In 2009 Congress passed and President Obama signed the Credit Card Accountability Responsibility and Disclosure Act of 2009 — the Credit CARD Act — the most sweeping statutory changes in card protection for consumers since the Truth in Lending Act was enacted in 1968. The new law is intended to help protect consumers from abusive fees, penalties, interest rate increases and other unwarranted changes in account terms.

While the law generally will take effect on February 22, 2010, some important changes went into effect on August 20, 2009, and others not until August 22, 2010. Here’s a look at key provisions.

**EFFECTIVE AUGUST 20, 2009**

**New limits on fees and interest charges:** One of the most important changes requires that monthly statements be mailed or delivered at least 21 days before the payment due date, providing consumers more time to pay the bill before incurring late fees or additional interest charges if there is a grace period. This will apply to all open-end credit, including credit cards and home equity lines of credit.

The card issuer also must generally provide a 45-day advance notice of any rate increase or any other significant changes in account terms, up from 15 days. In that same notice, card issuers must inform consumers of their right to cancel their card before the rate increase or account changes take effect. Consumers who decide to cancel their card will repay at the "old" (lower) rate, and they cannot be required to immediately repay the outstanding balance.

**EFFECTIVE FEBRUARY 22, 2010**

**Prohibitions and restrictions on rate increases:** Card issuers generally can't increase the Annual Percentage Rate or APR on existing balances for one year after the account is opened except in these four situations:

1. When the bank disclosed, at the time the account was opened, that the APR would increase sooner;
2. When the APR for a variable-rate card changes due to increases in a published index that is outside the card issuer's control, such as rates on U.S. Treasury securities;
3. When the APR, fees or finance charges increase as a result of the consumer not satisfying a "workout" arrangement (a debt reduction or other concession agreed to by a card issuer to help a struggling borrower); or
4. When the APR, fees or finance charges increase due to the consumer not making the required minimum payment within 60 days.
Card issuers also generally can continue offering low introductory rates — more commonly known as "teaser rates." But these initial rates must be disclosed in a clear and conspicuous manner and cannot increase until after the advertised period, which must be at least six months. After the first year of the account, the card issuer can raise a consumer's interest rate, but the higher rate can only apply to new transactions and it cannot exceed the potential interest rate increase previously disclosed to the cardholder.

For cards with multiple interest rates — for example, a low rate on a balance transferred from another card and a higher rate on new purchases — card companies will be required to apply payments (the portion over the minimum payment) to the highest-rate balances first. This will eliminate a current practice of some card issuers that apply a consumer's payment toward balances with the lowest rate first and leaving the highest-rate balance to continue accruing interest costs.

Double-cycle billing — an often costly practice also known as two-cycle billing — will be banned. Double-cycle billing results in higher interest charges for consumers who carry a balance from one billing cycle to the next.

Improved disclosures: Credit card issuers must provide new, clearer and more timely disclosures of account terms and costs — before and after an account is opened.

Monthly credit card statements will be changing significantly. Card statements must include a box showing cardholders how much they have paid in interest and in fees during the current year. Statements also will include details warning consumers about the high costs of making only the minimum payment. To further help cardholders plan how to repay outstanding balances, the law will require statements to show the monthly payment amount required to pay off the existing balance in 36 months, including the total cost.

Periodic statements also must disclose, in a prominent location, the due date for the next payment as well as the amount of any potential late fee and the date it would be charged. Statements also must include a notice that one or more late payments may trigger an increase in the interest rate on the account, and they must show the penalty rate. Finally, consumers may benefit from a requirement that card companies post their standard credit card agreements on the Internet. This is intended to make it easier for consumers to compare the terms of different credit cards and understand the interest rates and fees that are being charged.

Fair deadlines for credit card payments: The due date for card payments must be the same day each month. If the due date falls on a holiday or weekend, the deadline is considered to be the next business day. Also, card companies must accept and promptly post payments received by 5 p.m. (local time) on the due date. They can no longer, for example, have early morning deadlines for payments to be credited on the due date.

Restrictions on penalties for going over the credit limit: No fees may be imposed for making a purchase or other transaction that would put the account over its credit limit unless the cardholder "opts in" (agrees) for the credit card company to process over-the-limit transactions and charge a fee. Furthermore, an over-the-limit fee may be imposed only one time during the billing cycle when the limit is exceeded, not for each transaction that exceeds the credit limit. And if the cardholder remains over his or her limit but conducts no additional transactions, another fee can be imposed but only once during each of the next two billing cycles.

