

Easy Tips from TOPS: Eating Well on a Budget

In a tough economic environment, eating well on a budget can be challenging. Tempting low-cost, high-calorie comfort foods are readily available, but often lack important nutrients that are sacrificed in exchange for convenience.

But with a few key skills and strategies from TOPS Club Inc. (Take Off Pounds Sensibly), the nonprofit weight-loss support organization, it can be relatively easy to create flavorful, well-balanced meals without busting the budget. To save money while cooking at home, try some of these tips:

- Make at least one meal meatless. Choose recipes

that utilize eggs or dried beans – like pinto or northern beans – as the main protein.

- Double your recipes and freeze leftovers or extra amounts of meat, bread, and cooked vegetables. Bring to work for lunch or use the excess ingredients as inspiration for future meals.
- Eat dinner as a family, or consider having a weekly potluck with neighbors to reduce the cost per person of your meals.
- Clip coupons, avoiding “new food” coupon gimmicks that often are low in nutritional value.
- Subscribe to a healthy cooking magazine, or peruse recipe books for healthy ideas.

Plan Meals In Advance

A meal planning chart or simple shopping list for the week are great tools for the budget-minded, health-conscious consumer. Knowing what you already have in the pantry and what you intend to make ahead of time reduces impulse spending, saves time, and improves the nutritional value of your meal.

Take part of one day a week to plan the upcoming week’s menu. Search “meal planning charts” on the Internet for a variety of templates and convenient shopping tools.

Read the supermarket circulars in your local newspa-

per, or look online for weekly specials that can help guide meal planning.

Post meal plans on the refrigerator door where the entire family can see it and refer back to it throughout the week. This also helps avoid the dreaded question, “What’s for dinner?”

To be continued! See next week’s issue for smart shopping tips for eating healthy

TOPS Club Inc., the original, nonprofit weight-loss education and support organization, was established more than 61 years ago to champion weight-loss support and success. Founded and headquartered in Milwaukee, Wis., TOPS pro-

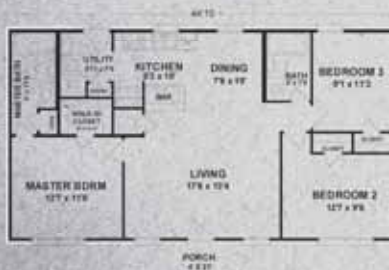


TAKE OFF POUNDS SENSIBLY

motes successful weight management with a philosophy that combines healthy eating, regular exercise, wellness education, and support from others at weekly chapter meetings. TOPS has nearly 10,000 chapters throughout the United States and Canada, and several chapters in Europe. The TOPS chapter in Pass Christian meets every Tuesday evening in the Pass Christian library.

Visitors are welcome to attend their first TOPS meeting free of charge. For info, see www.tops.org or call 800-932-8677.

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FINANCIAL FOCUS: Time to Make New Year's Financial Resolutions

Like many people, you may make some New Year's resolutions. Perhaps you've promised yourself that you'll visit the gym more often or learn a new language or reconnect with a long-lost friend. All of these are worthy goals, of course, and if you achieve them, you may add new dimensions to your life.

But if you want to accomplish other major milestones you may have envisioned — a new home, college for your kids, a comfortable retirement and so on — you may need to set some New Year's financial resolutions.

What type of financial resolutions should you make? Here are a few ideas to consider:

- **Contribute as much as you can afford to your 401(k).** Take full advantage of your 401(k) or other employer-sponsored retirement plan. Your contributions are typically tax deductible and your earnings grow on a tax-deferred basis. Every time you get a boost in salary, try to increase the amount going into your 401(k), but at the very least, contribute enough to earn the employer's match, if one is offered. In 2010, the contribution limit for 401(k) plans is \$16,500, or \$22,000 if you're age 50 or over, although both these limits may increase if they are indexed for inflation.

- **"Max out" on your IRA.** Even if you have a 401(k), you're probably still eligi-

ble to contribute to an IRA.

A traditional IRA grows tax deferred, while a Roth IRA's earnings are tax free, provided you've had your account at least five years and don't start taking withdrawals until you're 59-1/2. (Your ability to contribute to a Roth IRA is based on your income.)

