

## Family Resource

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### Introduction

Hello! My name is Joanne Ureste and I am the County Extension Agent-Family Resource for Texas A&M AgriLife Extension at the Hidalgo County office. As a Family Resource (FR) Agent, I am responsible for planning, implementing, and evaluating education programs in the areas of personal financial literacy for youth and adults, budgeting and money management. I compose quarterly newsletters to provide financial information to the community.

This second quarter newsletter contains articles that will be helpful for you and your family. The newsletter entails tips on saving money from gardening to cooking on a budget. Our "winter" has gone and our hot weather is quickly approaching, I have included some tips on how to conserve energy, which will help in your electricity bills. I hope you enjoy! If you would like to read on a specific top or have any questions, please contact me at 956-383-1026 or [Joanne.Ureste@ag.tamu.edu](mailto:Joanne.Ureste@ag.tamu.edu).

Also, I recently became a Certified Child Care Passenger Safety Technician. I can educate you on the proper selection, installation, and use of a car seat and booster seats. If you are interested, please call to schedule your appointment.

### Gardening on a Budget: Low Cost Gardening Tips

**Gardening can be an expensive hobby, here are some frugal gardening tips to save some "green"**

1. Soil is the key to a wonderful garden, so boost your soil whenever possible. Create a compost pile and add all your organic kitchen waste to it. Neighbors would love to donate bags of leaves in the fall instead of hauling them to the curb.
2. Grow plants from seeds. You do not need a green house to do this. If you are patient you can plant perennial flower seeds in flat outdoors once the weather warms up, and nurse them into full size plants for fall planting.
3. Use unusual containers for your container gardens, instead of spending big bucks on planters from the home improvement store. Anything that can hold soils can become a planter. An old cracked chimera, a rusted wheelbarrow, or pretty basket lined with plastic.
4. Line your planters with newspaper before you add soil. It helps retain water and keeps the soil temperature more constant, keeping the plants healthier and saving water.
5. Use old pantyhose as tiebacks for your climbing plants. Cut them into strips and use to tie them to their supports. The hose is soft as to not damage the plant, and quickly disappear into the foliage.
6. Visit building areas and ask if they have a scrap pile you can have lumber from. Scrap wood can yield many projects in the garden, from birdhouses to garden fencing. Always remember to ask permission first.

What to plant during RGV Spring: Sweet Corn, Cucumbers, Cantaloupe, Watermelon, Summer Squash. To get more planting dates, please visit: <http://hidalgo.agrilife.org>



Source: AgriLife Extension, Barbara Storz, Extension Educator Horticulture: <http://aggie-horticulture.tamu.edu>



## 10 Ways to Cut Expenses

1. **Lunches Out:** Brown-bag your lunch every day at work and you can save \$25 per week. That's a savings of about \$1,300 per year.
2. **Premium Gasoline:** Most car experts agree you're wasting your money by using a higher grade of gas than the manufacturer recommends. You can save up to \$5 per week on filling up, or more than \$250 savings a year if you fill up once a week.
3. **Books, Magazines, DVDs:** The average American household spends about \$200 per year on books alone (U.S. Census Bureau), most of which could be borrowed for free from any library.
4. **Skip the Convenience Store:** The supermarket is about 45% cheaper on the exact items from a convenience store. That's a saving more than \$2,300 per year if you spend at least \$100 on groceries each week.
5. **Tap Water for Me, Please: Materials Needed:** Restaurants and fast food carry-out mark up their beverage. That \$1.75 soda may not seem like a lot, but based on the U.S. Census Bureau data, the average family of four could save about \$800 per year by drinking tap water when they dine out. Plus, it is healthier!!!
6. **Review Your Insurance:** Before you renew your insurance policies, review them and ask your agent about ways to reduce cost. Some insurance companies have "good driver" discounts, which can lower your annual premium by nearly \$350.00.
7. **Pay Down Your Mortgage:** According to the website [mortgagecalculator.org](http://mortgagecalculator.org) paying just \$100 extra every month toward the principal of the average 30-year mortgage will allow you to pay it off in only 24 years and save you tens of thousands of dollars in interest.
8. **Money Down the Drain:** The Environmental Protection Agency says that the average U.S. home wastes about 10,000 gallons of water every year because of leaks. Replacing leaky toilets can save a family of four approximately \$2,000 in water and wastewater bills over the lifetime of the toilet.
9. **Break a Truly Bad Habit:** There are a lot of health reasons to give up bad habits like smoking. Buying a single pack of cigarettes per day will cost on an average \$2,000 a year.
10. **Use Coupons:** Coupons are among the most efficient money saving method.