Protections for young consumers: Companies will be prohibited from issuing a credit card to a consumer younger than 21 unless he or she submits a written application that includes the signature of a co-signer over 21 or information indicating the young consumer has independent means to repay the card debt. Also, companies are restricted from making pre-screened offers of credit to someone under 21 unless the consumer consents to receive them.

Source: FDIC Consumer News Summer

Recognizing and Understanding Personality Differences at Home and in the Workplace
Joy Borgman

Why Do People Do What They Do?

This question is one of the most interesting, yet confounding, aspects of daily life. Innocuous in moments of fun, and frustrating in moments of
stress, the elusive answer often depends on the situation, the moment, and always... the person!

Since the time of Hippocrates, behaviorists and theorists have attempted to understand and categorize differences in human behavior. Hippocrates’ first attempts to explain human behavior provided a sound basis for the field of researchers who followed. The Myers Briggs typology remains the most researched instrument in the field. Introduced in the 1950’s by Katharine Briggs and Isabel Briggs Myers, their attempts to measure the differences in human behavior expanded the four recognized temperaments to a field of sixteen different types. Their theoretical work set the precedence for research in the temperament field, and remains the benchmark for comparisons.

Spectrum Development is one of many tools used as a simple model of personality identification for people of all ages. It improves communication through recognition of the motivations people have for the things they do. Utilizing the colors of orange, green, blue and gold to differentiate four basic personality types, Spectrum becomes an uncomplicated language for every individual to convey complex ideas very simply.

Spectrum’s lively, fun and interactive programs have become an easy and convenient way of understanding human behavior, and discovering personal strengths. With enhanced communication skills, participants recognize undiscovered strengths in their own personalities, and recognize best practices for interacting with children, parents, and other family members and co-workers.

This concept is a blending of education and entertainment. The resulting programs provide a positive fun filled atmosphere in which to build positive relationships and learn insightful ways to interact with others. Used for self-discovery or for working with others, the applications can have far-reaching effects.

Spectrum has been used in schools, businesses, corporations, government and nonprofit organizations, and is valuable in personal, family and social interactions.

Spectrum Personal Development, Parenting, Leadership, and Stress Management Workshops are available for groups of 20 to 45 at Extension Services for a nominal materials only fee, and can be tailored to the needs of your group. Contact Extension’s certified trainer, Joy Borgman at 321-697-3000.

Celebrate Florida Arbor Day
Jennifer Pelham

Trees make a world of difference and with Florida Arbor Day just around the corner, it’s time to celebrate trees and the great qualities that they provide. Arbor Day is celebrated nationally in April, but in Florida, we celebrate it the third Friday in January.

Arbor Day was created to encourage tree planting and tree care. J. Sterling Morton of Nebraska founded it in 1872, in order to urge settlers in the prairies to plant trees that would provide them with shade, shelter, fruit, fuel, and beautification of their land. A native of Michigan, J. Sterling Morton was disturbed by the treeless plains of Nebraska. He knew the value of trees. Being a journalist and editor of Nebraska's first newspaper, he spread agricultural information and his passion for trees to an equally enthusiastic audience. His fellow settlers also soon realized they missed their trees. But, more importantly, they understood that trees were needed as windbreaks to keep soil in place, for fuel and building materials, and for shade from the hot sun.

With the help of school children, over one million trees were planted on that first Arbor Day. Promoted in the newspaper, the idea of Arbor Day spread to neighboring states and eventually throughout the nation and the world. In response to the success of Arbor Day, J. Sterling Morton declared, "Other holidays repose on the past, but Arbor Day proposes for the future."

Florida selected January to commemorate Arbor Day because it is such a great time for planting trees. While our neighbors to the north have no choice but to wait until they thaw out before planting trees in April, Floridians can enjoy these cool temperatures to work in the landscape.
Those of us, whose blood has thinned since moving south, may say that January is too cold to be working outside; however, this month is ideal for planting trees and shrubs, because the weather conditions are great for plant establishment.

