



Educating with Extension

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Pros and Cons of Giving Gift Cards and Prepaid Cards

Cash may be king, but other options could make an even better gift of buying power this year.

Who doesn't like money? The near-universal appeal of cash has made it a popular gift for special occasions since the Lydians minted the first coins in the 7th century B.C. Cash also saves a lot of time and trouble. What could be simpler than opening your wallet or change purse?



To give the gift of cash properly, you'll want to get crisp bills from the bank and slip them into a card with a handwritten message. If you're really ambitious (and generous), you might even roll up a few new notes and time them with a festive ribbon to hew to the holiday theme.

But cash isn't without its drawbacks. For one, if it's lost, it's gone forever. For another, it's a gift that tends to be forgotten almost as soon as it's put into a wallet with other bills.

Consumers who want to give cash for the holidays should also consider gift cards and prepaid cards, some of which are almost as widely accepted as cash and can come with some benefits that cash lacks.



This article was compiled by Dawn Thomas from consumerreports.org.

Pros of Gift Cards

In a word: convenience. Just grab merchant cards or payment network cards such as Visa, MasterCard, American Express, and Discover at a drugstore, retailer, or supermarket. They can also be purchased online and sent to you or your recipient by U.S. mail. Federal law prevents cards from expiring for at least five years from the purchase date or from the last date any additional money was loaded onto them. State laws often provide additional protections.

Cons of Gift Cards

Merchant cards can be used only at the walk-in or online store of the issuing retailer. If the company goes out of business, the recipient might not get the full value of the card, or it might become worthless. And the merchant might not be a favorite of your intended recipient. If you're sending a gift card to someone in a different region of the U.S. or overseas, there might be few convenient store locations (or none). There might be a small fee to buy and activate network cards.

Security

The Federal Trade Commission says that some issuers won't replace a lost or stolen gift card. Others will - with proof of purchase and the card's ID number - so give the receipt along with the card. But don't expect to get back any value stolen before you report the loss. Scammers can also copy gift card codes while they're still on a rack, then steal whatever money a gift-giver loads onto the card. Before you buy a gift card, inspect its protective stickers or coating for tampering, and don't buy it if the PIN has been revealed or the sticker seems to have been replaced.

Consumer Report Advice

Don't give a merchant gift card unless you're certain the intended recipient really loves the store. According to market research firm Corporate Executive Board, almost one billion dollars in gift cards went unspent in 2015.

Pros of Prepaid Cards

[Prepaid cards](#) can be used wherever merchants accept American Express, MasterCard, and Visa. Also, the recipient can add money to a card and continue using it to pay for purchases. The cards are also a good money-management tool. Make sure you give cards with low or no monthly fees or other user charges.



Cons of Gift Cards

You will usually pay a few dollars for a prepaid card at a store or online. And not all prepaid cards are a good deal. Some have fees that can eat up the balance. When Consumer Reports [rated 20 prepaid cards earlier this year](#), they recommended only about half of them.



Security

Many issuers of prepaid cards voluntarily offer the same consumer protections against fraud loss as bank debit cards by limiting your liability to \$50 if you report the unauthorized use within two days of discovering it. Prepaid cards with the MasterCard and Visa brands go further by providing zero liability. But to get those protections, you must register the card. In October, the Consumer Financial Protection Bureau issued a rule requiring that all prepaid cards match the liability protections of debit cards, but the new regulations won't take effect until October 2017.

Consumer Report Advice

Three cards stood out in their ratings: Bluebird by American Express and Walmart, Chase Liquid Visa, and Green Dot Prepaid Visa. They were highly rated for safety (insured by the FDIC), fee accessibility, and clarity. They also rated well for value (low fees).

**Horticulture
News**

Kim Gabel



**Winter
Plant Clinics**



**Marine
News
Shelly
Krueger**

Kim recently accomplished the following activities:

- New World Screwworm continue to be confirmed cases in Big Pine Key and Lower Keys area by USDA's national Veterinary Services Laboratory in Ames, Iowa.
- Has been involved in multiple educational outreach events and meetings regarding screwworm:
 - ✓ Public Meeting at Sugarloaf Elementary School.
 - ✓ Door hanger outreach to 6,000 Big Pine Key and No Name Key residents by 20 volunteers and county staff placing screwworm educational information on doorknobs.
 - ✓ Attended two Big Pine Key community workshops to provide screwworm educational information.
 - ✓ Educated ten youth and adults about New World Screwworm at Grimal Grove.



- Along with six Master Gardeners, visited a Marathon property and performed a Florida Green Building landscape certification.
- Held six regional plant clinics with 12 Master Gardeners assisted 27 clients.
- Made six site visits
 - Key West (4) - landscape
 - Key Largo (1) - avocado lace bug
 - Big Pine Key (1) - citrus greening
- Proctored two pesticide exams - one CORE and one Natural Areas.
- Spoke on US 1 Radio about screwworm.

