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UNIVERSITY OF MARYLAND / FEARLESS IDEAS



# UNIVERSITY OF MARYLAND EXTENSION

Prince George's County  
2019

September

## Your Monthly News & Updates



Greetings, Friends of Prince George's County Extension

It's been great to have some cool fall days in recent weeks, hasn't it? Perhaps you got to the County Fair this year or have been visiting farmers' markets throughout the county. Whatever your favorite outdoor activities, fall is often the best time for all of them!

I wanted to update you on some of the recent changes in our Extension staff recently. **Gretchen Sumbrum**, our 4-H Professional Track Faculty member, recently accepted a 4-H tenure track position in Anne Arundel County. The good news is that Gretchen is remaining in the Capital Cluster area so will still be at some events in the county, but we are all sorry to see her switch offices.

I also want to share that **Denise Benoit-Moctezuma** has returned to her native state of Texas to accept a position as the Chronic Disease Prevention Program Manager for the city of San Antonio Metropolitan Health District. Denise has been the Coordinator of the Expanded Foods and Nutrition Education Program (EFNEP) for 10+ years and leaves behind a great legacy!

We hope that we will be announcing several new staff next month to join our current great educators..

**Best regards,**



Karol Dyson  
Capital Area Extension Director  
University of MD Extension



@UMEPGC

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## Upcoming Events

### Fall Festivities



[Montpelier Farms Fall Festival](#) (Thru November 10)

Visit Montpelier Farms for corn mazes, crafts, food, fun and more!

[Guided Nature Hike](#) (October)

Visit with the Accokeek Foundation for an afternoon in the great outdoors!

[Hands-On History](#) (October)

Join the Accokeek Foundation as they take a trip through time on the farm!

[Fall Wine Happy Hour](#) (October)

Visit with Gemeny this fall for relaxation, wine and more.

[Fall Family Fun at Miller Farms](#) (October)

Spend the weekend with family & friends at Miller Farms for food, fun and more!

[Music in the Winery](#) (October)

Visit Romano's for an evening of music, relaxation, wine and more.

[Friday Night Hoot](#) (October 4)

Relax with friends, music, food, and more.

[Music in the Vineyard](#) (October 5 & October 19)

Enjoy some time in the winery with music, friends and more.

[Robin Hill Winery Anniversary](#) (October 5)

Help celebrate Two Years with food, music, wine and more!

[Friends of Oxon Hill Book Sale](#) ([October 10](#) & [October 12](#))

Join the Oxon Hill Library for their Annual Fall Book Sale! (via PGCMLS)

[Fall Nature Series - Autumn Evening Hayride](#) (October 11)

Visit with the Alice Ferguson Foundation for an evening hayride under the stars!

[Music in the Vineyard & Food Truck Friday](#) (October 11)

Check out Romano's and end the week with music, food, and friends.

[Witches & Wine](#) (October 11)

Grab your fellow witches, it's time to get spooky at Janemark!

[Wine, Folk & BBQ](#) (October 12)

Enjoy an evening of Wine, Folk and BBQ with Contemporary folk tunes by Conor and The Wile Hunt Band and Southern Maryland BBQ by Smokey Oak BBQ.

[ASL Board Game Day @ Streetcar 82](#) (October 13)

Join Streetcar 82 Brewing Company as they host this amazing game day!

[Washington International Regional Horse Show](#) (October 18 - 20)

Visit the Equestrian Center for this annual event showcase for local and regional riders, giving them a final chance to qualify for the coveted Washington International Horse Show. (via EPGC)

[Robin Hill Fall Fun](#) (October 19)

Enjoy the weather, food, music and more!

[Explore Brazil!](#) (October 19)

Have you ever wanted to travel to Brazil? Now is your chance to explore the uniqueness of this culture. Join us in learning facts, listening to music and making crafts.(via PGCMLS)

[Tea with the Dearly Departed](#) (October 19)

Join the Montpelier Historic Site for an evening of tea, treats, haunts and more! (via EPGC)

[LNU @ Maryland Meadworks](#) (October 19)

Check out Late Night Underground as they visit Maryland Meadworks!

[Hard Bargain Fall Farm Day](#) (October 26)

Join the Alice Ferguson Foundation for a fun filled day on the farm!