Cold-hardy landscape plants produce little top growth during cold months. However, root growth continues throughout the winter. Plants installed in landscapes now will begin to establish a good root system before top growth starts in late February or March. Trees are wonderful plants. Here are just a few of the benefits they provide us:

- Shade to cool ourselves and our homes
- Habitat for wildlife, like birds and squirrels
- Joy for children, for climbing in and building tree houses
- Beautification of our communities and countryside
- A source for fruit, nuts, lumber, paper, etc.

Trees are also very important in our environmental conservation measures. They help to conserve energy, reduce soil erosion, clean and replenish the air we breathe, and help protect our rivers and streams. As you can see, trees are very important to our everyday lives. We need to care for trees and replenish ones that decline or are destroyed.

For more information on tree selection and care, contact the Osceola County Master Gardeners. They are available to take your calls, Monday thru Friday from 9am to 3pm.

Decision, Decision, Consumer Decisions
Karen Henry

We are surrounded by choices. Every hour of every day, we have to make decisions. Decisions can be as simple as what to wear in the morning (an easy choice if you have a school or work uniform) or as complicated as, what should I pursue as a vocation?

Research shows that practicing decision making increases the chance that a youth will make a good decision (Welker, 1998). A perfect place for youth to practice decision making is in the 4-H Consumer Choices program. Through observation and comparison, youth involved in Consumer Choices learn to make the best decisions for a given situation.

Consumer Choices youth are presented a real-life situation on a given topic, from MP3 players to cell phone plans; cereal to sunscreen. In addition to the situation, youth are presented with four choices (products). Youth critically think about the situation and apply their knowledge of criteria, standards and quality to make the best decision. Youth then rank the products (1-4) in the order that is best for the given situation. In addition to ranking the products appropriately, youth must be able to defend their decisions through oral reasons—speaking about why they ranked items in the order that they did.

Youth in Osceola County have an opportunity to participate in a Consumer Choices through the Osceola County Fair and Central Florida Fair. Consumer Choices trainings will be held every Wednesday, January 6 to February 10, 4:00 p.m. to 6:00 p.m. at the Extension Office.

Let’s learn about decision making, a skill that lasts a lifetime.


Free Energy Saving Actions
Eleanor Foerste

Winter cold fronts have temperatures dropping and electric bills rising. Make your home more energy efficient and save money on your electric bills, therefore keeping more money in your pocket every month. Some actions cost no money while others cost a little and a few energy saving retrofits may require a significant investment. Newer homes are designed and built under more stringent building codes that require better energy efficiency.
Electric energy use is measured in kwh (kilowatt hours). Start by identifying how you and your family use energy now. Your utility bill may show a graph of your energy use for a series of months or you can read old bills and create your own graph to see what your use has been each month. The largest home energy use is for heating, ventilation and air conditioning (HVAC), about 40% of the annual cost. The next big energy use, approximately 15%, is from heating water.

Other major home energy uses are for lighting, 11% and refrigeration, also 11%. The balance includes plug loads such as appliances and electronics. You don't have to be a do-it-yourselfer to save money on your electric bill.

The first things to consider are free and don't need a hammer or other tools but instead, involve changing behaviors or creating new habits. You can find simple solutions online through your utility company or go to Home Energy Savers Energy Advisor at http://hes.lbl.gov. Contact your electric company for a free energy audit to help you identify energy leaks and plan a saving strategy.

Since heating and cooling are the big users, set the thermostat at 68°F or lower in the winter and 78°F or higher in the summer. Ceiling fans help you feel more comfortable but turn them off when you leave the room. Lighting is another energy user so turn lights off if you will be out of the room more than 15 minutes.

Save money by changing the way you use appliances. Unplug the extra refrigerator until you need it for drinks for the big game or extra food storage for large family gatherings. No point in running a near empty fridge for a few functions a month. Only run the dishwasher when it is full. New Energy Star® dishwashers save water and energy but you can save money with your older model by opening the door slightly after the final rinse to let the dishes air dry. The cooling coils located under the refrigerator or on the back should be vacuumed or brushed periodically to work efficiently. Check the owners' manual for details. Winter is a good time to use a solar dryer, better known as a clothes line. Winter is our dry season when infrequent rain accompanies cold fronts. There are not the same challenges as daily summer rains. Wash full loads or change the water level to match the load. Use cold water wash and rinse cycles when possible. Clean the dryer lint filter after each load and periodically clean out the dryer vent exhaust hose or tube that goes to the outside of the house. Lint build up can be a fire hazard as well as an energy waster.

