

# HOTLINE

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Issue 2

## The Best “Diet”

The most recent diet study showed that while people were able to lose a little more weight on the Atkin’s Diet initially, they gained it back before the study could be complete. One of the greatest dangers about the Atkin’s diet, or any diet that prohibits carbohydrates and emphasizes meat and fat, is that the diet is bad for your health. High-fat diets have been linked to certain cancers, heart disease and greater incidence of obesity and diabetes.

The best diet is based on the DASH diet and [MyPyramid.gov](http://MyPyramid.gov) recommendations. It will allow you to have all the nutrients you need in the calories you are allotted each day.

Here is an overview for most people:

- 3-5 servings of whole grains each day
- 2.5 cups of vegetables each day
- 2 cups fruit each day
- 3 cups skim milk or fat-free yogurt each day
- 4-5 ounces lean protein each day



**MyPyramid.gov**  
Steps To A Healthier You

This diet is based on whole foods with fiber. It is limited in added fat and sugar, two food sources that are very dense in calories.

Source: *Communicating Food for Health: April 2007*

### Inside this issue:

<i>The Best “Diet”</i>	1
<i>Ask the Experts</i>	2
<i>Celebrating Summer Safe &amp; Clean</i>	2 - 3
<i>6 Fun Strategies for Busy People</i>	4 - 5
<i>Sun Safety Tips</i>	5
<i>Identity Theft Prevention</i>	6
<i>Try Container Gardening to Brighten Your Bare Spots</i>	7-8
<i>Affordable Housing Expo and Job Fair</i>	8
<i>Young Investors Program</i>	8
<i>Hurricane Prep Seminar</i>	9
<i>Teach Children to Save</i>	9
<i>Recipes : Microwave Bananas Foster South West</i>	10
<i>Hotline</i>	11
<i>Dates to Remember</i>	11

**Raising Kids, Eating Right, Spending Smart, Living Well**

**Florida Cooperative Extension** . . . helping the people of Florida put knowledge and education to work to live well.

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## Do You Know?

**Q** *Is it safe to eat the mold that forms on cheese? I tend to throw it out, but wonder if these are cheeses that have desirable molds.*



**A** It's important to differentiate between molds used to make certain cheeses and molds that form later in your refrigerator. Blue-veined cheeses such as a Roquefort, blue, Gorgonzola and Stilton are created by introducing mold spores, while cheeses such as Brie and Camembert have white surface molds. The molds used to manufacture these cheeses are safe to eat, according to the USDA Food Safety and Inspection Service (FSIS). But when such cheeses develop molds not part of the manufacturing process, they should be discarded (soft cheeses) or the mold and at least an inch around it should be cut away (hard cheeses). Other hard cheeses can be similarly trimmed and then used. All soft cheeses such as cottage cheese, cream cheese, Neufchatel and chevre, as well as crumbled, sliced and shredded cheeses, should be discarded if they develop mold. Why throw away even the "good part" of such cheeses? The FSIS warns, "Foods with high moisture content can be contaminated below the surface. Shredded, sliced or crumbled cheese can be contaminated by the cutting instrument. Moldy soft cheese can also have bacteria growing along with the mold." Hard cheeses can be rescued, on the other hand, because mold generally cannot penetrate deep into such products.

## Celebrating Summer Safe and Clean

Uncover the grill, bring outdoor furniture out of hibernation, and invite friends and family! It's outdoor grilling season. Follow these tips—hot off the grill!

### *Refresh the Furniture*

Even furniture that's carefully stored over the winter months manages to collect its fair share of dirt and grime. To refresh the furniture, follow

*-continued on page 3-*

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okaloosa.ifas.ufl.edu](http://okaloosa.ifas.ufl.edu)

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the manufacturer's cleaning instructions. If the instructions aren't available, use these tips:

- \* **Aluminum.** Clean with a mild, non abrasive cleaner.
- \* **Molded resin.** Clean with a mild detergent and water. Avoid abrasive powders, chlorine bleaches, and silicone cleaners.
- \* **Wood.** Follow the manufacturer's recommended cleaning procedures. If the wood has been exposed to moisture and dirt, spotting and mildew may occur. To restore it, sand with a fine-grade sandpaper, clean with a wood cleaner, and then re-oil the surface.
- \* **Upholstery.** Acrylic, polyester, and cotton fabrics should be spot-cleaned by sponging with a solution of liquid dishwashing detergent and lukewarm water. Rinse with clear water and air dry.

