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JUNE HAPPENINGS



Fresh Fruits & Vegetables Month!

June 5th
World Environment Day!



June 7th
REEF Ocean Exploration Center Grand Opening! 3PM-7PM MM98
reef.org/ocgrandopening

June 8th
World Oceans Day!



June 16-22nd
Pollinator Week



pollinator.org/pollinator-week

June 19th
Juneteenth
County offices closed in observation.

June 22nd
Monroe County Sheriff's Animal Farm Open House
1PM-3PM 5501 College Rd.



Is Your Wallet Ready for the Next Disaster?

By Alicia Betancourt,
Extension Director

When disaster strikes, how quickly you recover often depends on one key factor: **your financial preparedness.**

Natural disasters — like hurricanes, floods, wildfires, and heatwaves — are becoming more common and more destructive, especially in places like Florida. According to the National Oceanic and Atmospheric Administration (NOAA), the U.S. faced 28 separate billion-dollar weather events in 2023 alone — a record-breaking year for both cost and frequency.

While we can't stop these disasters from happening, we *can* prepare for them — and that includes planning ahead financially. Let's walk through the essential steps to help make sure you're financially ready when the unexpected happens.

1. Start with an Emergency Fund

An emergency fund is your financial safety net. It can help cover essential expenses if your income is disrupted or your home is damaged in a disaster.

Here's how to build it:

- Open a separate savings account just for emergencies.
- Set up automatic transfers — even small amounts add up over time.
- Include contributions to your emergency fund in your monthly budget.
- Aim to save **3 to 6 months' worth** of living expenses.
- Avoid dipping into it for everyday expenses — reserve it for true emergencies.

Also, keep a small amount of **cash on hand** (enough for about a week), especially in areas prone to power outages.

Plant Clinics

Plant Clinic

Cancelled, will resume in October.

Key Deer Refuge Nature Cntr.

30587 o/s Hwy.
Big Pine Key

Wednesday, June 4th

Plant Clinic

9 a.m. to 12 p.m.

Key Largo Library

101485 O/S Hwy.
Key Largo

Plant Clinic

Cancelled, will resume in September.

Garden Club of Upper Keys

94040 O/S Hwy.
Tavernier

Thursday, June 19th

Plant Clinic

9:30 a.m. to 12:30 p.m.

Gib Reese Park

81031 O/S Hwy,
Islamorada

Saturday, June 21st

Plant Clinic

9 a.m. to Noon

Marathon Home Depot

4555 O/S Hwy,
Marathon

Saturday, June 21st

Plant Clinic

9 a.m. to Noon

KW Botanical Garden Nursery

5210 College Rd.
Stock Island

Sea Grant News



Shelly Krueger
UF/IFAS Florida Sea Grant Agent

Shelly recently accomplished the following activities:



- Shelly was invited to the FWC Wildlife and Environmental Area management advisory group meeting to help prioritize management objectives as they plan the 10-year management plan update.



- Shelly trained the STEM Team and first mates at the Brinton Science Center for Boy Scouts of America Sea Base. She trains in coral identification, barotrauma, and Florida Keys Water Watch. Shelly also taught a Marathon High School science teacher in Florida Keys Water Watch and provided the water quality testing kits for students in the courses. Shelly met with 12 graduating seniors to hear about their Capstone Projects at College of the Florida Keys.

- Shelly was invited to co-host Morning Magazine with Joe Moore on US1 radio 104.1. Shelly spoke on the standing Tuesday Extension segment about boater safety.



- Shelly helped to finalize the Florida Marine Debris Action Plan and identified priority actions for measuring success for marine debris prevention.

The Environmental Horticulture Program and Master Gardener Volunteers remain dedicated to helping you with your plant related questions.

CALL OUR OFFICE:
(305)292-4501

We have many different ways we can assist!

VISIT OUR OFFICE:

Email Monroe@ifas.ufl.edu or
Call (305)292-4501 to schedule an appointment

EMAIL YOUR QUESTIONS TO:
mastergardener@monroecounty-fl.gov

Please include a detailed description of the problem and photos if available

FACEBOOK PAGE:

Visit our Facebook page for updates, requests, information and so much more!

<https://www.facebook.com/MonroeCountyExtension>

Horticulture News



Liah Continentino
UF/IFAS Environmental Horticulture Agent

- This month, Liah offered one-on-one consultations via plant clinics, individual client communications, and an educational booth at the Nautical Fun in the Sun Festival. These provided residents with personalized information on ecologically friendly horticultural practices, Florida Friendly Landscaping, and attracting wildlife through gardening. Liah reached 62 adults, 8 youth, and distributed 40 educational publications. Group learning activities covered Florida Friendly Landscaping and Master Gardener Volunteer program information. 36 adults participated in these activities.



- Master Gardener Volunteers logged 222 hours of service! Their contributions included citizen science projects, community events, garden maintenance, written material production, presentations, and Virtual Help Desk support. Thank you, Master Gardeners!
- Liah provided media outreach by speaking on US-1 Radio about palm pruning, providing guidelines, and highlighting common misconceptions. Liah authored an article on attracting wildlife through landscaping for Keys Weekly. She also created a presentation on Florida Friendly Landscaping and authored four Master Gardener Newsletters.