Standby power for electronics such as TV, DVD, games and computers can account for up to 5% of home energy use. Phantom load is the term used to describe the energy use of those glowing lights when the power switch is off but still using power. Plug these items in to a power strip and use the switch to turn them off completely when not in use. Changing your habits can result in monthly energy savings with no investment.

Small investments and periodic maintenance can also yield energy savings. Heating and air conditioning unit filters need to be changed or cleaned regularly. Note the installation or cleaning date on a calendar so you don’t forget. If you close the refrigerator or freezer door on a dollar bill or a sheet of paper and it does not stay put, the leaky seals need to be replaced. Replace the most frequently used lights with fluorescent lamps. Save $30 per year by swapping out one 60 watt bulb with a 14 watt compact fluorescent lamp with a similar light output (lumens). This is now marked on the package for easy comparison. There are lamps rated for dimmable fixtures, candelabras, ceiling fans and decorative round vanity lamps so check out the new styles. Install a programmable thermostat that matches your HVAC system to change the temperature setting when you are away. This one action could save you up to $150 per year. Apply weather stripping around outside doors and windows. Caulk and seal cracks and fill holes where pipes and wires penetrate walls, floors or ceilings. The local building department can answer questions about special building code requirements. Additional energy efficiency can be gained with an investment in new equipment. Use
Registration for any class is required so adequate materials are available and if classes are rescheduled we will be able to notify you.

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>Friday, 8th</td>
<td>12 - 1 p.m.</td>
<td>Diets: What’s Hot What’s Not @ Board of County Commissioners Chambers room 4727 - 2 Courthouse Square, Kissimmee</td>
<td></td>
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<tr>
<td>Saturday, 9th</td>
<td>10 - noon</td>
<td>Homeowner Irrigation Workshop @ Extension Services, Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
<td></td>
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<tr>
<td>Tuesday, 12th</td>
<td>11 - 12 p.m.</td>
<td>Communicating with Your Teen @ Board of County Commissioners Chambers room 4727 - 2 Courthouse Square, Kissimmee</td>
<td></td>
</tr>
<tr>
<td>Wednesday, 13th</td>
<td>2 - 3 p.m.</td>
<td>Recognizing Learning Disabilities @ Historic Courthouse, 3 Courthouse Sq. rm. 315, Kissimmee</td>
<td></td>
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<tr>
<td>Wednesday, 20th</td>
<td>11 - 12 p.m.</td>
<td>World of Energy @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
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<tr>
<td>Thursday, 21st</td>
<td>10:30 - 11:30 p.m.</td>
<td>“Keep or Toss” Food Safety @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
<td></td>
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<tr>
<td>Thursday, 21st</td>
<td>8 - 3:30 p.m.</td>
<td>Florida Cattlemen’s Institute and Allied Trade Show @ Osceola Heritage Park KVLS Pavilion. Call Sandra for more information 321-697-3000</td>
<td></td>
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<tr>
<td>Thursday, 21st</td>
<td>6 p.m.</td>
<td>4-H Fashion Revue and Clothing Selection check-in @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
<td></td>
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<tr>
<td>Friday, 22nd</td>
<td>2 - 4 p.m.</td>
<td>Spring Vegetable Gardening @ Extension Services, Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
<td></td>
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<tr>
<td>Monday, 25th</td>
<td>6:30 - 8:30 p.m.</td>
<td>Spring Vegetable Gardening @ Extension Services, Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
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<tr>
<td>Thursday, 28th</td>
<td>6 p.m.</td>
<td>4-H Fashion Revue and Clothing Selection 1st Modeling Practice @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane</td>
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<thead>
<tr>
<th>FEBRUARY</th>
<th>Time</th>
<th>Event</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friday, 5th</td>
<td>4:30 - 5:30 p.m.</td>
<td>Insomnia @ Sheriff's Office, 2601 E. Irlo Bronson Memorial Hwy Kissimmee</td>
<td></td>
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<tr>
<td>Tuesday, 9th</td>
<td>6 p.m.</td>
<td>4-H Fashion Revue and Clothing Selection 2nd Modeling Practice @ Exhibition Hall, 1875 Silver Spur Ln., Kissimmee</td>
<td></td>
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<tr>
<td>Thursday, 11th</td>
<td>4 - 6 p.m.</td>
<td>4-H Youth Exhibits (Baked Goods etc.) Check In @ Exhibition Hall</td>
<td></td>
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<tr>
<td>Friday, 12 - 21st</td>
<td>varies</td>
<td>Osceola County KVLS Fair @ Osceola Heritage Park, 1875 Silver Spurs Lane, Kissimmee - <a href="http://www.osceolacountyfair.com">www.osceolacountyfair.com</a> - for times</td>
<td></td>
</tr>
<tr>
<td>Thursday, 18th</td>
<td>10 - noon</td>
<td>Homeowner Irrigation Workshop @ St. Cloud Civic Center, 3001 17th Street, St. Cloud.</td>
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</table>
Registration for any class is required so adequate materials are available and if classes are rescheduled we will be able to notify you. Please call 321-697-3000.