You can fund your IRA with virtually any type of investment. In 2010, you can put in up to \$5,000 to your IRA, or \$6,000 if you're age 50 or older, although, as was the case with your 401(k), these limits may go higher if they're indexed for inflation.

- **Rebalance your investments as needed.** Over time, your goals and risk tolerance can change. That's why it's a good idea to review and rebalance your portfolio at least once a year, possibly with the help of a professional financial advisor who is familiar with your situation.

- **Avoid "emotional" investing.** Don't make decisions based on emotional reactions to what's happening with your investments. For example, just because the price of an investment may have dropped significantly, it doesn't mean you should rush to sell it. Despite the price drop, it may still have good prospects and it might be an important



part of your investment strategy. Consider all factors before making "buy" or "sell" decisions.

- **Keep sufficient cash in your portfolio.** During the long bear market of 2008 and early 2009, many investors discovered that they lacked enough cash in their portfolios. Of course, you need enough cash on hand to meet unexpected expenses without dipping into long-term investments. But beyond that, the presence of cash and short-term, more liquid investments can help reduce the volatility in a portfolio that may sometimes be battered by both the stock and bond markets.

These financial resolutions, like all types of New Year's resolutions, may not be easy to keep. But if you can stick with them, you may have many happy new years in the future.



Submitted by
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PASS CHRISTIAN CALENDAR OF EVENTS



Saturday, Jan. 9
SATURDAY MARKETS
Farmers Market
115 Davis Avenue
8am-12pm weekly
Pass Market
War Memorial Park
8am-12pm weekly

St. Paul Carnival Association: A Day at the Races, Bus trip to New Orleans Fairgrounds. Info & tickets: 216-0642

Monday, Jan. 11
Bingo at the VFW, 7pm, VFW Post #5931 (North Street, one block west of Henderson). Weekly.

Planning Commission

Workshop, with Board of Aldermen. 6:30pm, Hancock Bank Community Room

Wednesday, Jan. 13
Planning Commission Public Hearing, 6pm, Hancock Bank Community Room

Tuesday, Jan. 19
Pass Christian Board of Aldermen Regular Meeting, 6pm, Hancock Bank Community Room
See agenda online: www.ci.pass-christian.ms.us

*Calendar Listings:
editor@gazebogazette.com*

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St. Paul Carnival Events

Jan. 9, 2010: A Day at the Races, 9am. *Bus Trip to New Orleans Fairgrounds. Seating limited, book early.*

Jan. 15: Timber Ridge Spirit Party, 7pm.

Jan. 17: Jazz Brunch, 11am. *Hosted by Shirley & Frank Schmidt.*

Jan. 23: An Evening with Chef Leon Galatoire, 7pm. *Hosted by Peggy and Don Sprabery.*

Jan. 30: \$10,000 Draw-down, 6pm, St Vincent de Paul Gym.

Feb. 6: Paws Parade, Pass Christian Memorial Park.

Feb. 13: Carnival Ball

Feb. 14: Pass Parade!

Info & tickets: Jennifer 216-0642, Joanne 452-7085, or Frank and Nell 864-3175.

Bingo's Back!

Bingo has returned to Pass Christian's VFW Post #5931, on North Street one block west of Henderson. Every Monday at 7 p.m.

Events Around The Coast

Encore Azalea Creator To Speak Tomorrow

Do you love plants, gardening, and nature? Journey to the Crosby Arboretum in Picayune tomorrow for a fun and informative talk by Robert E. "Buddy" Lee, creator of the multi-seasonal blooming Encore® Azalea, and one of the most respected plant breeders and horticulturalists in North America. Mr. Lee will speak tomorrow, Saturday, Jan. 9, at 10 a.m.

As Director of New Plant Innovations at Plant Development Services, Inc., in Loxley, Ala., Mr. Lee oversees all plant evaluations for the Southern Living™ plant collection. Home gardeners will be glad to hear that the program will include a discussion on the care and maintenance of landscape plants. The program is free for members and \$5 for non-members.