### ***Perk Up Plastic***

Available in a stunning array of celebratory colors, dishwasher-safe plasticware is both popular and practical for outdoor entertaining. To be sure it's at its sparkling best, use a plastic cleaning booster in your dishwasher, along with your regular detergent.

### ***Grill-etiquette***

Because foodborne illnesses are unwelcome guests at any party, here's how to zap bacteria at the grill.

- \* Always wash hands thoroughly *before and after* handling food. Warm water and soap is the preferred method. If you're at a remote location and soap and water aren't available, bring along portable hand sanitizers to clean your hands. These can be used without water.
- \* Have two cutting boards on hand: Use one for raw meat, poultry, and seafood; the other for fresh produce.
- \* Thoroughly wash cutting boards, dishes, and utensils with soap, hot water and bleach solution after they come in contact with raw meat, poultry, and seafood.
- Use clean plates for serving cooked food.



Enjoy the grilling season!

Source: Consumer Highlights

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## Hurricane Preparation For Your Important Documents

June is the start of the Atlantic hurricane season. Do you have your important documents gathered together in case of emergency? What should you include? Ask yourself which papers will be needed immediately, which will create a hardship if you don't have them readily available, and which would be difficult to replace if destroyed. Valuable documents to keep in fire and waterproof containers or another secure location during a disaster include the following:



- Health, dental and prescription insurance cards; health records, list of medications
- Insurance policies and agent or company contact information
- Driver's license or photo ID, Social Security card; checkbook, credit cards, ATM and debit cards
- Birth certificates, marriage, divorce and death certificates; citizenship papers and passports
- Wills, trust agreements, living wills, and other legal documents; adoption and custody papers
- Pay stub ( to apply for unemployment compensation if your workplace is destroyed); proof of government program eligibility; retirement papers; income tax records; employee benefits
- Recent bank statements and investment account statements; stock and bond certificates; debt records
- House deed and vehicle titles: home inventory records; receipts for big-ticket items or jewelry
- Pictures to document the current condition of your property and a camera for documenting after the disaster
- School records, diploma or transcript, resumes, military service records

It is wise to keep original documents in a safety deposit box at a bank. Provide copies of valuable records to a lawyer or trusted relative in a safe location. What you keep with you during a disaster depends on where you will be staying and how secure your documents will be there or elsewhere.

Compare advance document safety preparation to buying insurance. The advance preparations you make now may save you heartache and frustration in the days to come.

Source: Gulf Coast Edition "Living Well n Florida", Volume 2, Issue 2, summer 2005

# Financial Strategies for Busy People



How much time do you have to manage your finances and make investments decisions? If you're like most people, the answer is "not enough." Between work, commuting, family and community responsibilities, exercise, and sleep, it can be difficult to find the time necessary to keep your finances on track. That's where "low-maintenance" financial planning comes in. By employing strategies to simplify financial tasks and decision making, you can build wealth over time and still have a life. Below are a few proven low-maintenance financial planning strategies:

- ◆ Automate everything you possibly can, including direct deposit of your paycheck or Social Security check and deposits to mutual funds or stocks with a dividend reinvestment plan (DRIP). You can also use automated deposits to purchase U.S. savings bonds.
- ◆ Arrange to have as many routine periodic expenses (e.g., car loan payments and insurance premiums) as possible paid automatically by debiting your bank account. This will save time and postage. Another potentially time-saving strategy for the computer savvy is online banking.
- ◆ Invest a few hours to set up an organized filing system so you can find things when you need them and have a place to put tax receipts and important family records. Handle your mail once and file, shred, or act on financial documents as they arrive instead of laying them aside in piles.
- ◆ Create customized financial templates in Microsoft Excel to keep track of your finances or use the templates available for net worth, assets allocation, and a spending plan (budget) calculations found on our web site.
- ◆ Consider hiring a financial planner each year for a few hours of their time to conduct an annual "financial physical."