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<thead>
<tr>
<th>FEBRUARY</th>
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<tbody>
<tr>
<td>Sunday, 21st</td>
<td>2 - 3 p.m.</td>
<td>Clothing Selection/Fashion Revue @ Exhibition Hall Osceola Heritage Park</td>
</tr>
<tr>
<td>Tuesday, 23rd</td>
<td>3 - 4 p.m.</td>
<td>Finding Money to Save @ Board of County Commissioners Chambers room 4727 - 2 Courthouse Square, Kissimmee</td>
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<tr>
<td>Wednesday, 24th</td>
<td>11:30 - 12:30 p.m.</td>
<td>Good Carbs vs. Bad Carbs @ Historic Courthouse, 3 Courthouse Sq. rm. 315, Kissimmee</td>
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<tr>
<td>Wednesday, 24th</td>
<td>1 - 2 p.m.</td>
<td>Using Power Pay to Get Out of Debt @ Convention &amp; Visitors Bureau, 1925 E. Irlo Bronson Memorial Hwy, Kissimmee</td>
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<tr>
<td>Thursday, 25th</td>
<td>4 - 8 p.m.</td>
<td>Osceola Saves Financial Fair @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
</tr>
<tr>
<td>Thursday 25th - March 7th</td>
<td>varies</td>
<td>Central Florida Fair, 4603 West Colonial Drive, Orlando - <a href="http://www.centralfloridafair.com">www.centralfloridafair.com</a> - for times</td>
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<th>MARCH</th>
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<tbody>
<tr>
<td>Tuesday, 2nd</td>
<td>3 - 4 p.m.</td>
<td>Arthritis and Fibromyalgia @ Board of County Commissioners Chambers room 4727 - 2 Courthouse Square, Kissimmee</td>
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<tr>
<td>Saturday, 6th</td>
<td>9 - 11:00 a.m.</td>
<td>Homeowner Irrigation Workshop @ Quality Inn, 2050 East Irlo Bronson Memorial Hwy., Kissimmee</td>
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<tr>
<td>Tuesday, 9th</td>
<td>10 - 11 a.m.</td>
<td>Take Control of Your Money @ Historic Courthouse, 3 Courthouse Sq. room 315, Kissimmee</td>
</tr>
<tr>
<td>Wednesday, 10th</td>
<td>4 - 5 p.m.</td>
<td>Dietary Supplements @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
</tr>
<tr>
<td>Monday, 15th</td>
<td>3 - 4 p.m.</td>
<td>Communicating with Your Teen @ Road &amp; Bridge, 3850 Old Canoe Creek Road, St. Cloud</td>
</tr>
<tr>
<td>Wednesday, 17th</td>
<td>11 - 12 p.m.</td>
<td>Medical Identity Theft @ Board of County Commissioners Chambers room 4727 - 2 Courthouse Square, Kissimmee</td>
</tr>
<tr>
<td>Friday, 19th</td>
<td>11 - 12 p.m.</td>
<td>Working with Difficult People @ Human Services, 330 N. Beaumont Ave, Kissimmee</td>
</tr>
<tr>
<td>Tuesday, 23rd</td>
<td>6 - 8 p.m.</td>
<td>Homeowner Irrigation Workshop @ St. Cloud Civic Center, 3001 17th Street, St. Cloud</td>
</tr>
<tr>
<td>Thursday, 25th</td>
<td>9:15 - 12:15 p.m.</td>
<td>Designing Your Florida Friendly Landscape @ Poinciana Library, 101 N. Doverplum Ave., Poinciana</td>
</tr>
<tr>
<td>Thursday, 25th</td>
<td>11 - 12 p.m.</td>
<td>How To Spot a Con Man @ Extension Services, 1921 Kissimmee Valley Lane, Kissimmee</td>
</tr>
<tr>
<td>Friday, 26th</td>
<td>6:30 p.m.</td>
<td>4-H County Events @ Extension Services Osceola Heritage Park, 1921 Kissimmee Valley Lane, Kissimmee</td>
</tr>
<tr>
<td>Saturday, 27th</td>
<td>9 - noon</td>
<td>Designing Your Florida Friendly Landscape @ 201 E. Dakin Ave., Kissimmee</td>
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</tbody>
</table>
some of the money you save from other actions to purchase new energy efficient appliances. Replace HVAC equipment, water heater, and the refrigerator if they are over 10 years old. Buy new appliances with the Energy Star® label. Attic insulation should be upgraded to R-30 or higher. If you are interested in more details on energy savings, contact us for copies of fact sheets from the Energy Efficient Homes Series. Twenty fact sheets cover topics such as comparing homes for energy efficiency, water heaters, ceiling fans, duct work, LED lighting, landscaping, and home inspections. Whether changing habits or changing a light, start saving energy and money today.