If possible, please call the Arboretum to sign up at 601-799-2311. The Crosby Arboretum is located in Picayune, on Ridge Road, between Walmart and Interstate 59, at Exit 4.

Usher In Mardi Gras With Epiphany Show

Usher in the 2010 Mardi Gras season in Bay St Louis

with artists Lori K Gordon and David "Cairo" Wheeler. Their third annual Epiphany show features works in wood by Wheeler and non-traditional mosaics by Gordon. The opening reception for the exhibit will be held from 5 p.m. to 8 p.m. on Saturday, Jan. 9, at Gallery 220. The gallery is located in the historic building on the corner of Toulme and Main in Old Town Bay St. Louis.

DMR to Hold Public Hearing on Tripletail Possession Limit

The Mississippi Department of Marine Resources will hold a public hearing Monday, Jan. 11, at 6 p.m. at the Bolton Building, 1141 Bayview Ave., Biloxi, to obtain input on placing an 18-inch minimum total length limit and a three-fish (3) possession limit on tripletail for recreational and commercial fishermen.

Written comments will be accepted until Jan. 18, 2010 and should be mailed to the Mississippi DMR, c/o Mike Buchanan, Finfish Bureau Director, 1141 Bayview Ave., Biloxi, MS 39530.

Arts Under The Dome To Feature Chamber Blues

Gulfport concert series Arts Under The Dome resumes

on Saturday, Jan. 23, at 7 p.m. with what promises to be one of their top concerts in the series' 17 years.

Blues harmonica player and pianist Corky Siegel has been a recognized and award-winning musical pioneer for four decades as a member of Chicago's legendary Siegel-Schwall Band. Now he's teamed up with the West End String Quartet and noted percussionist Frank Donaldson to create the genre-busting Chamber Blues (www.chamberblues.com). Walking the line between Beethoven and B.B. King, the ensemble has taken their innovative sound to enthusiastic audiences globally.

The venue is First United Methodist Church in downtown Gulfport on the corner of 15th Street and 24th Avenue. Tickets are \$15 adults, \$10 students and are available at the door or in advance by check (2301 15th St., Gulfport 39501).

Also visiting the Dome this season: Bethune-Cookman University Inspirational Gospel Choir (Mar. 5), brass ensemble Proteus 7 (Mar. 14) and Panorama Jazz Band (April 9). Season tickets are available. For more information, see www.fumc-gulfport.org or call 228-229-6851.

Bentz: Funds Available To Help Pay Electric, Gas Bills

Southern District Public Service Commissioner Leonard Bentz said recently that LI-HEAP Funds are available to help low-income Mississippians pay electric and gas utility bills.

"I want to make sure that those with low-incomes and the elderly get the funds they need to keep the heat and electricity on," he said. "To help, my staff is available to help anyone who needs assis-

tance." Anyone who thinks they may qualify for this program is encouraged to contact his office 800-356-6429, or visit www.psc.state.ms.us. Write to PO Box 1174, Jackson, MS 39215-1174.

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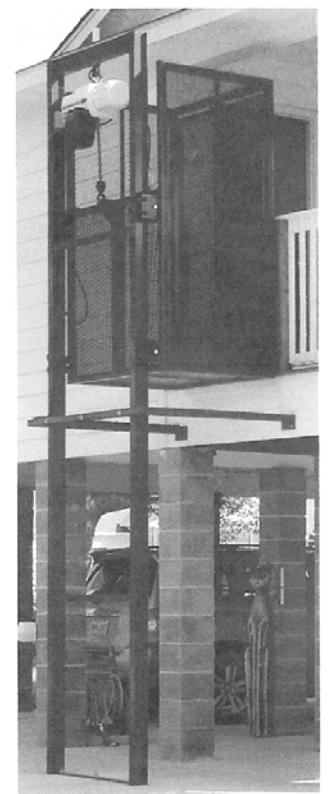
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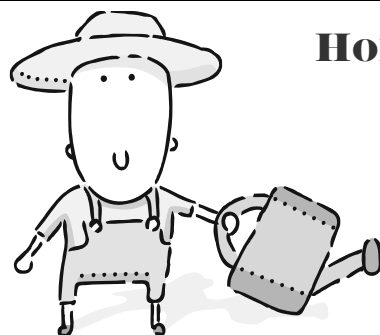
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HORT HINTS BY SYLVIA McLAURIN

Taking Stocks

a cold frame and the young plants transplanted on a warmer day in early spring.

form and remove spent blooms for prolonged blooming.

