



On Your Own...

Cooperative Extension Service
Oldham County
1815 North Hwy 393
LaGrange, KY 40031-8632
(502) 222-9453
Fax: (502) 222-7930
crivera@uky.edu

Volume 3, Issue 4

July/August 2009

On Your Own...

is a bi-monthly newsletter from the University of Kentucky and Kentucky State University Cooperative Extension Services. If you want more information on topics in this newsletter, contact your local county Extension office.

Rita May, Editor
Clipart from Microsoft Online

Inside this issue:

Money Management 101	1
Fitting Into The Workplace	2
Gardening Tips	2
Family Time	3
Seasonal Food Purchases	3
Recipe: Farmer's Market Salsa	4

Money Management 101

Know How Much You Spend

How much money do you spend for food, housing, vehicles, clothing, personal and medical care and other things? If you don't know, keep a record of your spending. Write down every purchase you make for a month. The amount doesn't have to be exact, but close enough to help you see where your money is going.

After you have a written record of where your money is going, divide your spending into three groups: fixed, flexible, and other.

Spending can also be divided into daily, weekly, monthly, seasonal, or yearly expenses. Know what type of expenses you have. Know when and where you spend money so you can build a sound money management program.

*Fixed expenses – the budget items you pay a fixed amount of money for every month for a period of time. These debts are mostly enforced through a signed contract. Some examples are rent or house payments, life, car and home insurance, and payments such as your car loan.

*Flexible expenses – the budget items you have more control over. You decide how much you will buy and how much you will spend. These include food, clothing, gas, electric, water, phone, gasoline and car repair, personal care, medical expense, furnishings, household expense, and education.

*Other expenses – the extra items you purchase that may not be totally needed. Some of these expenses are CD's, magazines, and movies.

We're lucky that all our expenses don't have to be paid at the same time. We spend money on a daily basis. We spend money monthly, quarterly, or yearly. Set aside enough money so you can cover the expense when it comes due.

Some examples of seasonal expenses are property taxes; car, home, life and health insurance; and license plate renewal fees. Monthly expense may include house payment or rent, car loan, and utility payments. Daily expenses could include gasoline and snacks.

Source: Suzanne Badenhop, Retired Extension Specialist
University of Kentucky

Fitting Into The Workplace

Here are some tips for you to think about once you have landed a job.

- * Always do your best
- * Be patient with people who are hard to work with
- * Don't expect people to change to fit you. Make yourself fit the job.
- * Learn when it is OK to ask for help. When should you ask someone else to help you? When should you go to your boss? When

should you try to figure things out on your own? It might even be helpful to make yourself some notes so you can refer to them later.

- * Know the name of the person you should ask for help with different questions or issues at work



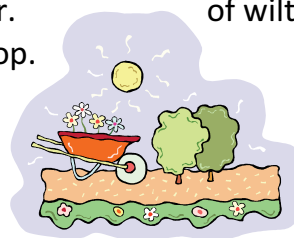
Source: Martha Welch, Extension Specialist
University of Kentucky

Gardening Tips

Hot weather delays vegetable production

Is your garden slowing down? Have your snap beans stopped producing new beans? Many types of vegetables will not produce when the weather gets too hot. The flowers of beans, tomatoes, and peppers are for the most part sensitive to hot weather. When the heat is above 90 degrees it will cause the flowers to fail and prevent the next crop from forming. In Kentucky we are blessed with the fact that our summer heat is usually quite fair. Sure we can have heat well into the 90's, but we also have some periods where the high is in the 80's. This means that most of the time we get good production from vegetables throughout the summer. Putting down straw or shredded newspaper as a mulch around vegetables will help to lower soil and air temperatures. Don't be surprised if you don't get as much from your garden during long periods of hot weather. You may get more as the temperatures drop.

If your garden appears to be having a tough time this summer, don't only pray for rain. Pray for a little cooler weather to go with it. Even non-gardeners will thank you.



Keep gathered produce cool to preserve quality

Most of the time fresh produce ripens in July and August. Whether you pick them from your own garden, or buy them from a local farmer's market or roadside stand, be sure to enjoy some fresh Kentucky produce this summer. Here are some tips if you have your own garden and want the freshest produce you can get.