Fat and Calories: They Both Count
Mary Beth Salisbury

Too much fat in our diets may contribute to heart disease and certain cancers, as well as obesity. Reducing the amount of fat we eat each day is definitely a very smart move. Yet some people working to cut fat from their diets remain overweight. How can this be?

If you've cut down on fat, and remain overweight with excess body fat, then you are still taking in more calories than you body needs. You may be eating too much (even low fat foods have calories), or simply not getting enough physical activity to burn the extra calories you eat. Too many calories of any kind, fat, carbohydrate or protein, will be converted to fat by your body.

Calories are fuel for our bodies. We need calories to live, to breathe, to digest our food, to blink our eyes, to move. Calories are essential for life. But when we take in more calories than our bodies use, they become excess body fat, which is not healthy. Obesity has been linked to heart disease, some forms or cancer and diabetes.

Does “No Fat” mean “No Calories”? Not usually. Most foods without fat still contain calories from carbohydrates or protein. Fruits and vegetables have little to no fat, and are typically low in calories. However, in some processed products such as yogurt or cookies, more sugar may be added to improve the flavor of the lower fat product. This adds extra calories. Keep an eye on fat. Do you know the basic tips to reduce fat in your diet?

- Substitute evaporated skim milk for whole milk or cream; nonstick cooking spray for oil.
- Trim visible fat from meats.
- Use reduced-fat mayonnaise instead of regular mayonnaise.
- Drink nonfat or 1% milk.
- Experiment with herbs and spices; they add flavor without added fat or calories.
- Use nonfat salad dressing instead of regular salad dressing.
- Make your calories count!
- Cut down on sugar calories, not just fat calories. Sugar does not provide any vitamins or minerals, making them “empty” calories. When thirsty, choose water or 100% fruit juice, not sweetened juice drinks or soda.
- Low fat food can be a calories trap, if you think it’s okay to eat a lot of it. One or two fat-free cookies makes sense; eating the whole bag doesn’t.
- Eat five servings of fruits and vegetables every day, and make it a priority.
- Snacking is fine, as long as you’re eating foods naturally low in fat and calories. Fruits and vegetables are a great choice.
- Restaurant portions are typically large. If you dine out, plan to take half or your entree home for another meal.

And don’t forget...

- Drink 8 glasses of water a day. Water gives a feeling of fullness with no calories.
- Exercise regularly, it helps you body use calories more efficiently all day long.
All the new plant growth and beautiful blossoms make it apparent that the seasons have changed and winter is now far behind us. One of the first signs of spring and one of the most wonderful sights you may be noticing is the Tabebuia trees (*Tabebuia spp.*). These trees bloom in the spring, with their large pink or yellow trumpet-like flowers.

Native to the islands of the West Indies, the tabebuia is a little cold sensitive. However, this tree seems to have found many ideal places in Osceola County to thrive. The Tabebuia is a deciduous tree that grows to be 50 feet tall and has a relatively open canopy, spreading 15-25 feet wide. This sparse branching does not make it a great shade tree, but does allow for turf and other sun loving plants to grow beneath it.

