

# February 2020 GFB Newsletter



### Skating at Mill Pond Hours:

#### Weather Permitting

Monday-Friday

3:00-7:00PM

Saturday & Sunday

10:00am-7:00PM



### Preschool Information Fair Friday, Feb 7th 10:30 am-12:00pm At the Guilford Free Library

Are you wondering if your child is ready for preschool and which nursery school or day care is best for your child? Come meet representatives of local pre-schools, pick up information, brochures, and ask questions. We'll have toys set out for your child to play with while you walk around.

Registration appreciated.  
Drop-ins welcome.

### HOMEOWNERS TAX RELIEF PROGRAM

Applications taken at Guilford Assessor's office.

February 1st to May 15th.

Seniors, disabled individuals & Veterans .



Call Guilford Social Service at (203)453-8009 to be put on the job employment list.

Local postings updated on a weekly basis.

### Looking for a Job?

#### Five Helpful Job Search Websites:

1. CareerBuilder
2. Indeed
3. Monster
4. LinkedIn
5. Glassdoor



## OPERATION FUEL UTILITY PROGRAM

Applicants may qualify for up to a one time grant of \$500 if household has income below 75% state median income & has not received an Operation Fuel grant during the previous 12 months. Call 203-453-8009 with questions or to schedule an appointment.

Must apply for LIHEAP if potential eligibility.

## Medicare Savings Program (MSP)

Save the cost of your Medicare B premiums.



**QMB** provides medical coverage equivalent to Medi-gap and pays your Medicare A&B co-pays and deductibles, and pays your Medicare Part B premium. Monthly income cannot exceed Individual's \$2196.51; couples \$2972.99

**SLMB** pays your Medicare Part B premium, Monthly income may not exceed Individual's \$2404.71; Couples \$3254.79.

**AMLB** pays your Medicare Part B premium, but is subject to available program funding. Monthly income limit may not exceed Individual's \$2560.86; Couples \$3466.14.

**Eligibility for any MSP automatically qualifies you for Extra Help on you Med D (RX) program. No asset limits on any MSP levels.**

# Winter

## Tuesday, February 18

### 12:00 - 3:00 PM

## Community Center

### Program #: 11110

**Wristbands (\$5) Include: DJ, Face painting, Moon bounces, Game station, Race track, Caricatures, Horse drawn carriage rides, and more!**

# Wonderland



## **GUILFORD RESIDENTS HEATING ASSISTANCE**

Guilford residents may apply for 2019/2020 State Heating Assistance (LIHEAP) Program and for the Operation Fuel Program, by appointment only at the Guilford Social Services Department, 263 Church St. in Guilford. All types of heating sources are considered: oil, gas, electric, propane, kerosene and wood.

Annual household income limits are based on last 4 weeks of income and size of household: 1/ \$36,171; 2/\$47,300; 3/\$58,430; 4/\$69,559; 5/\$80,688; 6/ \$91,818; 7/\$93,905; 8/\$95,991. \*Some asset limits do apply. If a household has liquid assets totaling more than \$12,000 for renters, \$15,000 for homeowners you MAY not be eligible, please contact the office for a detailed explanation of eligibility.

**Guilford residents should schedule an appointment  
by calling 203-453-8009.**

## **GET FREE HELP WITH YOUR TAX RETURN**

Certified counselors working through AARP Tax-Aide will be available to provide free income tax preparation assistance for low and moderate income taxpayers, especially those 60 and older. Taxes will be prepared by **APPOINTMENT ONLY** on **Wednesdays from 10:00 a.m. – 3:15 p.m. from February 5 through April 15** at the Guilford Community Center, 32 Church Street. Appointments can be scheduled by calling the Guilford Community Center at 203-453-8086, **beginning January 21**. For your appointment, you must bring all documents you have received that apply to your 2019 income taxes & copy of 2018 taxes. **Taxpayers holding accounts with brokerage firms & other investment companies should schedule their appointments beginning March 15th, as these statements are frequently corrected and re-issued.**



## **Lawyer Time at Women and Family Life**

Spend 30 minutes with a volunteer attorney to talk about your legal questions. Discuss general legal information regarding a host of issues, including family law, divorce, domestic violence, real estate, and other legal matters. Open to women and men. No fee, though an appointment is required.

