

Spicy, nutty and moist morning glory muffins hit the mark



Spicy Morning Glory Muffins

Makes 18 regular 2-inch muffins

INGREDIENTS

Dries:

1 1/2 cups all-purpose flour
 3/4 cup whole wheat flour
 1 1/4 cups light brown sugar
 2 teaspoons baking soda
 1 1/2 teaspoons cinnamon
 1/4 teaspoon cardamom
 1/4 teaspoon allspice
 1/4 teaspoon cloves
 1 teaspoon salt

Liquids and Goodies:

1 cup canola oil
 3 large eggs
 2 teaspoons pure vanilla extract
 1 cup carrots, (peeled and grated)
 1 Granny Smith apple, peeled, cored, and grated
 1 cup crushed pineapple (drained of juices)
 1 cup raisins (reconstituted in boiling water for 15 minutes and squeezed dry)
 1 cup coarsely chopped pecans
 1/2 cup unsweetened, shredded coconut

Crumb Topping

1/2 cup flour
 1/4 cup brown sugar
 1/4 cup oats
 1/4 teaspoon salt
 1/4 teaspoon cinnamon
 1/8 teaspoon cardamom
 2 tablespoons canola oil

Mix all dries together in a bowl, including oats. Stir in oil until the mixture is crumbly, resembling a crumb topping.

DIRECTIONS

Preheat oven to 350 F. Line two muffin tin pans with paper liners. Spray liners lightly with cooking spray. Mix all dries in a bowl and whisk together to blend well.

In a separate large bowl, mix together oil, eggs, vanilla, carrots, apples, raisins, pecans, pineapple, and coconut to incorporate all ingredients.

Add dries to the egg mixture and stir well with a wooden spoon to incorporate everything together. Spoon into muffin liners, filling to 1/4-inch from the top. Sprinkle crumb topping over each muffin.

Bake for 25 minutes, or until a cake tester comes out clean or the tops of the muffins spring back when indented with your finger.

Remove from oven and cool on a cooling rack.

Store in an airtight container in the refrigerator or freezer until ready to serve.

To serve, wrap in foil and heat through or serve cold or room temperature.

Susie can be reached at suziventosch@gmail.com. This recipe can be found on our website: www.lamorindaweekly.com If you would like to share your favorite recipe with Susie please contact her by email or call our office at (925) 377-0977. Or visit <https://treksandbites.com>



Morning Glory Muffins

Photos Susie Iventosch

By Susie Iventosch

I just adore morning glory muffins. They are my favorites — full of spices, nuts, fruit, and even carrots. Many bakeries make great morning glory muffins, but the best I've ever had were those from Stacey Cakes bakery in McCall, Idaho because they have the warm spice of cloves and cinnamon and they're made with oats and all sorts of goodies. And, they are huge, made in the jumbo muffins tins. Actually, they might be a little too big, since I'm inclined to eat the entire thing in one sitting!

A few recipes have made their way into our kitchen, but

they always seem to have come up short ... until now. With the goal of creating the perfect morning glory muffin, I assembled all of the ingredients I thought should be in a muffin and went about my work. After a few attempts, I think this is it. At least my family thinks so and I hope you will too. This one calls for crushed pineapple, which makes the muffins really moist, but it doesn't stop there. We also added grated apple and carrots, unsweetened coconut, pecans, plumped raisins and oats. And, then, we topped it all with a crumb topping.

Top 'o the morning (glory) to ya!

What you don't know about college costs can cost you big time!

By Elizabeth LaScala, PhD

Whether you are comparing financial aid awards from acceptances or entering the college admissions cycle for the first time this fall, you should gather the most accurate information that you can about college costs. Otherwise, your child's dream school could turn into a financial nightmare long after she has received her degree. Two things to watch out for as you consider your college list and your choices from the acceptances that you receive: your estimated cost of attendance and student loan debt.

Colleges determine their cost of attendance based on the charges that you will see on your bill: tuition, fees, room and board as well as estimates for charges not on your bill, such as books and transportation to and from home. However, your actual estimates will not always line up with the school's estimates. Colleges notoriously underes-

timate costs for clothing, transportation and books. They also ignore expenses that every student or their family is likely to have; for example, I have never seen a college estimate costs for a cell phone, software or a laptop, even though they are essentials that college students use every day.