Even in winter months when the tabebuia has shed all its leaves, it is still a lovely specimen, with its silvery gray bark and pyramidal form. In the spring, the tree wakes from its dormancy with a beautiful show. Two-inch wide blossoms coat the canopy of the tree and stand out nicely against the gray bark. There are still no leaves on the tree, adding to the grandeur of the flowers.

As the tabebuia sheds its flowers, it creates a blanket of color under the canopy of the tree. This is yet another beautiful show that the tree provides, at least until the blossoms on the ground begin to decline and need to be cleaned up.

When the flowers depart, the attractive foliage of the tabebuia begins to grow. The leaves are palmately compound and have five leaflets, each about 2 ½ inches long. They will remain on the tree until the colder, winter months return.

The tabebuia needs to be grown in a sunny location. It prefers to be grown in a rich, well-drained soil; however, it can survive in a wide variety of soils. Being a tropical tree, it can be damaged by freezing temperatures. Finding the right location is key to the winter survival of this tree. By planting the tree in a protected area, shielded by the northern exposure, the damage of the tree from winter weather can be decreased.

Pruning is usually only required during the early years of the tree to create a strong structure. After a dominant trunk is formed, the tree can be left to take its natural form. If pruning is needed for cosmetic or safety concerns, it can be done. Prune major limbs so they remain about one-half the diameter of the trunk. This will allow them to remain well secured to the trunk. Pests, including insects and diseases, are of little concern for this tree. None have been found to be a major problem.

This ornamental tree is great for planting along a boulevard or residential street where there is plenty of soil space for root development. It is also good for small yards, where a nice medium-sized tree is wanted. This is a tree you will want to keep around, once you see it in flower.

For more information on the tabebuia or if you have other plant questions contact the Osceola County Master Gardeners. They are available to take your calls Mondays thru Fridays from 9am to 3pm. Call them with all your plant questions.

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Stop Invasive Aquatic Plant Hitchhikers!
Stacia Hetrick

Invasive aquatic plants are capable of causing environmental and economic harm and they can devastate our lakes and ponds. Most of the invasive plants in Florida are from other countries and are not native here. When they grow where they are not wanted they are considered to be...
weeds. Boaters can unknowingly transport aquatic weeds when the plants ‘hitch a ride’ on boating equipment and travel from one body of water to another. When this happens, the plants essentially become hitchhikers and can infest new areas.

Once introduced, invasive aquatic weeds can take over the habitat and are extremely difficult to control. One invasive aquatic plant that hitchhikes to a new area can turn into a huge infestation. These infestations can interfere with boating and swimming, alter water chemistry and oxygen levels, and greatly slow water flow which can lead to flooding.

Hydrilla is one of Florida’s most widespread non-native aquatic plants. It was introduced to Florida waters in the 1950s and has since spread all over Florida and much of the United States. Lake Toho and many other lakes and ponds in Osceola County are filled with this nuisance weed. Osceola County is currently working on a project to find new solutions to managing hydrilla and other nuisance aquatic weeds.

Preventing the introduction and spread of invasive aquatic plants in Florida is the most effective and least expensive way to protect Florida’s natural habitats. You can help prevent the transport of nuisance species by cleaning off all recreational equipment before leaving the water. Also, never dump out aquarium plants, fish or snails into any body of water.

To find out more about hydrilla and other invasive aquatic plants in Osceola County, go to www.plants.ifas.ufl.edu/osceola.

Install Smoke and Carbon Monoxide Detectors; Have Heating System Inspected Annually
Mary Beth Salisbury

Home heating equipment is the No. 1 cause of home fires, accounting for two of every five home fires during the winter months. With proper installation, service and use of heating equipment, most of these fires could be prevented. Many deaths and injuries occur in fires that happen while the victims are asleep. To provide sufficient alarm, every dwelling should have at least one Underwriters Laboratories approved (UL) smoke detector near each bedroom. Two-story homes should have at least one smoke detector on each level. To operate properly, fuel-burning home heating equipment must have an adequate air supply. Lacking this supply, the equipment may produce carbon monoxide (CO), an invisible, silent killer that takes an estimated 900 lives each year in the U. S. CO is produced when fuels are incompletely burned, so any heater that burns fuel is a potential source of carbon monoxide. For this reason, fuel-burning heaters should be vented to the outside unless equipped with a special safety device. When an unvented fuel-burning space heater without such a safety device is in use, a window should be opened slightly to provide adequate ventilation, and the heater should be turned off at night. The symptoms of CO poisoning mimic those of the flu. At low levels, it can cause headaches, nausea and drowsiness; at higher levels, vomiting, loss of consciousness and death.