As we all know, dealing in stocks is a tricky business. The unhappy circumstances of the past several years has even us gardeners, normally oblivious to the outside world, looking up from our weeding and wondering if our seed money was flushed away in the latest financial tsunami.

But we gardeners also know stocks of a different ilk. These stocks are fluffy blossomed winter annuals with what some have called the sweetest fragrance in the plant kingdom. As in most fragrant plants, that sweet odor is produced by glands on the flower petals (osmophores) designed to attract pollinators.

Surprisingly stocks are Brassicas, members of the cabbage family. They grow 1-1 ½ foot high and bloom in a range of colors in pinks, roses, violets, yellow and white. Best of all, they grow most happily in our unpredictable Coastal winters, taking the ups and downs of the thermometer in stride, blooming when even the pansies hang limp.

Common stocks are *Matthiola incana*. In the 'Cinderella,' 'Harmony,' 'Vintage,' and other series, these stocks are generally available in nurseries well into winter, though even now seeds can be planted in

Plant tycoons may prefer stocks with more unusual characteristics, such as night-scented *Matthiola longipetala*, a rangy plant that emits a sweet fragrance in the evening. However, *M. incana* appears to tolerate Coastal conditions best.

Stocks have roughly the same temperature, soil, and moisture requirements as pansies, growing in full sun or partial shade, and will decline in late spring as the weather warms.

Be sure to provide adequate drainage, as wet and cold weather is the bane of most plants in the Deep South. Since they are grown here in the cooler months, insects and diseases create far fewer problems. The occasional batch of aphids can be washed off with a stream of water. Pinch young plants to create a bushier

Stocks are also known as gillyflowers. Does that ring a bell from English class? Shakespeare, perhaps?

"The fairest flowers o' the season,
Are our carnations and streaked gillyflowers" (A Winter's Tale, iv, 2).

Be sure to plant some in pots for winter color and scent by the door or on the patio. Underplant with purple Johnny Jump-ups and curly parsley for a reliable, beautiful spot of color through those dreary months of January and February. It won't be necessary usually to cover the pots, as all three plants take temperatures in the teens very well.

So this winter, buy some stocks, matthiola, that is—and even if Wall Street is less than cooperative, you can be sure of dividends.



Stock, or Matthiola incana
(Photo courtesy www.msucare.com)

IN MEMORIAM: Annie Jackomine Pagano Lutz



Annie Jackomine Pagano Lutz, 91, of Pass Christian, MS passed away on January 2, 2010 in Gulfport, MS. She was a lifelong resident of Pass Christian, MS, and was a lifelong member of St. Paul's Catholic Church in Pass Christian. Annie was the Sole Proprietor of Annie's Restaurant in Pass

Christian, MS, for over 75 years. She always said, "through those front doors walk all my wonderful friends." She will be sadly missed by her family and all those wonderful friends.

She is preceded in death by her husband, Thayer E. Lutz; her parents, Guytona and Mary Ann Mallini Pagano; her sister, Catherine Pagano Luce, and two brothers, Salvador Pagano and Sylvester Pagano.

Her memory is cherished by numerous nieces, nephews and her many devoted friends.

The visitation was held last Tuesday, January 5, 2010 at

Our Lady of the Gulf Catholic Church in Bay St. Louis, MS. A Mass of Christian Burial followed at 12:00 noon. Entombment followed in Gulf Coast Memorial Cemetery and Mausoleum in Bay St. Louis, MS.

Donations can be made in her name to the Retired Priest Fund, 1790 Popps Ferry Road, Biloxi, MS 39532. Edmond Fahey Funeral Home in Bay St. Louis was in charge of arrangements.