Source: Dr. Barbara O'Neil, Rutgers University, Rutgers Cooperative Extension

## Sun Safety Tips

You came to Florida to enjoy the sun, and you can do that safely without skin damage by following these tips from the Sun Safety Alliance:

- The sun is strongest between 10 am and 2 pm
- Wear protective clothing when outside
- Wear a wide-brimmed hat and sunglasses
- Remember that UV rays bounce off sand, snow, concrete, and water.
- Keep very young children out of the sun
- Sunscreens need to be applied liberally and evenly over all exposed areas
- Use SPF 15 or higher sunscreen
- Stay in the shade when possible



Source: Gulf Coast Edition Living Well in Florida, Volume 2, Issue 2, Summer2005

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## Identity Theft Prevention



Here are some options for preventing Identity theft. Try all or at *least* some of these ideas!

**Obtain your credit report.** Every 12 months you can order a credit report from each reporting agency for free. Most experts suggest staggering your reports (ordering one every four months). Use the government site: <http://www.annualcreditreport.com> **NOT** [freecreditreport.com](http://freecreditreport.com).

**Opt out.** One way to reduce the risk of ID theft is to reduce the number of solicitations you receive. You can opt out of phone credit card solicitations by calling 1-888-382-1222 or register at <http://donotcall.gov> To have your name removed from mailing lists, contact the Direct Marketing Association, Mail Preference Service, P. O. Box 282, Carmel, NY 10512 or online at <http://www.dmaconsumer.org>. The cost is \$1 for mailing lists "opt-out" service.

**Fraud alert.** This is a 'flag' you can place on your credit report after being victimized. Alerts potential creditors that you are a potential fraud victim. Unfortunately, creditors aren't required to abide by [or even check] the alert.

**Credit freeze.** This is a very intriguing option and the only viable option that allows you to 'stop' ID theft before it happens rather than reacting to issues that surface. Several problems exist—laws have been established in some states, but not others; some states require you to be a victim prior to being able to use the freeze. In **Florida**, the law went into effect in July 2006. (2006 HB<sub>37</sub>; Florida Statute Section 501.005

- Law applies to all consumers.
- No fees for victims of identity theft (with investigative report) and seniors aged 65 years and older.
- For all others, there is a \$10 fee to place, temporarily lift or to remove a security freeze.

For instructions on how to place a security freeze in Florida, see: <http://www.consumersunion.org/pdf/security/securityFL.pdf>

**Credit monitoring service.** This is a service where an annual fee (average of \$75) is assessed to tell you when people are viewing your file. Most services don't add much of a benefit beyond what you can do for free [see above].

Follow these and other tips to **PREVENT** identity theft, before it happens to you!



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## Try Container Gardening to Brighten Bare Spots

You can't put a flowerbed on your backyard deck. Sometimes it's difficult or impossible to dig and plant under a large, old tree because of roots. But you can place a splash of color in those drab or difficult to grow areas by using container gardening.

Many times I'll forget about the option of using a decorative container with ornamental plants that can help brighten an area within a landscape. But sometimes, a container with appropriate plants can be one of the better options in difficult areas in a landscape.

Annuals will grow sensationally in those troublesome landscape areas – in containers. But annuals in containers are not foolproof. You still have to select the right plant for the right place, choose an appropriate container with drainage holes, use a good potting mixture and follow good maintenance practices.

You can use perennial plants in your containers but annuals provide seasonal color and then can be done away with. Attempting to grow perennial plants in containers in those difficult areas in a landscape year after year may be as disappointing as growing other plants you've attempted in those spots. Annuals give you the opportunity to get a fresh start each year. Of course, there are perennials that can be treated as annuals for seasonal color.



Impatiens and begonias do well in shaded places and remain in flower almost continuously. Caladiums also do well in containers in shaded places. They don't bloom but they have very colorful leaves.

It's hard to grow container plants in full sun. But there are some annuals that do well.

Annual vinca (periwinkle) and all types of portulaca are heat tolerant and do well in full sun.

Those are just a few annuals to consider. But there are others. You might like to try salvia or ageratum. And there are sun-tolerant begonia varieties and even sun type coleus that do well in full-sun places. Don't be afraid to try other plants. See what will work for you.

Plant annuals in a big enough container (three to five gallons) to allow the plants to grow. Be sure to plant them in a mixture – a commercial mix or your own – that drains well.

Good quality commercial mixes are excellent for growing annuals in containers. They have enough lime and fertilizer in them to get plants off to a good start. And they hold moisture and still provide good drainage.