Source: AARP, [www.aarp.org/money](http://www.aarp.org/money)



## Energy Conservation Tips

All households rely on utilities such as electric, natural gas, and water service to meet basic everyday needs. Each day, you use these utilities to perform many daily tasks. As the price of energy continues to rise, so does the cost for these necessities, and many households are looking for ways to reduce the cost of their utilities. By practicing energy conservation, you can develop habits to reduce your energy usage and save money on your utility bills. Whether you own your home or rent, there are a number of things you can do to save on the energy you use every day, throughout your day.

**Summer Cooling:** During the summer months, keeping the house cool can be a difficult and costly task. Keep these tips in mind to get the most of the cool air: **1.** During the day, block the heat from the sun by closing windows, doors, and curtains. **2.** To save money on cooling cost turn the thermostat to 80 degrees or higher when you are sleeping or away from home. Raising the temperature by 5 degrees for eight hours can reduce your cooling cost by 3-5 percent. **3.** Look for an air conditioning unit that is ENERGY STAR approved. **4.** Avoid creating unnecessary heat and humidity in the house during summer days. Plan to do these activities such as washing dishes, doing laundry, bathing, and cooking before noon or past 8 p.m.

**Cooking:** Everyone loves a home-cooked meal, but the appliances used in cooking can use a lot of energy. Conserve energy while you cook by using these tips for the kitchen. **1.** Keep the oven door shut while cooking. Each time you open the oven the temperature decreases 25-75 degrees. **2.** Keep your freezer stocked. Food retains cold temperatures, meaning that a full freezer will be more efficient than an empty one. If you do not have a frost-free model, defrost the freezer periodically to ensure the frost does not accumulate more than 1/4 inch. **3.** Check the gasket, or seal, in your refrigerator door to make sure it fits properly. A loose gasket will cause cold air to leak out of your refrigerator. **4.** Look for ENERGY STAR approved kitchen appliances that will cook more efficiently.

**Cleaning and Maintenance:** Cleaning and fixing up the home is a great time to look for ways where you can conserve energy. **1.** Only run the dishwasher when it is full, and load the dishwasher properly to ensure efficient water circulation. You can save even more water by scraping dishes instead of pre-rinsing them before putting them in the dishwasher. **2.** Use the air-dry option or stop the dishwasher when the dry cycle begins and let the dishes air dry. **3.** Only use hot water to wash clothes that are very dirty. Clothes that are dirty from everyday wear can be cleaned using warm or cold water.

**Household:** Sometimes conserving energy is as simple as flipping a switch. Here are some easy ways to reduce the energy you use around the house. **1.** Save energy by turning off lights and appliances when you leave a room. **2.** Use compact fluorescent lamps (CFL) bulbs. **3.** Set the water heater thermostat to the warm setting, or 120 degrees. If you will be away from your home, turn the thermostat down even more. This will avoid using energy to reheat the same water while you are not there.

Source: Texas State Energy Conservation Office, <http://www.seco.cpa.state.tx.us/>

## Reducing, Reusing, Recycling: Arts & Crafts on a Budget

### Craft: Plastic Table Cover-Wreath

**Total Cost:** \$2.00 to \$5.00 (depending on decoration ornaments used)

**Materials Needed:**

Plastic Table Cover (Any Color)

Wire Hanger

Ornaments (Optional)

**Directions:**

1. Leave hook hanger in place and bend wire hanger in shape of a circle.
2. Cut tablecloth into strips that are roughly 8" inch long and 2 1/2" wide.
3. Tie each strip, using a double knot to the wreath form.
4. Hot glue ornaments (optional)



Source: AgriLife Extension Master Clothing Volunteers (MCV): <http://hidalgo.agrilife.org/family-resources/>

## Better Living for Texans (BLT) Kale Salad Recipe: Cooking on a Budget

### Kale with Nuts and Raisins

**Makes:** 5 Servings

**Total Cost:** \$1.36

**Serving Cost:** \$0.27

**Ingredients**

- 1/4 cup nuts, chopped
- 2 tablespoons vegetable oil
- 2 cloves garlic, chopped
- 1 bunch kale, stems removed and chopped
- 1/2 cup raisins
- Salt (optional, to taste)

**Directions**

1. Heat oven to 350 °F
2. On a baking sheet, toast nuts for 5 minutes
3. Heat oil in frying pan on medium heat
4. Add garlic and kale to frying pan and cook for 4 minutes
5. Add raisins and nuts and cook for 1 minute more
6. Add salt to taste (optional)



Source: Better Living for Texans, Frances Flores-BLT Program Assistant

## Contact Information:



Joanne Ureste  
 County Extension Agent-Family Resource  
 Hidalgo County  
 410 North 13<sup>th</sup> Avenue  
 Edinburg, TX 78541  
 P: 956-383-1026 Ext 110  
 F: 956-383-1735  
[joanne.ureste@ag.tamu.edu](mailto:joanne.ureste@ag.tamu.edu)  
<http://hidalgo.agrilife.org>