Screwworm larvae



Kim Gabel and the Monroe County Master Gardeners are ready, willing, and able to help you with your plant problems or insect identification at the following locations:

KEY WEST
Gato Building / Extension Office
 1100 Simonton Street, #2-260
 1:00 to 4:00 p.m.
 December 5 & 19

BIG PINE KEY
Grimal Grove
 258 Cunningham Lane
 9:00 a.m. to 12 noon
 December 17

MARATHON
The Home Depot
 4555 Overseas Highway
 9:00 a.m. to 12 noon
 December 17

KEY LARGO
Murray E. Nelson Government & Cultural Center / Extension Office
 102050 Overseas Hwy., #244
 9:00 a.m. to 12 noon
 December 7 & 21

For a complete print-out of schedules and / or brochures, go to our Plant Clinic webpage at monroe.ifas.ufl.edu/lawn/lawn.shtml.



Schedule



Brochure

Shelly recently accomplished the following activities:

- Attended the South Atlantic Fishery Management Council Information and Education Advisory Panel annual meeting where input was provided for the updated SAFMC website, citizen science programs, and how to disseminate information to recreational and commercial fishermen were discussed.
- Along with Lisa Krinsky, developed a UF/IFAS in-service training to bring the Water Watch program statewide. The quality assurance project plan that was submitted to the EPA was approved on September 27. A conference call was held with FDEP to discuss adding Florida Keys Water Watch data to STORET in order to be accessible for marine resource management.
- Was selected to continue three more years as the alternate chair of the Florida Keys National Marine Sanctuary Advisory Council for the Research and Monitoring seat.
- Met with festival coordinator of the Florida Keys Seafood Festival to discuss marketing ideas and assist with festival planning
- Is the South District Director for FANREP and participated in the quarterly conference call with statewide members.
- Was invited by Oceana to review the Oceana report "What's In An Inch? The Case for Requiring Improved Turtle Excluder Devices in All U.S. Shrimp Trawls."
- Provided water quality testing equipment for four science fair student projects.
- Taught one Florida Keys Water Watch (FKWW) workshops. There are currently 54 sites in Monroe County.
- Spoke on US 1 Radio's "Morning Magazine" and on WFFG 1300 AM about the REEF Lionfish Collection Workshop & Dive in Key West on December 2 and upcoming Florida Master Naturalist courses.



**Family and
Community
Development
News**
Alicia Betancourt

Water Quality

**By Shelly Krueger
Florida Sea Grant Agent**

**Economic Resource
Development News**
Harry Crissy

Alicia recently accomplished the following activities:

- Served as staff liaison to the Monroe County Climate Change Advisory Committee (CCAC) which included drafting three recommendations, developing meeting material and resources, and providing support for initiatives. Developed a recommendation that a solar feasibility study be conducted for the new Marathon Library.
- Presented Extension and local governmental climate efforts at the Florida Water and Climate Alliance meeting. The organization is a stakeholder-scientist partnership committed to increasing the relevance of climate science data and tools to support decision-making in water resource management, planning, and supply operations (floridawca.org). The workshop goal was to provide an environment for the exchange of current research and tools to address climate variability and change issues.
- Was invited to be trained in Concept Mapping Facilitation through the National eXtension Organization at the December "Designathon" in Detroit, MI.



Paul Pangaro will be training a small group in concept mapping facilitation skills and this training will enable Alicia to be a volunteer facilitator at two upcoming "Designathons" in 2017. Additionally, these skills will be used to train Florida Extension Agents through in-service trainings.

- Spoke on US 1 Radio's "Morning Magazine" about charitable giving during the holidays.



Water quality is the measure of the conditions of a body of water, relative to the needs of the species that reside in and around it. Humans need good water quality for swimming, fishing and recreation. Fish, birds, and marine life need good water quality to live and reproduce. For Florida Keys waters to be clean and clear, for fishing and tourism economies to endure, and for marine life and wildlife to flourish, we must maintain good water quality by adopting best management practices to reduce nutrients, pollutants, and sediments from entering into surface waters where they degrade water quality. Clean and clear water supports marine life and wildlife, helps our homes retain value, and promotes recreation and tourism. Good water quality comes from controlling pollution from two sources: point source and nonpoint source pollution.

Point source pollution is the type of pollution that you can literally point to, and comes from a single identifiable source, like an industrial plant pipe. Since the Clean Water Act of 1972, the United States has done a great job controlling point source pollution. The type of pollution that is more difficult to control is called non-point source pollution, which carries pollution into waterways from the land every time it rains. Non-point source pollution comes from fertilizers, pesticides, sediments, animal and human waste, petroleum products, and other pollutants, like heavy metals, that come from places we can't pinpoint to a single source. These pollutants arise from many diffuse sources, including yards, roadways, parking lots, boats, and improper disposal of household chemicals --- and reducing this type of pollution is up to you!