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If you prefer to mix your own, use one part peat moss, one part pine bark (pieces smaller than an inch) and one part perlite. Add fertilizer at the rate of a half a cup per bushel of mixture. Add a third of a cup of lime per bushel.

You can mix in a season-long slow release fertilizer at planting. Follow the product's directions for amount and frequency of application. Or fertilize the plants with a non-slow release fertilizer every three to four weeks for even growth during the growing season. Again, follow the product's directions for amount and frequency of application.

Finally, make sure to water to keep the potting mixture evenly moist but not soggy wet. On the other hand, don't allow the potting mixture to become bone dry, either.

### ***Larry Williams***

Extension Agent, Horticulture

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## **Affordable Housing Expo & Job Fair**

***Saturday, April 7th, 10:00-2:00***

***Emerald Coast Conference Center***

Seminars, exhibitors, free Credit Reports and more!!  
Employers accepting resumes!

Seminar schedule: 10:00 "Mystery No More Understanding Your Credit Score"  
11:00 A Winning Resume  
12:00 Building Wealth Through Home Ownership  
1:00 Career Advancement

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## **Young Investor Program**

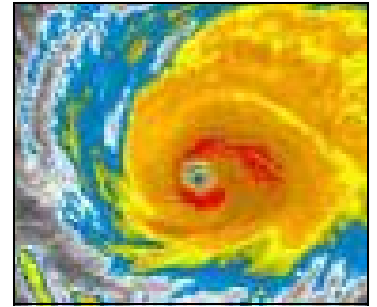
***Attention:*** Calling all Young Adults! Avoid the Money Crunch (or learn how to recover!) Attend the free Young Investor course! This 2 session course will be held in two locations. Pre-register by calling 689-5850 or e-mail [boutwell@co.okaloosa.fl.us](mailto:boutwell@co.okaloosa.fl.us)

Ft. Walton Beach: June 4th & 11th  
6:00-8:30 p.m.

Crestview: June 5th & 12th  
6:00-8:30 p.m.

## Hurricane Prep Seminar

Are you prepared for a storm? Join us for this exciting event. Keynote speaker will be George Rogers, (UF/IFAS Extension) director of the Wind-storm Mitigation House. Displays will include the UF Disaster Prep and Recovery trailer.



**"Hardening Your Home"** will be the program with breakout sessions on various topics including:

Homeowners Insurance  
Storm resilient landscapes  
Caring for pets  
Boating issues and more...

Emergency response  
County plans  
Eating Healthy (with no power!)

The date and exact location of program will be announced on our web site at:  
<http://Okaloosa.ifas.ufl.edu>

## Teach Children to Save

The Okaloosa \$aves Coalition is sponsoring the fourth annual Teach Children to Save project. All youth, 18 years or younger, are eligible. Youth must set a savings goal and make a deposit into a new or existing savings account before July 31st. In addition to saving money, all participants will be eligible for an opportunity to win a \$100 Savings Bond. Participating financial institutions are Beach Community Bank, Eglin Federal Credit Union, First City Bank, and First National Bank of Crestview. Other banks may contact the Extension Office about submitting entries. At least six \$100 savings bonds will be awarded in August. Okaloosa Saves is a community coalition to promote building wealth (save more, decrease debt). For more information, see <http://okaloosaves.org> or call the UF/IFAS Extension Office in Okaloosa County 850-689-5850



## Southwest Salad

8 cups mixed torn salad greens or romaine lettuce  
1 cup (4 ounces) shredded reduced-fat Mexican cheese blend  
1 cup no-salt added black beans, rinsed and drained  
½ cup sliced green onions  
1 red bell pepper, cut into short thin strips  
1 large tomato, diced  
½ cup coarsely chopped fresh cilantro  
½ cup chunky salsa  
½ cup reduced-fat sour cream  
½ teaspoon ground cumin



Combine greens, cheese, beans, green onions, bell pepper and cilantro in large bowl. Combine salsa, sour cream and cumin in small bowl. Add dressing to greens mixture. Toss well

Makes 4 servings

Nutrients Per Serving: 164 calories, 7 g fat, 14 g carbohydrates, 4 g fiber

## Microwave Bananas Foster

Try this wonderful recipe. It is one of the 200+ recipes in *Simply Florida—A Taste of Flavors From the Sunshine State*. The cookbook was produced by Extension agents in Florida. You can purchase your copy on-line at <http://simplyflorida.org> or contact the Extension Office at 689-5850. This would be a wonderful Mother's or Father's Day, graduation or wedding gift. Special promotions coming soon, so visit the website or give us a call!