Consumers are advised to have their home heating system -- including fireplaces and chimneys -- inspected by a qualified technician prior to each heating season. The detector will sound an alarm before the CO level in the home becomes hazardous. The Florida Department of Agriculture and Consumer Services also recommends these additional home heating safety tips:

♦ Read labels and follow all warnings and lighting instructions.
♦ Keep a clear space round heating equipment.
♦ Turn off heating equipment if it has a fluttering or yellow flame.
♦ Put fireplace and wood stove ashes in a metal pail and be sure all embers are extinguished before discarding.
♦ Turn off vented heating equipment if the vent is not drawing. Make sure the vent is clear of obstructions. Never store or use flammable liquids like gasoline, cleaning fluid or paint thinners near heating equipment.
♦ If you smell a strong gas odor, turn off pilot lights, do not operate electrical switches and call your gas company from another location.

Source: Consumer Interest Florida Department of Agriculture & Consumer Services
**Easy Chicken, Spinach and Wild Rice Soup**

- 1 can (14 ounces) reduced-sodium chicken broth
- 1¼ cups chopped carrots
- 2 cups cooked wild rice
- 2 cans (10¾ ounces each) condensed reduced-fat, reduced-sodium cream of chicken soup
- 1 teaspoon dried thyme
- ¼ teaspoon dried sage
- ¼ teaspoon black pepper
- 1½ cups cooked chicken
- 2 cups coarsely chopped baby spinach
- ½ cup fat-free half and half or fat-free (skim) milk

Bring broth to a boil in medium saucepan. Add carrots; cook 10 minutes. Add rice, soup, thyme, sage and pepper to saucepan. Bring to a boil, stir in chicken, spinach and milk. Cook, stirring occasionally, about 2 minutes or until heated through. Makes 6 to 7 servings (1 cup per serving).

**Breakfast Burgers**

- ¾ pound extra-lean ground turkey
- ½ cup minced red bell pepper
- ½ cup minced green bell pepper
- 2 teaspoons dried onion flakes
- 1 teaspoon dried parsley flakes
- ½ teaspoon black pepper
- Nonstick cooking spray
- 4 whole-wheat English muffins
- 4 large spinach leaves
- 4 slices soy cheese

Mix turkey, bell peppers, onion flakes, parsley and pepper in large bowl. Shape mixture into 4 patties; spray with cooking spray.

Cook patties in large nonstick skillet over medium heat 7 minutes or until lightly browned on bottom. Turn and cook 7 minutes more. Add 2 tablespoons water; cover and cook 3 minutes or until cooked through (165°F).

Toast English muffins. Place 1 spinach leaf, 1 turkey burger and 1 slice cheese on each muffin half; top with remaining muffin half.

Source: *Diabetic Cooking*, January/February 2009.
Don’t Miss Out on 2010 Osceola Saves Week Event!

The University of Florida/IFAS Osceola County Extension Services and Community Vision are organizing the 2nd Annual Osceola Saves Week, February 21 – February 28, 2010. Throughout the week, Osceola Saves partners will be promoting special events and providing resources to help residents to take steps toward improving their personal finances. Consider participating in the following events:

**Osceola Saves Financial Fair** - February 25, from 4pm – 8pm, Osceola County Extension Services, Join over 50 vendors providing personal financial information, ideas for saving money and managing in these tough economical times. Free financial toolkits for the first 100 attendees and food while it lasts!

**Free Financial Seminars** throughout the week on topics like Using PowerPay to Get Out of Debt or Finding Money to Save, and much more.

**2nd Annual Piggy Bank Pageant** – Youth are encouraged to design & create piggy banks for a countywide contest. Piggy Banks will be on display at the Osceola Saves Financial Fair where the public will cast their vote. 1st, 2nd & 3rd Place winners will receive a prize.

To learn more about the 2010 Osceola Saves Week events, visit [www.tinyurl.com/osceolasaves](http://www.tinyurl.com/osceolasaves) or call (321) 697-3000 and ask to speak with Laura Royer.

Mary Beth R. Salisbury
Osceola County Extension Director