip

- 1 cup low-fat vanilla yogurt
- 1/4 cup low-fat mayonnaise
- 2 teaspoons honey (optional)
- 1/2 teaspoon cinnamon (optional)
- 1/2 teaspoon nutmeg (optional)
- Assorted fruits for dipping

In a small bowl combine ingredients together and stir with a spoon until well blended. Cover and refrigerate until ready to serve. Serve with your favorite fruits, such as apple wedges, strawberries, grapes, orange sections, peach slices, and pineapple.

# MONEY RESOLUTIONS FOR 2012

*By: Sylvia Davis, Baker/Mitchell Counties*



Holiday spending excesses lead many people to resolve to handle money differently in the coming year. All too often, budgeting resolutions fall by the wayside before Ground Hog Day. When curbing excess spending sounds like a painful exercise in self-denial, is it any wonder so many people fail to keep budgeting resolutions?

If you are like most Georgians, chances are you never learned about money management in school. Most people admit to being graduates of the sink or swim school of money management. You may come very close to drowning before ever learn to swim.

If you want to fail, focus on what you have to give up. Instead, focus on the prize--the benefit you get from having money for important goals such as paying for a college education, getting out of debt, buying a first home, and saving for retirement. Here are a few tips to help you manage your money better in the coming year.

Know where your money goes. Find out how much money comes in and exactly what you do with it. Carry a pad with you for a month or two. Record every purchase. At the end of the month, divide your spending into no more than a dozen categories.

Target eyebrow-raising surprises for spending cuts. Once you know where your money goes, it is often obvious where to cut back. Pay particular attention to the little things you do every day as the cost can really add up.

Set realistic and specific goals. A specific goal includes the cost of the goal and the date you plan to reach it, such as planning to save \$600 by next December for holiday gifts. The goal is realistic if you can afford to set \$50 aside each month. If you cannot, adjust the goal or increase your income.

Develop a plan for spending to meet goals. Besides goals, your spending plan will need to include fixed, variable and occasional expenses. Fixed expenses are the same every month. Variable expenses go up or down each month. Occasional expenses are due less often than every month. Some occasional expenses, like birthdays and annual insurance premiums, you know about. Others, like medical bills, arise unexpectedly.

Pay yourself first. Saving whatever is left usually means not saving at all. Instead, put the money you need to save for goals and occasional expenses in your savings account before you do anything else. Better yet, arrange for an automatic deposit or payroll deduction into your savings account. When you get raises at work, sign up for half the raise amount to go into a savings account or a company savings plan.

Eliminate debt. Pay attention to how much you pay in monthly finance charges on credit card debt. Instead of paying interest each month, you could be earning it on your savings. It is much better to be on the lending side of that transaction than on the borrowing side. If you did not have to make debt payments each month, you could put that money in savings.

Focus on one thing at a time. When making changes, it is easy to go too far, too fast. Commit to making one or two changes at a time. Stick with them until the change becomes second nature. Then you are ready to start on a new change you would like to make.

These simple suggestions can help you do better with the money you have. Some changes pay off more rapidly than others. The sooner you start, the more you stand to gain.

*Article written by Michael Rupured, UGA Financial Management Specialist*



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*Dear Friends,*

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*This newsletter brings you the latest information, please contact the agent in your county.*

*Thank you,*

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