**Call Women and Family Life Center at 203-458-6699  
to schedule your appointment.**

# Guilford Free Library Programs

## **In Be-Tween: Learn to Knit** *February 4, 2020 3:30pm-4:30 pm*

Have you ever wanted to knit something but didn't know how? Are you looking for a fun new hobby that you can take anywhere? Then this program is for you. Learn basic knitting techniques and make yourself a cute cloth bookmark. All materials provided. No experience necessary. Tuesday, February 4th from 3:30-4:30pm. For kids in grades 5& 6 only, registration is required.



## **Weekend Wildlife: Take Your Child to the Library Day (with a Llama!)** *February 8, 2020 11:00 am-12:00 pm*

Listen to a llama story, learn about real life llamas from Country Quilt Llama Farm, then meet a llama up close! This program is all ages, and also part of the national celebration of Take Your Child To The Library Day! Registration is required for this program

## **Crafternoon on Wednesday** *February 12, 2020 3:30 pm*

Get creative at the Library! We supply the materials, you supply the imagination. Build and take home anything you can dream up. No need to register. Open to all ages.

## **Valentine's Day Story & Craft: Ages 6 & up** *February 13, 2020 4:30 pm-5:15pm*

Listen to a delightful Valentine's Day Story and make a lovely themed craft with Miss Myla. Please only sign up for your appropriate age group. Space is limited.

## **Tween & Teen Event: Valentine's Rosette Cupcakes** *February 13, 2020 3:30-4:30pm*

Decorate a cupcake for Valentine's Day! Learn how to pipe a rose with frosting. Enjoy your cupcake afterwards!  
Free and open to all students in grades 5 to 12. Please register.

## **Tween & Teen Event: Action Time!** *February 19, 2020 3:30-4:30pm*

Join Matt Ryan of Free Lunch Studios as he helps bring movement and life to our sequential art! If you're a fan of creating your own comics, manga, mini comics or graphic novel, you'll love this workshop! Free and open to all students in grades 5 to 12. Please register.

## **How To Play: Settlers of Catan** *February 20, 2020 6:00pm -8:00pm*

The Settlers of Catan is an award-winning strategy game where players collect resources and use them to build roads, settlements and cities on their way to victory. Trade and thief resources along the way!

## **Practice SAT and ACT Exams** *February 22, 2020 10:00am-1:30 pm*

C2 Education of Fairfield will host free practice SAT and ACT exams. You may bring a calculator and snacks.

Please let us know which test you are taking when you sign up!

Free and open to all. Registration required.

# 9 Small Expenses That Are Bleeding Your Budget Dry

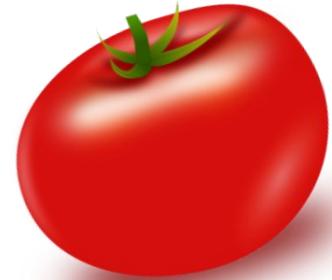
From MoneyTalksnews.com

Keep more of future paychecks by eliminating these budget-busting unnecessary expenses. Another day, another dollar — and for millions of us, one more failed attempt to budget. Feeling puzzled because your budget doesn't seem to work? Here are some small expenses that might be the culprit — and some ideas for cutting down those costs.

## 1. Food

Food is among our biggest expenditures. Of course, we all have to eat. But we also waste money on meals. Spending \$10 at lunch each day adds up to a whopping \$50 per week, or \$200 per month. It may not seem like much when you're swiping the magic plastic, but this expense can sap your savings.

Americans are also notorious for throwing away food. There are many ways to extend food freshness. For example: "Store tomatoes with the stem side down — that's where the air gets in the most quickly — and you'll add shelf life to your tomatoes."



## 2. Snacks and other daily treats

We all have indulgences. Perhaps you prefer a cup of joe each morning from Starbucks or a fresh-baked bagel from Panera. You don't have to abandon these tasty items, but indulging in moderation for your budget's sake is worth a shot. Try to limit such treats to once a week, or even once a month. Want to go for super-disciplined, superstar-saver status? Limit your treat to once a year. Many places offer freebies on your birthday that allow you to indulge your sweet or salty tooth at no cost.

## 3. Lapsed promotional offers

How many times have you signed up for a free subscription or premium channel, only to notice charges on your bank statement because you forgot to cancel before the promotional period ended?