¾ cup (1½ sticks) margarine  
¾ cup packed brown sugar  
6 tablespoons dark rum  
2 tablespoons banana liqueur  
⅛ teaspoon ground cinnamon  
6 small firm bananas

Combine the margarine and brown sugar in a 6X10-inch microwave-safe dish and cover with waxed paper. Microwave on High for 1½ to 2 minutes, stirring after 1 minute. Stir in the rum, liqueur and cinnamon.

Cut the bananas lengthwise into halves and then cut each half crosswise into halves. Arrange the bananas cut side down in the rum mixture and cover with waxed paper. Microwave on High for 45 to 60 seconds or until hot. Turn the bananas and baste with the rum mixture.

Microwave, covered with waxed paper, on High for 45 to 60 seconds longer or until the bananas are heated through. Serve immediately over vanilla ice cream or frozen yogurt in dessert bowls. Yield: 6 servings.

# HOTLINE

**Cultural Arts Day/Council Meeting** will be Friday, April 21st, beginning at 10:00 a.m. All members should be finishing up items they plan to enter in the Cultural Arts Day competition. ALL members are strongly encouraged to participate in this event. Please refer to the Handbook for guidelines. Clubs will also have table exhibits of cultural arts items made this past year. The meeting will be followed by a covered dish luncheon. Come and enjoy a delightful program and great fellowship. Come learn and have fun with FCE!

*Remember that CHECK IN'S for items will be Thursday, April 19, 9:00 a.m.-12:00 p.m. This is also the time for setting up club tables.*

Don't forget **the District I Family & Community Education Camp is April 25-26** at 4-H Camp Timpooshee. Cost is \$55 for full time and \$20 for day campers, which includes lunch. There are seven classes to choose from, plus a variety of other fun activities. Not to mention the great fellowship and beautiful location. Plan on joining us!! Call the Extension office or get a registration form from your HCE Club President. **Registration Deadline is Friday, April 6<sup>th</sup>**. After that time there is an additional late fee charged.

**COUNTRY STORE** is almost here!!! June 16<sup>th</sup> is the day!! All HCE members and friends of Extension can help!! How? Clean out and donate good, usable, clean items for the "white elephant" sale (you could even price them!!).....Bake cookies, cake for the bakesale.....Donate books and magazines.....Take cuttings and divide plants for the plant sale.....recruit craft and produce vendors.....Tell a friend about the big day....Come and volunteer on set up day June 15<sup>th</sup> or day of the sale.

As you can see there are lots of ways to be involved. This is THE fundraiser for Okaloosa FCE, so try to be involved.

## ***Dates to Remember***

- |  |   |
|--|---|
| ★ April 1 F-Pacesetters HCE  | ★ May 8 F-Ft. Walton HCE                      |
| ★ April 7th Emerald Coast Conference Center<br>★ Affordable Housing Expo | ★ May 10 C-Happy Homemakers<br>★ F-Paper Artz |
| ★ April 8 F-Ft. Walton HCE   | ★ May 17th F--FCS Advisory Board              |
| ★ April 10 C-Happy Homemakers<br>★ F-Paper Artz                          | ★ May 21 F-Pacesetters Workshop               |
| ★ April 16th F-Pacesetters Workshop                                      | ★ May 24 F-Paper Artz                         |
| ★ April 19th C-Cultural Arts Set-up                                      | ★ May 29 F-Ft. Walton HCE                     |
| ★ April 20th C-Cultural Arts Day   | ★ June 4, 5, 11, 12th—Young Investor Program  |
| ★ April 24 F-Paper Artz  | ★ June 14 F-Paper Artz                        |
| ★ April 25-26—Timpoochee HCE Camp  | ★ June 15 C-Country Store Set Up              |
| ★ April 29 F-Ft. Walton HCE Workshop                                     | ★ June 16 C-Country Store                     |
| ★ May "Hardening Your Home" Hurricane Prep Seminar                       | ★ June 18 F-Pacesetters Workshop              |
| ★ May 1 F-Pacesetters HCE  | ★ June 26 F-Ft. Walton Beach Workshop         |
|  | ★ June 28 F-Paper Artz                        |