## Classes, Workshops & More

[Computer Basics for Job Seekers](#) (October)

Learn basic computer skills and get help looking for jobs in an encouraging atmosphere. This class is perfect for beginners and seniors. Limited to 6 students. Times and dates vary by location. (via PGCMLS)

[Medicare 102: Open Enrollment](#) ([October 3](#) & [October 8](#))

The Prince George's County Aging and Disability Resource Center's SHIP program will present a workshop to provide resources and information on the Medicare Open Enrollment Season. (via PGCMLS)

[Intro to Proposal Writing](#) (October 3)

Are you new to proposal writing or want a quick refresher? This class will provide you with an overview of how to write a standard proposal to a foundation. Registration encouraged.(via PGCMLS)

[Preparing Your Fall Garden](#) (October 5)

Fall is the best time of year to prepare your yard or garden for the winter months. Get tips on how to protect your plants and explore plants that provide a colorful yard year round.(via PGCMLS)

[2019 Maryland Crop Insurance Workshop](#) (October 8)

The Maryland Crop Insurance Workshop provides an opportunity to hear from experts on current issues related to the federal crop insurance program and federal farm policy.

[MidAtlantic Women in Agriculture Webinar: Understanding Your Credit and Credit Scores](#) (October 9)

This webinar will provide an overview of how credit is used in your everyday life. Knowing how to obtain your credit report and correct mistakes are important steps in improving your credit score and reducing the amount of interest you pay on loans.

[Caring for the Continuum of Life 2019: A Healthcare Symposium](#) (October 19)

The symposium will feature a full day of presentations from more than 15 experts in the fields of hospice and palliative care, grief counseling and spirituality. Three of the nine sessions offer free continuing education units for Maryland social workers, while all will offer insight into important end-of-life topics that should be part of the vocabulary of every health professional and family. (via EPGC)

[Yoga & Healthy Living](#) (October 26)

Enrich your life with something for both mind and body. Certified Yoga instructor Katrice Nelson teaches adult yoga, meditation, and mindfulness. Sponsored by the Friends of the Bowie Library.(via PGCMLS)

[16th Annual Small Farm Conference](#) (November 1)

For farmers, landowners and supporters of agriculture to come together to network and learn about new opportunities and strategies that promote farm profitability and sustainability.



Looking for more farm and local food events in Prince George's County? If so check out our Fresh. Local. Fun. PGC [events page](#).

Looking for more events in Prince George's County? If so check out [Experience Prince George's County](#), [Prince George's County Government](#), as well as [Prince George's County Library Systems](#).

Find the full list of county farmers markets [here](#).

# Making A Budget

A budget is a plan that shows you how you can spend your money every month. It is a plan that balances money coming in (income) with money going out (expenses). **Making a budget can help you make sure you do not run out of money each month.** A budget also will help you save money for your goals or for emergencies.

## How do I make a budget?

### 1. Write down your expenses.

Expenses - the money you plan to spend on things you need or want. Expenses include:

#### Bills:

- Bills that are the same each month, like rent
- Bills that might change each month, like utilities
- Bills you pay once or twice a year, like car insurance

#### Other expenses like:

- Food
- Gas
- Entertainment
- Clothes
- School supplies
- Money for family
- Unplanned expenses, like car repairs or medical bills
- Credit card bills

You might have bills that change every month. Look at what you paid for the same month last year. You might need \$200 for your gas bill in January, but \$30 in July.

2. **Write down how much money you make.** This includes your paychecks and any other money you get, like child support.

3. **Subtract your expenses from how much money you make.** This number should be more than zero. If it is less than zero, you are spending more money than you make. Look at your budget to see what you do not need or what you could spend less money.

## How do I use my budget?

You can use your budget every month:

- At the beginning of the month, make a plan for how you will spend your money that month. Write what you think you will earn and spend.
- Write down what you spend. Try to do this every day.
- At the end of the month, see if you spent what you planned.
- Use the information to help you plan the next month's budget.

Contact Priscilla Graves, the Family and Consumer Sciences Extension Educator, via email [pgraves@umd.edu](mailto:pgraves@umd.edu) or call 301-868-9410 if you have questions about how to create a budget.