Steer clear of promotional offers unless you have a reminder in your smartphone or planner to cancel services before charges are applied to your account.



## 4. Gasoline

Gas is a major expense for many Americans. Reduce your monthly gas costs by combining errands, carpooling, taking public transportation or using some fuel-efficient driving habits. The right smartphone app also can go a long way toward cutting your costs:

"For example, the app GasBuddy can help you uncover the lowest gas price in your area. And such savings can be large. I have found that prices in the area near my Colorado home can differ by as much as 19 cents per gallon from one gas station to another."



### 5. Sales

You've waited several months for a particular item to go on sale, and it's finally 50% off. But one problem remains: You have to put it on your credit card. If you bow to the temptation, it will only be a matter of time before your spending plan lets you know you've done wrong. Instead, start setting aside funds now for the next time the item goes on sale.

### 6. Pampering

Every now and again, some of us need to visit the salon or indulge in a day at the spa. There's nothing wrong with unwinding on your downtime, but you should engage in pricey activities only if your budget allows it.

### 7. Banking fees

Over the past few years, numerous bank fees have materialized out of thin air. There is a good chance you now pay for account maintenance and paper statements, just to name two. Fees for overdrafts and ATM use also have increased.

However, you should not have to pay these costs. Doing a little homework now can save you money for years to come: "Comparison shopping does not need to be time-consuming. Make a list of the features and services that matter most to you and compare costs for those at several institutions by phoning or going to their websites.

### 8. Cellphone use

Unless you have an all-inclusive, unlimited cellphone plan, caps apply to minutes and data usage, and you'll pay extra if you go over. Plus, there are charges you might not be aware of until they appear on your bill. If your cellphone bill fluctuates each month, take a moment to give the provider a call and inquire about more cost-effective options that may be available to you.



### 9. All the random 'extras'

Life happens and so do expenses, so it's best to be safe and have a solid emergency fund. You can also hedge against the risk of running out of funds each month by incorporating some extra money into your spending plan. Even the most frugal and financially savvy people are faced with unexpected expenses, so you're definitely not alone.

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United States Department of Agriculture

## 10 tips Nutrition Education Series



# MyPlate MyWins

Based on the  
Dietary  
Guidelines  
for Americans

## Build a healthy meal

**Each meal is a building block in your healthy eating style.** Make sure to include all the food groups throughout the day. Make fruits, vegetables, grains, dairy, and protein foods part of your daily meals and snacks. Also, limit added sugars, saturated fat, and sodium. Use the [MyPlate Daily Checklist](#) and the tips below to meet your needs throughout the day.

### 1 Make half your plate veggies and fruits

Vegetables and fruits are full of nutrients that support good health. Choose fruits and red, orange, and dark-green vegetables such as tomatoes, sweet potatoes, and broccoli.



### 2 Include whole grains

Aim to make at least half your grains whole grains. Look for the words “100% whole grain” or “100% whole wheat” on the food label. Whole grains provide more nutrients, like fiber, than refined grains.



### 3 Don't forget the dairy

Complete your meal with a cup of fat-free or low-fat milk. You will get the same amount of calcium and other essential nutrients as whole milk but fewer calories. Don't drink milk? Try a soy beverage (soymilk) as your drink or include low-fat yogurt in your meal or snack.



### 4 Add lean protein

Choose protein foods such as lean beef, pork, chicken, or turkey, and eggs, nuts, beans, or tofu. Twice a week, make seafood the protein on your plate.



### 5 Avoid extra fat

Using heavy gravies or sauces will add fat and calories to otherwise healthy choices. Try steamed broccoli with a sprinkling of low-fat parmesan cheese or a squeeze of lemon.

### 6 Get creative in the kitchen

Whether you are making a sandwich, a stir-fry, or a casserole, find ways to make them healthier. Try using less meat and cheese, which can be higher in saturated fat and sodium, and adding in more veggies that add new flavors and textures to your meals.

### 7 Take control of your food

Eat at home more often so you know exactly what you are eating. If you eat out, check and compare the nutrition information. Choose options that are lower in calories, saturated fat, and sodium.



