Welcome to a newsletter to connect Eastern Shore residents to Extension services available through the local County Extension offices from Family and Consumer Sciences educators on the Eastern Shore.

What is the University of Maryland Extension?

University of Maryland Extension (UME) is a statewide, non-formal education system within the college of Agriculture and Natural Resources and the University of Maryland Eastern Shore. UME educational programs and problem-solving assistance are available to citizens and are based on the research and experience of land grant universities such as the University of Maryland, College Park.

What are Family and Consumer Sciences Educators?

Family and Consumer Sciences Educators are specialists from a diverse background of educational fields. The American Association of Family and Consumer Sciences (AAFCS) defines Family and Consumer Sciences (FCS) as the comprehensive body of skills, research, and knowledge that helps people make informed decisions about their wellbeing, relationships, and resources to achieve optimal quality of life. The field represents many areas, including human development, personal and family finance, housing and interior design, food science, nutrition, and wellness, textiles and apparel, and consumer issues.

The National Extension Association of Family and Consumer Sciences (NEAFCS) educates and recognizes Extension professionals who improve the quality of life for individuals, families and communities. We provide education in:

- Financial Management
- Food preparation, food safety and nutrition
- Healthy Lifestyles
- Home & work environment and safety
- Relationship and parenting skills and much more!

What are a few examples of programs or partnerships with FCS educators?

<table>
<thead>
<tr>
<th>Financial Check-up</th>
<th>Food Safety</th>
<th>Financial Nuggets</th>
<th>Food Preservation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workplace Financial Education</td>
<td>Healthy &amp; Safe Homes</td>
<td>Eat Smart</td>
<td></td>
</tr>
<tr>
<td>Health Insurance Literacy</td>
<td>Reading Makes Cents</td>
<td>Community Nutrition Education</td>
<td></td>
</tr>
</tbody>
</table>
Meet your Eastern Shore Family and Consumer Sciences Educators

Dhruti U. Patel

Dhruti possesses 10 years of clinical, research and community based nutrition knowledge and expertise. She obtained her Master's in Nutritional Sciences from Texas Tech University and moved to Eastern Shore of Maryland on April 2012. Dhruti delivers in-depth nutrition, food safety, and food preservation based programs in Dorchester, Somerset, Wicomico and Worcester counties of Maryland. Her educational programs have reached Wide-variety of audience from youth to seniors. Her program interests are worksite wellness, gardening for nutrition, home canning and food safety.

Education Focus area: Nutrition, Food Preservation and Food Safety Education
dhrutip@umd.edu
Home office: Wicomico County

Melissa Leiden Welsh, Ph.D., CFCS, CPFFE

Melissa moved to Maryland’s Eastern Shore in January ’15 after completing her doctoral degree in Youth Development and Agricultural Education at Purdue University. She plans to use her background in agriculture and educational work in rural communities to support connecting rural residents with financial educational solutions within the community. She is also interested in developing programs to fill voids in financial literacy for adults and children within the Caroline, Cecil, Kent, Queen Anne’s and Talbot counties.

Education Focus area: Financial Education
drmwelsh@umd.edu
Home office: Caroline County

A New Educator to be Announced Soon

Housed in Cecil County, FCS programming on the upper Eastern Shore focuses on healthy living decisions and healthy homes for youth, adults and families. Healthy living programs for families and communities may focus on air quality, water quality, and safe spaces for living, working, and playing, while addressing the need for families and individuals to understand and use information to make informed health decisions that ultimately results in improved health outcomes. While the program focus will center on healthy homes and living environments, health literacy, wellness, chronic disease prevention and management, and/or community health education, it is anticipated that financial capability, food safety, and healthy eating and food preparation goals and outcomes will be integrated to meet local needs.

Home office: Cecil County

The University of Maryland Extension programs are open to all and will not discriminate against anyone because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry, or national origin, marital status, genetic information, or political affiliation, or gender identity and expression.
3 Savvy Tips for Saving on Summer Vacations

Staycations are popular and support local communities
A stay-vacation can be easily the most affordable holiday for individuals and families. Many small towns have local venues filled with history and great alternatives to big budget holiday locations. A key to a successful staycation is to plan your days as you would a traveling vacation. Too often people who don’t plan end up making impulse financial decisions or spending time running routine errands and then end up feeling as though the vacation never happened. Staycations might include: local museums, nature trails at a state park or conservatory, geocaching, historical buildings, etc. Local libraries, church groups and civic associations sponsor summer activities that provide a vacation atmosphere with a budget friendly cost.

Travel during off peak vacation times
Planning to travel at the end of summer? Well you may be in for a bargain. Late August through the end of September are often listed as off peak times in sub-tropical areas. The biggest caution to traveling during this time is to invest in travel insurance as Hurricane season can impact location options. Often you can trim travel budgets in the summer by adjusting the date you start your vacations. Have you ever noticed how airfare prices change depending upon the date? Hotels also tend to raise prices for prime days, such as weekends.