Stormwater runoff flows over pollutants on the ground throughout a watershed and carries them into coastal ecosystems. It is best to reduce the pollutants entering the waterway. We like to encourage you to think of lakes, rivers, wetlands, and the ocean like your swimming pool – if you wouldn't put it in your pool, DON'T put it in the water!

Harry recently accomplished the following activities:

- Held a conference call with Leon County Extension Agent and personnel from Tallahassee's "Frenchtown Heritage Hub" to assist in the development of a food processing facility in Tallahassee.
- Met with the executive director of Coast on Stock Island to discuss their hosting a business plan course for the Lower Keys.
- Completed online training and certification for the UF Extension Teaching Academy.
- Met with the Florida Keys Commercial Fisherman's Association to introduce possible programs to support their efforts.
- Met with a County Commissioner to discuss affordable housing in order to gauge interest and develop possible strategies to support County efforts.
- Met with faculty from Florida Keys Community College to discuss IFAS role in College's research efforts.
- Hosted a workshop with faculty from the University of South Florida's Patel College of Global Sustainability concerning efforts to develop biodigesters in Monroe County and Havana, Cuba.
- Met with City of Key West personnel to identify best possible sites for biodigesters.
- Attended US Fish and Wildlife workshop on screwworm infestation.
- Assisted with fundraiser for Key West Tropical Forest and Botanical Garden.
- Attended the Key West Tropical Forest and Botanical Garden board meeting.
- Attended eXtension webinar on new operations guidelines for "Ask an Expert" services.
- Held a Skype meeting with Clemson University's Center for Architecture concerning commercial processing kitchen development.
- Viewed webinar, "Igniting the Spark for Community Development."

UF/IFAS/MONROE COUNTY EXTENSION

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This newsletter can be accessed online at:

<http://monroe.ifas.ufl.edu/newsletter.shtml>

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We're on the Web at <http://monroe.ifas.ufl.edu>



on Facebook



Twitter



<http://SolutionsForYourLife.ufl.edu>

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Single copies of UF/IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices.

December/January Happenings

Key West Lionfish Collecting & Handling Workshop + Dive

Friday, December 2

Workshop - 9:00 to 11:30 a.m. at Florida Keys Eco Discovery Center

Dive - 1:00 at Dive Key West

Registration required: www.reef.org/lionfish/workshops

Big Pine Key Botanical Society Monthly Meeting

Orchid Extravaganza and Holiday Buffet

Thursday, December 15 at 7:30 p.m.

Lord of the Seas Church, 1250 Key Deer Boulevard, BPK

Deb Curlee, 305-849-2986

Creative Ventures - Business Plan Course

Tuesdays, January 10 thru March 14

7:00 - 9:00 p.m.

COAST, 6404 Front Street, Stock Island

To sign up, contact [Harry Crissy](mailto:Harry.Crissy@coast.com), 305-295-4325

Creative Ventures - Business Plan Course

Thursdays, January 12 thru March 16

6:00 - 8:00 p.m.

The Art Studio, 12535 Overseas Highway, Marathon

To sign up, contact [Harry Crissy](mailto:Harry.Crissy@coast.com), 305-295-4325

Monroe County Climate Change Advisory Committee Meeting

Tuesday, January 17

12:30 - 4:00 p.m.

Marathon Government Center, 2nd floor - EOC meeting room

2798 Overseas Highway, Marathon

EDIS Publications

Are Consumers Interested in Ornamental Plants that Benefit Pollinator Insects?

Population declines among bees, butterflies, and other pollinator insects are very worrying because 70% of the world's food crop production depends upon these tiny insect workers. Fortunately, ninety million U.S. households have yards, landscapes, or gardens that can enhance pollinator habitat and health.

Consumers' actions can drastically impact pollinator

insects and even help them to recover. This 5-page fact sheet describes a new UF/IFAS study of

consumers' actions and perceptions as they considered ornamental plants that benefit pollinators. It covers consumers' current actions to aid pollinators, their interest in purchasing plants to help pollinators, and their perceptions about plant availability, and it describes strategies for merchants and producers to cater to consumer preferences for in-store communications/promotions and help them to find and purchase plants that aid pollinator insects.

<http://edis.ifas.ufl.edu/fe997>



12th Annual Florida Keys Seafood Festival

Check out the FKSF page on our website at

http://monroe.ifas.ufl.edu/environment/env_seafood_fest.shtml

The 2017 festival is scheduled for

Saturday, January 14 - 11:00 a.m. to 8:00 p.m.

Sunday, January 15 - 11:00 a.m. to 5:00 p.m.

Bayview Park, Truman Avenue, Key West

Eat, Drink, & Be Merry!



UF/IFAS/MCES QUARTERLY CONTACTS

	Sep	Oct	Nov	Total
Phone calls	206	220	215	641
Office visitors	44	43	51	138
Visits to clients	27	18	22	67
Learning events	47	30	26	103
Participants	499	597	447	1543
Media submissions	5	6	5	16
Publications distributed	549	651	643	1843
TOTAL contacts	1377	1565	1409	4351