Whether you are at the start of the admissions cycle, or about to choose a school, take a look at the college's estimated cost of attendance. Admissions and financial aid offices should have this information posted on their web pages. Accepted students should see it on their financial aid award letters. Then make your own estimates for the expenses that will not appear on your bill. You might trust the school for an estimate about books, since you have not bought them before. But you should know the actual amounts that you would spend on virtually everything else. The college's charges plus your estimated expenses are your true cost of attendance.

Colleges do not openly publish the average indebtedness of their recent graduates on their websites unless the average is well below the maximum that a student may borrow under the Federal Student Loan program. Today, that maximum is \$27,000 plus interest for undergraduate borrowers; the rate now is 2.75% for four years, \$31,000 for five years if it takes you that long to finish your degree. One way to think about this is to consider the fact that the monthly payments for a recent grad are likely to be about the same as they would be to finance a brand-new Honda Civic for five years.

Federal Parent PLUS Loans are a common way to finance a college education. But beware, they will be costly, even at the start. If you have received acceptances, you may see Parent PLUS loans mentioned on the award letters. The maximum Parent PLUS loan amount you can borrow is the cost of attendance — as estimated by the college — minus any other fi-

nancial assistance your child receives. So, if a school has an estimated total cost of \$75,000 for the year, you can borrow up to that amount. However, these loans have origination fees in excess of 4%. Over \$3,000 of your principle would go right back to the lender. The interest rate on Parent PLUS loans is 5.3% fixed for the life of the loan. If you are approved for a PLUS loan, you are expected to begin repaying it after you receive the money. You can request deferments when hardships happen, but the full debt must eventually be repaid with interest.

Colleges make it too easy for parents to apply for Parent PLUS Loans and make it too easy for them to borrow more than they should. While they might help to make a dream school more accessible, they certainly do not make it more affordable. Take on too much debt through PLUS or private student loans and you will likely pay for your child's college education past the time you had hoped to retire.



Elizabeth LaScala, PhD personally guides each student through each step of selecting and applying to well-matched schools for undergraduate and graduate school study. Over the past two decades, Elizabeth has placed hundreds of students in some of the most prestigious colleges and universities in the U.S. The number of clients taken is limited to ensure each applicant has personalized attention. Contact Elizabeth early in the process to make a difference in your outcomes. Write elizabeth@doingcollege.com; Visit www.doingcollege.com; or Call: 925.385.0562.

Students and community respond to help monarchs in peril



Photos provided

Saklan sixth-graders Sadie Zippin and Sonia Perkins show their monarch poster.

Submitted by Bobbie Preston

The Moraga Garden Club has partnered with Saklan School, Campolindo High School and Saint Mary's College to support its Pollinator Habitat Gardens, supplying them with milkweed plants (for monarch

larvae) and nectar flowering plants (for the adult monarchs) and educational resources.

Saklan sixth-grade science teacher Vickie Obenchain is currently teaching a unit on climate change and endangered species. Sixth-graders participated in a "Vote with your Change" to select the favorite endangered species. Each student selected an endangered species to learn about, determining where they are located, the level of threat, why the species is important, and what while happen if they become extinct. They then did a poster presentation to the whole sixth grade, and a "Species Election," with each penny equaling one vote.

"Our election ran at our school last week. The students promoted their species with posters, fliers and stickers asking the students to vote for their favorite species; either the Beluga, Adelle Penguin, Monarch Butterfly, Arctic Fox, or the Red Panda," Obenchain said. "All students were incredibly passionate; sharing the need to save their species."

Obenchain said it was a tight race, but the monarch butterfly won the election. "After a week of having students generously vote, we raised \$400 between all the different species (which will be donated to a national organization which helps conserve these species)."

Two students, Sadie Zippin and Sonia Perkins, who chose monarch butterflies said, "We had no idea the Western Monarchs had decreased by 99%. We know lots of other people don't know that and we want to educate people. And they are really beautiful!"

Campolindo students in the School Garden planted milkweed April 19 donated by Moraga Garden Club, as part of their Earth Day Celebration. Campo teacher Justin Seligman and Librarian Sarah Morgan are the advisors for the School Garden.

Moraga is on the flyway for monarchs and is only eight miles from an overwintering site at Lake

Merritt. Planting native milkweed in home gardens, along with flowering nectar plants, supports this fragile population. Names of donors of \$500 or more to the Moraga for Monarchs will be listed on a metal plaque at the site, but the deadline to be added to this plaque is May 31.

For more information, email moragaformonarchs@gmail.com.



Campo students in the School Garden plant milkweed on April 19.