### 8 Try new foods

Keep it interesting by picking out new foods you've never tried before, like mango, lentils, quinoa, kale, or sardines. You may find a new favorite! Trade fun and tasty recipes with friends or find them online.

### 9 Satisfy your sweet tooth in a healthy way

Indulge in a naturally sweet dessert dish—fruit! Serve a fresh fruit salad or a fruit parfait made with yogurt. For a hot dessert, bake apples and top with cinnamon.

### 10 Everything you eat and drink matters

The right mix of foods in your meals and snacks can help you be healthier now and into the future. Turn small changes in how you eat into your MyPlate, MyWins.

## Heart Healthy Recipes

### Chicken “Nachos” Skillet

makes about 4-5 servings

#### Ingredients:

- 1.5 lbs. chicken tenders
- 1 Tbsp smoked paprika
- 1 tsp chili powder
- 1 tsp ground cumin seed
- sea salt and fresh ground black pepper, to your taste
- 1 red bell pepper, diced
- 1 Tbsp olive oil

#### Topping ideas:

- 6 slices of nitrate-free bacon, crispy cooked and crumbled
- 8 ounces vine tomatoes, diced
- 1 cup frozen organic corn, thawed
- 15 oz black beans, rinsed and drained
- 1/2 cup shredded cheddar cheese
- 1- 2 jalapenos
- 4 green onions, thinly sliced

#### Instructions:

1. Preheat oven to 375 degrees f.
2. In a large glass bowl add chicken tenders, with the bell pepper and sprinkle with paprika, chili powder, cumin, sea salt, and pepper.
3. Mix together with your hands to get all chicken pieces well coated with the seasoning.
4. Heat oil in a large, oven-safe skillet over medium-high heat.
5. Add chicken and bell peppers mixture and cook, stirring for about 8 minutes, or until cooked through and nice golden brown on the outside.
6. Once all chicken tenders are cooked, arrange them in the skillet as shown, and sprinkle on the toppings: diced tomatoes, corn, black beans, and cheese.
7. Place entire skillet in your preheated oven and bake until cheese is melted about 4 minutes.
8. Remove from oven and garnish with green onions and crumbled bacon on top.

### Mini Skillet Meatloaves



#### Ingredients

- 1/3 cup breadcrumbs
- 1/3 cup milk
- 1/3 cup chopped fresh parsley
- 1 large egg
- 3 tablespoons Worcestershire sauce
- 1 small onion, finely minced
- 1 teaspoon chili powder
- 2 cloves garlic, grated or finely minced
- 1 1/2 pounds ground beef
- Kosher salt and freshly ground pepper
- 1 tablespoon vegetable oil
- 1/2 cup ketchup
- 1 to 2 tablespoons packed light brown sugar

1. Mix the breadcrumbs, milk, parsley, egg, Worcestershire sauce, onion, chili powder and garlic in a large bowl. Add the meat, season with salt and pepper and mix with your hands until combined. Shape into six 3-to-4-inch oval loaves.
2. Heat the vegetable oil in a large nonstick skillet over high heat. Add the loaves and brown about 3 minutes per side.
3. Whisk the ketchup, sugar and vinegar in a bowl and brush a few tablespoonfuls over the meat. Add 1/2 cup water to the skillet, cover and simmer over low heat until cooked through, about 15 minutes.
4. Transfer the loaves to a plate. Add the remaining ketchup mixture to the skillet and cook over high heat, stirring, until thick, 3 to 5

### 2 INGREDIENT COOKIES (PLUS THE MIX-INS OF YOUR CHOICE!)



#### Ingredients:

- 2 large old bananas
- 1 cup of oats (quick or regular! if you use regular, chop them a little so everything holds together better)

Mix those two together. Old bananas are amazing for this, but you can use fresh ones too. I buy a bunch of bananas, let them get old on my counter, and then stick 'em all in the freezer. Then add in what sounds yummy to you! (or nothing!) Since all bananas are different sizes, the needed measurements can vary. If it seems too runny and the cookies would flatten out too much, add in more oatmeal. And make sure to not add in TOO many mix-ins as the cookies won't hold together very well. A teaspoon or two of cinnamon, and 1/4ish a cup of crushed walnuts.

We made 16 cookies with those measurements. **COOK** them at 350 degrees for 15 minutes on a **GREASED** cookie sheet.