- Liah attended many professional development opportunities in May. These strengthened her abilities to serve the public, develop robust extension programs, and assess community needs and impacts. Opportunities included a training on phytophagous and predacious mites, shadowing the Palm Beach County Master Gardener Course, and attending the annual Extension Professional Associations of Florida (EPAF)

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Extension Director's News

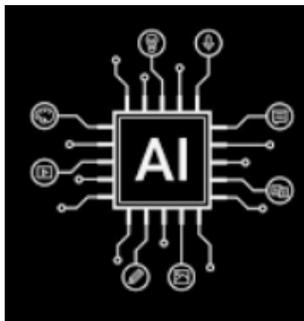
Alicia Betancourt
 UF/IFAS Family and Community Development Agent and
 Monroe County Extension Director

Alicia recently accomplished the following activities:

- Alicia taught two workshops on consumer issues, including positive financial practices, to participants about types of fraud, how to identify fraud, steps to prevent fraud, and how to report fraud.



- Alicia held workshops with CDRZ Climate Navigators to develop and move forward year two priorities, including the possibility of expanding technical support for resiliency planning.



- Alicia is developing and testing grant writing tools using Artificial Intelligence for non-profit organizations and municipal staff.

Alicia spoke on the radio and wrote an educational blog about summer cookout food safety. Some of the things to consider are:

Keep it Clean, make sure your hands, utensils, and surfaces are clean. Wash your hands with soap and water for at least 20 seconds before and after handling food.

Separate Raw and Ready-to-Eat Foods, always use separate cutting boards and plates for raw meat and foods that are ready to eat (like salad, buns, or fruit).

Cook to the Right Temperature, don't rely on color or feel — go by the numbers.

Keep Hot Foods Hot and Cold Foods Cold, use warming trays to keep things toasty. On the flip side, cold dishes should be kept on ice or in a cooler to stay under 40°F. Don't leave perishable food out for more than 2 hours — or 1 hour if it's over 90°F outside.

Be Smart with Leftovers: Pack up leftovers quickly. Eat refrigerated leftovers within 3–4 days

Find all our blogs at
<https://blogs.ifas.ufl.edu/monroeco/>

Continued from page 1

Smaller bills like \$20s are more practical after a disaster when businesses and ATMs may not be operating normally.

2. Review Your Insurance Coverage

Disasters can bring massive repair bills. That's where the right insurance coverage comes in.

What to check:

- Make sure your homeowner's or renter's insurance is **up to date** and covers current replacement costs.
- **Flood insurance** is not included in standard homeowner's policies — consider adding it, especially in flood-prone areas.
- Got valuable items like jewelry or artwork? You might need additional or umbrella coverage.
- Concerned about pets? Animal liability insurance may be worth considering.

Not sure what you need? A licensed insurance agent can help tailor the right plan for your situation.

3. Plan for Repairs — Even Before Disaster Strikes

You probably already know that major disasters can mean expensive home repairs. But even without a crisis, homes need regular maintenance and upgrades to stay strong.

Investing in **preventive improvements** — like storm shutters or reinforced roofing — can reduce damage and lower insurance costs over time. FEMA offers great advice on how to fortify your home against future threats.

4. Organize Your Important Documents

Imagine trying to file a claim or apply for aid without access to your insurance papers or ID. That's why protecting key documents is so important.

Here's what to do:

- Store documents like insurance policies, IDs, bank info, and medical records in a safe place — preferably a waterproof and fireproof safe, or a secure digital cloud storage system.
- Create a **home inventory** with photos, serial numbers, and estimated values for major possessions. This makes insurance claims much easier and faster.

5. Update Your Plan Regularly

Your financial life isn't static — and your disaster plan shouldn't be either.

Review your emergency savings, insurance coverage, and document storage **at least once a year**, or anytime you experience a major life change (like buying a home, having a child, or switching jobs). Staying up to date ensures your plan still fits your current needs.

Final Thoughts

Disaster preparedness isn't just about food, water, and flashlights — it's also about being **financially resilient**. By setting up an emergency fund, reviewing your insurance, planning for repairs, and organizing your important documents, you're giving yourself and your family a much better chance to recover quickly and confidently from any crisis.

Remember: hoping for the best is good — but **preparing for the worst** is better.

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UF/IFAS/MONROE COUNTY EXTENSION

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This newsletter can be accessed online at:
<http://monroe.ifas.ufl.edu/newsletter.shtml>

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



University of Florida (UF)
<http://SolutionsForYourLife.ufl.edu>
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UF/IFAS Extension is Putting Florida First

UF/IFAS/MCES QUARTERLY CONTACTS

	Mar	April	May	Totals
Phone calls	44	39	68	151
Office visitors	92	113	78	283
Email Consultations	94	82	110	286
Learning events	33	33	31	97
Participants	899	562	594	2,055
Media submissions	9	8	8	25
Publications distributed	188	218	293	699
TOTAL contacts	1,359	1,055	1,182	3,596



POLLINATOR SCAVENGER HUNT

Take some time out of your busy day and explore nature by searching your area with this fun native pollinator scavenger hunt!!



<p><i>Hummingbird</i></p> 	<p><i>Monarch</i></p> 	<p><i>Honey Bee</i></p> 
<p><i>Cassius Blue</i></p> 	<p><i>Delta Flower Beetle</i></p> 	<p><i>Mangrove Skipper</i></p> 
<p><i>Gold Green Sweat Bee</i></p> 	<p><i>Gulf Fritillary</i></p> 	<p><i>Leaf Cutter Bee</i></p> 
<p><i>Southern Carpenter Bee</i></p> 	<p>Free Space! Name a pollinator observed in your yard -----</p>	<p><i>Tantalus Sphinx Moth</i></p> 



Photo Above: Master Gardener Volunteers at the Food Trucks for Birds Event