About Annie: At the turn of the last century, shallow-draft sailing schooners plied the Gulf waters in search of seafood bounty. Captain Sylva Mallini, born at isle of Alba, Italy, immigrated to America and put down his roots

on the edge of a bayou on the east back Bay of St. Louis. Grandpa Mallini was a wooden schooner builder and fisherman who owned a shipyard and dock near his home on Bayou Portage. His daughter, Mary Ann, married Sam Geatano Pagano (born in Sicily in 1877), who operated a grocery store on Second Street in Pass Christian.

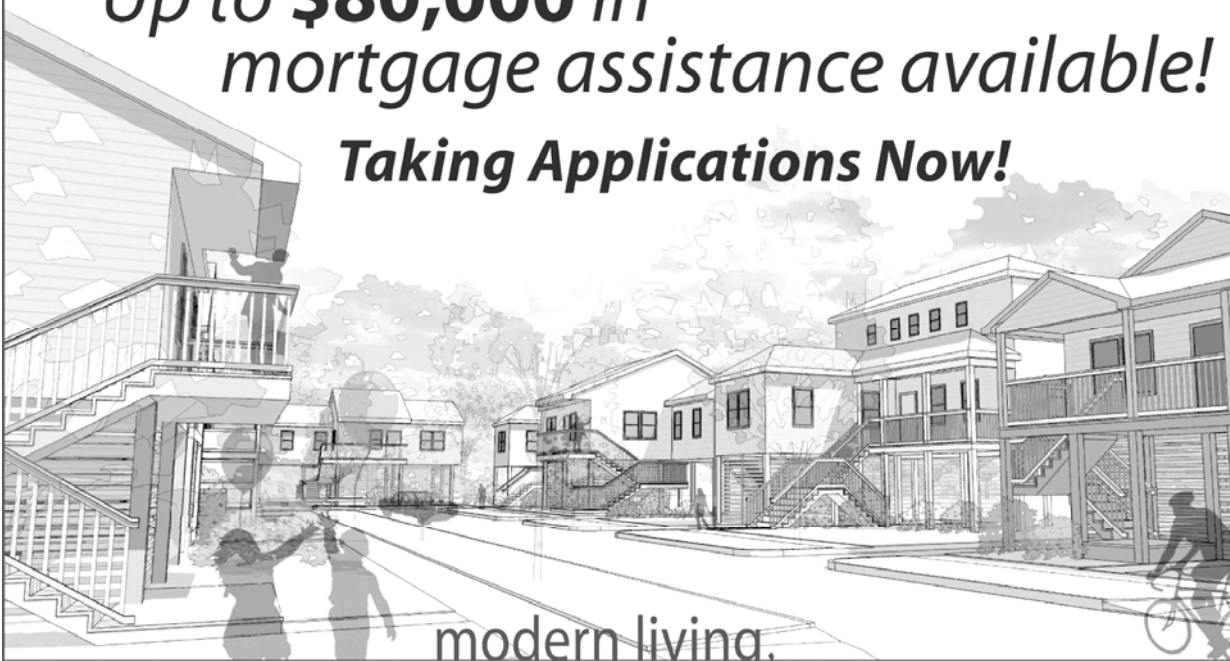
The Pagano family eventually moved to Henderson Point, next to the shores of Bay St. Louis. Times were hard and Mary Ann Pagano, in order to supplement the income for her young family, began serving lunch and dinner to traveling tourists waiting to cross the ferry across Bay St. Louis. Eventually, the old ferry was replaced by a wooden creosote bridge, whose entrance

emptied traffic directly in front of Bennie French's Tavern and Annie's Restaurant in 1928.

Annie's Restaurant survived three hurricanes — the storm of 1947, Betsy in 1965 and Camille in 1969 — and two fires (in 1934 and 1972). The restaurant was restored each time, and Annie still managed and operated the restaurant on a daily basis with the assistance of her great-niece Niki Gex Butterworth, until the devastation of Hurricane Katrina in 2005. Annie relocated to Long Beach, where she lived until her death on Jan. 2, but the tradition of good food, fine dining and warm hospitality will always be remembered in the many hearts of our beloved Annie's lifelong friends, who loved her very much and will miss her dearly.

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