Eating budgets
Most people do not want to spend their vacations preparing all their meals. However, a few thrifty actions can help you save money from some meals while letting you splurge when a must try restaurant crosses your path. If you have cooling and reheating options in your hotel or camper- then you can opt for meals that require very little preparation, such as bagels, bananas, oranges and oatmeal bar options. Today’s oversized portions from a sit down meal means leftovers for a second day- thus splitting the cost. And a nutritious hearty breakfast can often lessen the hunger pains later in the day (think fiber). Travelers should develop a daily food budget that fits within the overall trip finances and nutritional needs of those on the trip. Travelers who are hungry or develop food borne illnesses are less likely to say they enjoyed their vacation. With many restaurants and towns boasting online menus and reviews- you can start to narrow down locations and estimate costs before you ever leave your driveway. Don’t forget to use your free smart phone apps to locate seasonal coupons and specials during local town food festivals. Some restaurants will provide free appetizers or desserts for first time visits or special occasions.
Successful and SAFE Home Canning Practices

**Right Equipment**
- Waterbath Canner: jams, jellies, pickles and certain tomato products like salsa etc.
- Pressure Canner: for vegetables, beans, sauces etc.

**Right Recipe**
Recipes from the reliable sources like USDA, extension offices, ball recipe book etc.

**Right Processing Time**
Following trusted recipes and recommended time.

**Right Storage Condition**
Store jars in DRY place. Store canned food for **6 to 12 months only**. Label jars.

**WHEN IN DOUBT, TOSS IT OUT.**
**DO NOT TASTE SPOILED CANNED PRODUCT.**

Check out these websites for more information on Home Canning:

http://nchfp.uga.edu/

http://www.freshpreserving.com/

http://www.simplycanning.com/

Check out more tips each week on our Facebook page:

UME Family and Consumer Sciences, Eastern Shore Region
Home Food Preservation
Canning Class

offered by University of Maryland Extension
on October 3, 2015 from 9am to 5:30pm
Caroline County 4-H Park, 8230 Detour Road, Denton, MD

- Learn how to preserve and enjoy the process of making homemade canned products PLUS take home 2 jars of produce at the end of class!
- The University of Maryland Extension Office in Caroline County is offering hands-on food preservation class to teach basic USDA approved canning techniques to adults over 18 years of age. In the morning, class will focus on water bath techniques and the afternoon class will be Pressure Canning.
- Cost is $30 and includes a copy of USDA approved So Easy to Preserve book (150 tested recipes with chapters on preserving foods, canning, freezing, drying foods etc.), handouts and materials for a hands-on canning activity.
- A fall harvest lunch will be included.
- Pre-registration is required and space is limited. Last registration date is September 25, 2015.
- Checks payable to University of Maryland and mailed to 9194 Legion Road, Suite 4, Denton, MD 21629
- For more information and special accommodations, contact Dr. Melissa Welsh at drmwelsh@umd.edu or by phone at 410-479-4030.

Registration by September 25, 2015 (Submit this form and payment when registering)

Name: ________________________________ Phone: ____________________

Address: __________________________________________________________

Amount enclosed: $________
Cash_______ Check #_______
Financial Fitness Evenings

Location
Caroline County
Central Library, Denton

Time
6:30-7:30

Register
Email:
drmwelsh@umd.edu

Extension office phone:
410-479-4030

In person
Denton Library
Or
Caroline Co. Extension Office
9194 Legion Road, Suite #4

Children welcome to join in 4-H activities
$2 per child

Host
Melissa Leiden Welsh,
Ph.D., CFCS, CPFFE

October 22
Credit Reports 101
Credit reports, credit scores and obtaining credit can be confusing and overwhelming. This presentation will walk participants through the steps to obtain credit reports from each of the three credit reporting agencies, how to read each report and possible actions necessary for responsible consumer use with credit. Attendees will also participate in interactive and hands on activities to evaluate credit options along with developing a personalized list of questions to reference when determining future credit options.

October 29
Identity Theft & Privacy Protection
Your personal information is a valuable resource for identify thieves, scammers, and even retail stores. Participants will examine how to take preventive steps to secure their personal information along with how to identify potential consumer scams. Interactive activities will engage participants with the opportunity to develop theft prevention knowledge and skills along with a theft report plan.

November 12
Budget Basics
“If you Fail to Plan you are likely Planning to Fail”, is the well-known verse that reflects the actions necessary to become a responsible consumer in today’s society. This presentation will walk participants through the steps to develop a personal and/or family financial plans. Interactive activities will encourage participants to examine spending, identify risky spending habits, plug spending leaks and determine small steps to start saving for a balanced personal or household budget.

November 19
Small Steps to Saving & Investing
Discover saving techniques to help individuals or families develop savings for future needs and emergencies. It’s time to discover how you can take simple and confident steps to make your money work for you. Interactive activities will help participants identify opportunities to save and explore several financial options for beginning investment plans. Also, learn how to distinguish between fraudulent investments and legitimate financial institutions.

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