## Monthly Budget

| Income:                   | Budgeted | Actual | Difference |
|---------------------------|----------|--------|------------|
| Monthly Pay (After Taxes) |          |        |            |
| Other Income              |          |        |            |
| Other Income              |          |        |            |

| Household                 | Budgeted | Actual | Difference |
|---------------------------|----------|--------|------------|
| Rent/Mortgage:            |          |        |            |
| Home Owners Association:  |          |        |            |
| Home/Renters Insurance:   |          |        |            |
| Utilities:                |          |        |            |
| Telephone:                |          |        |            |
| Cable:                    |          |        |            |
| Internet:                 |          |        |            |
| Other Household Expenses: |          |        |            |

| Transportation:       | Budgeted | Actual | Difference |
|-----------------------|----------|--------|------------|
| Car Payment:          |          |        |            |
| Car Insurance:        |          |        |            |
| Gas:                  |          |        |            |
| Maintenance/ Repairs: |          |        |            |

| Personal Care/ Fun:                        | Budgeted | Actual | Difference |
|--|----------|--------|------------|
| Personal Care: (Hair, toiletries, laundry) |          |        |            |
| Clothes:                                   |          |        |            |
| Hobbies/ Memberships:                      |          |        |            |
| Dates/Trips/Movies:                        |          |        |            |

## FSNE at Local Farmer's Markets



temperatures and other signs of fall are slowly creeping in, **local agriculture is still going strong in Maryland!** To support these local markets and their producers, the **University of Maryland Extension's Food Supplement Nutrition Education program (FSNE)** has been working to promote **seasonal fruits and veggies** to market shoppers using the [Market to Mealtime](#) curriculum.

FSNE educators have worked with the Riverdale Park Farmers Market, the Capitol Market of 20743 and the Prince George's County WIC pop-up farmers market to provide **regular cooking demos** which highlight seasonal produce. Some recipes and

tastings that have been shared with customers include [Pasta with Greens, Beans and Chicken](#), [Peach Salsa](#), [Greens and Beans](#) and [Italian Style Veggies](#). In addition to providing samples of tasty, locally produced recipes, FSNE educators also work to inform and encourage market shoppers to enjoy locally grown fruits and vegetables using SNAP and WIC-FMNP benefits. Shoppers are able to use these federal nutrition assistance benefits at many markets across the county and some markets even provide a dollar for dollar match through the [Maryland Market Money](#) program.

To learn more about which farmers market is available in your neighborhood and whether they accept SNAP or WIC-FMNP benefits visit our [Farm PGC website](#).

## Did You Know

Did you know...



Did you know...**Wednesday, October 16, 2019, is World Food Day?** World Food Day celebrates the founding of the Food and Agriculture Organization of the United Nations. This year's theme is "**Healthy Diets for #ZeroHunger.**" Reaching #ZeroHunger is about not only hunger but also nourishing people while nurturing the planet. This year, World Food Day calls to make healthy and sustainable diets affordable and available to everyone. [Click here](#) for more information.

**Did you know...4-H is a volunteer run organization?** Become a 4-H Volunteer today and help **create life-changing experiences for youth** in your community! 4-H staff and volunteers intentionally address youths' basic needs by integrating eight essential elements within 4-H youth development experiences: caring adults, safe environments, mastery, service, self-determination, inclusiveness, futuristic, and engagement.

**VOLUNTEER  
TODAY.  
INSPIRE  
FOR A  
LIFETIME.**



**Did you know...Fall is the time for producers to start their Nutrient Management Plans?** Producers need to **check their soil test results and make sure they are current.** Soil samples need to be taken every three years. If you are planning on liming this fall you should take your samples before you lime to get an accurate pH result. It takes 6-12 months for lime to react in the soil and raise the pH. This is also a good time to make sure all the maps are up to date for your plan. When you have current soil tests, maps and know what the planned crops are for the 2020 growing season then give Chris Dowell a call. He is in the Prince George's county office on Mondays and Tuesdays.



**Fresh. Local. Fun.**

Prince George's County, Maryland

Visit [Fresh. Local. Fun. PGC](#) for more information about farms, food events, and farmers markets in gorgeous Prince George's! Minutes from the Nation's Capitol, Prince George's County offers a variety of [food and farming events](#) every month!



# UNIVERSITY OF MARYLAND EXTENSION

supported by the Maryland-National Capital Park and Planning Commission, serves the community from two locations including the main Extension office in Clinton and the Center for Educational Partnership in Riverdale.

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University of MD Extension, Prince George's County, 6707 Groveton Drive, Clinton, MD 20735

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