Dear Extension Friend:

OK, OK, OK......I must have jinxed things last month when I mentioned something about the 80 degree weather we were having in January. I don’t know about you, but this Florida girl was frozen when the temperature dipped into the 20’s. I hope you all bundled up well.

I’m sure at this point in time you have all heard about the recent recall of peanut butter products due to the outbreak of *Salmonella* Typhimurium connected to the peanut plant in Georgia. The Food Safety section on page 2 of this month’s newsletter you can find an article regarding the recall and find out where you can find a list of the many recalled products.

No matter where you turn these days you hear about how difficult today’s economy is with millions of Americans struggling to make ends meet. With that being said, I have decided to devote a section of the newsletter to financial management tips. You’ll find those tips in the Money Matters section on page 3.

Hope you all enjoy the Newsletter, and as always if you have any questions, concerns or suggestions please give me a call.

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**Simply Florida:**
*A Taste of Flavors from the Sunshine State*

Looking for a great gift idea for that gourmet cook in your life? The new *Simply Florida* cookbook created by Family & Consumer Sciences agents throughout Florida is the perfect choice! Order your copy today by calling Melanie at (904) 259-3520 or by visiting [http://www.simplyflorida.org](http://www.simplyflorida.org).
**Food Safety: Peanut Butter Recall**

Chances are you have heard something on the news regarding the recent recall of hundreds of peanut butter products due to the outbreak of *Salmonella* Typhimurium. I have received several calls in the past few days from those of you concerned about what’s in your pantry.

As I am writing this article 491 persons from 43 states have been infected with the outbreak strain of *Salmonella* Typhimurium. At this time there have been no reported cases in the state of Florida. Investigations in several states by the Department of Health, Center for Disease Control and Prevention (CDC) and the Georgia Department of Agriculture have confirmed the outbreak strain of *Salmonella* Typhimurium in King Nut brand peanut butter which is produced by Peanut Corporation of America (PCA) in Blakely, Georgia. This facility, which is no longer producing any products, has expanded its recall to include all peanut butter and peanut paste produced at this plant since July 1, 2008. Peanut butter and peanut butter paste was not sold directly to consumers but was distributed to institutions, food service providers, food manufacturers and distributors in many states and countries. Peanut butter and peanut paste is commonly used as an ingredient in many products, including cookies, crackers, cereal, candy, ice cream, pet treats, and other foods.

More than 180 peanut butter-containing products produced by a variety of companies (including Austin and Keebler) may have been made with the ingredients recalled by PCA. The list of currently recalled products can be found on the U.S. Food and Drug Administration’s website at www.fda.gov. FDA and the product manufacturers are working to determine the list of affected products, which may be extensive. Many companies have already announced whether their products include ingredients being recalled by Peanut Corporation of America, Georgia, and more companies are expected to make similar announcements. The current list of recall announcements from companies can be found on the FDA website.

At this time the Center for Disease Control and Prevention recommends consumers follow these guidelines:

- Do not eat products that have been recalled and throw them away in a manner that prevents others from eating them. These products include Austin and Keebler brand peanut butter crackers and King Nut brand peanut butter produced since July 1, 2008. The FDA’s website has a list of all the recalled lot numbers.
- Postpone eating other peanut butter containing products (such as cookies, crackers, cereal, candy and ice cream) until more information becomes available about which brands may be affected.
- Use the FDA’s online database to check if foods you’re concerned about are on the recall list.
- Call the consumer hotline phone number that may be on any product packaging you have to get information directly from the product manufacturer.

Persons who think they may have become ill from eating peanut butter are advised to consult their health care providers.

If you have any questions or concerns regarding the *Salmonella* Typhimurium outbreak you can always contact Melanie Thomas, FCS Agent with the Baker County Extension Service at 904-259-3520.
Money Matters: Tough Financial Times

No matter where you turn these days you hear about how difficult today’s economy is with millions of Americans struggling to make ends meet. Tough financial times are extremely stressful and can sometimes be down right overbearing. It doesn’t matter if you have $5.00 or $1 million dollars in the bank, everybody could use a few money management tips. With that being said, I have decided to devote a section of the newsletter to financial management tips. Keep in mind that some of the tips you may already be doing and hopefully others will give you new ideas.

Developing self-control of your spending is a basic step in cutting the cost of living. Some families instinctively seem to know how to get what they want, even on a limited income. But others need help in managing their finances to get what they need and want. Research shows that people worry more about money than any other family problem. While discussing relationships a very wise woman once told me “If you ever fight about anything, you'll fight about money.” If families communicate and everyone understands what the financial situation is, there will be greater cooperation.

You and your family need to set goals and establish a plan for earning, saving, and spending money. Lack of planning may lead to serious difficulties. Planned spending is the first step for solving family money problems. Design your spending plan to suit your particular circumstances and your goals.

Here are the steps in making a personalized money plan.

1. Estimate your monthly take-home pay.

2. Write down an estimate of your basic expenses using your previous experience. Do not forget to include those expenses that occur quarterly or semi-annually, such as your insurance. If you are unable to recall the amounts, keep records of expenditures for two or three months. Your expenditures should reflect your goals. Almost every expense can be reduced. The main purpose of the spending plan is to give you direction in achieving your financial goals.

3. Test your spending plan. Write down every penny you spend for one month. (I mean everything from the groceries you buy to the change in the coke machine.) A simple spending record shows where your money actually goes. If record keeping like this for one month seems overwhelming, start out with just doing it for one week. The trial test will show whether the plan is realistic. A good spending record will also locate money leaks, or spending that you never really intended. I promise, you’ll be amazed at how much money you frivolously spend.

Happy Valentine's Day
At some point in time you may need to move from the home you live in now. Your family has probably gotten smaller, and it may be getting harder to keep up your home. You may have become disabled or have developed health problems. It may be time to choose another place to call home...a home that is better suited for your current and future needs.

Moving is always hard. When you feel that you have no choice, it can be even more troubling. For many people, much of the stress comes from trying to decide which type of home would best meet their needs. Choosing the right facility means knowing the level of care needed. Look for the facility that will provide the level of care you need.

Facilities that provide more care cost more money and offer a more medical environment. Not all types of facilities are available in all locations. Your choices may be limited. The place you would most like to choose may cost more than you can afford to pay. Remember, too, that the best location may not be near your home. It may be better to move into a facility that is closest to your primary caregiver, such as one near a family member.

Before you choose a facility, it is important to understand what level of care you need. Ask a representative from the local Area Agency on Aging (call Eldercare Locator at 1-800-677-1116) to help you find out what level of care is right for you.

Source: Carolyn Wilken, University of Florida, Long-term Care: Places to Call Home (EDIS Document FCS2257)