Once vegetables are picked, they do not increase in quality. Keep picked produce cool. The change of sugar to starch tends to be favored by heat. So pick produce in the cool of the morning and chill as soon as possible. If it is not possible to keep the produce cool, move it to the shade or cover with a damp cloth. As water fades from the cloth it will cool the vegetables beneath. The damp cloth will also increase the moisture around the vegetables and decrease the chance of wilting.

Source: Rick Durham, Extension Specialist
University of Kentucky

Family Time

Summer is going by quickly. As parents, we may hear our children say more and more often, “There’s nothing to do!” It is easy for bored kids to rely on TV, video games, or the computer to pass the time away. Look for creative ways for children to use their time. Here are a few ideas:

* Keep an eye on how much time your children spend in front of the small screen each day. Ask them, “Would you rather play outside, watch TV, or play a video game?” If they choose TV or a video game, it is time to turn it off and plan for some fresh air in the great outdoors.

* How can you find out what is going on outdoors? Check your local newspaper, radio, or TV channel for outside activities in the area.



* Make up your own outdoor fun. With your help, kids can plan a nature hunt. They can build a mini-golf course or a tree house. They might stage Olympic games with prizes they have made. With a video camera they could film their games and tell them like sports or news reporters.

* Together with your children, create a crazy story. Then plan an outdoor stage, costumes, props, and act out the story. You will be the hit of the neighborhood!

With a little effort and time, each member of the family can have active fun together and chase away the summer boredom blues.

Source: Carole Gnatuk, Extension Specialist
University of Kentucky

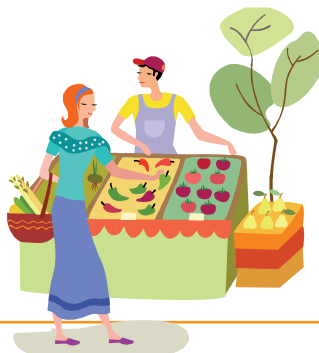


Seasonal Food Purchases

Now is the time to buy fresh, delicious produce from the farmers’ market or the grocery store. Keep a few tips in mind when buying fresh produce. Choose fresh fruits and vegetables that are:

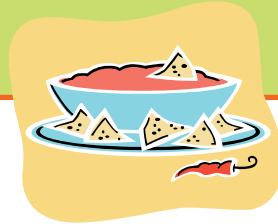
- * brightly colored
- * pleasant smelling
- * free from bruises (spots) and cuts

*Some produce (banana, melon, peach, plum, pear, tomato) will ripen on your countertop. Buy these fruits and vegetables “green” if you don’t plan to use them right away. Other fresh produce should be ripe. When buying fresh produce, handle it carefully. You don’t want to bruise it in your cart or on the way home from the store.



Farmer's Market Salsa

1/2 cup fresh cooked or uncooked frozen corn
 1 can (15 ounce) drained and rinsed black beans
 1 cup fresh, diced tomatoes
 1/2 cup diced onion
 1/2 cup diced green pepper
 2 tablespoons lime juice or lemon juice
 2 finely chopped garlic cloves
 1/2 cup prepared salsa



We're on the web:

www.ca.uky.edu/hes/?p=294

Directions

1. Combine all ingredients in a large bowl.
2. Chill until serving time.
3. Drain before serving.
4. Serve with low fat baked tortilla chips or fresh vegetables.

Makes 8 servings

Serving Size: 1/2 cup

Nutrition Facts Per Serving: 70 calories;
 0.5 total fat; 0 g saturated fat; 0 g trans fat;
 0 mg cholesterol; 290 mg sodium;
 13 g carbohydrate; 4 g fiber; 4 g protein.

Source: United States Department of Agriculture, Food Stamp Nutrition Connection, Recipe Finder, June 2008.
<http://recipefinder.nal.usda.gov>

Christine L. Duncan
 Extension Agent for Family and Consumer Sciences

Oldham County Cooperative Extension Office
 1815 North Hwy 393
 LaGrange, KY 40031-8632
 (502) 222-9453