Welcome to the first *quarterly* issue of Family & Consumer Sciences Hotline! The decision was made to change from monthly to quarterly because of time and money concerns. It just means you’ll get a fabulous “free” newsletter every three months, filled with news you can use! Please let me know how you like the format. Remember you can access the newsletter at any time at http://Okaloosa.ifas.ufl.edu and can even receive notification of the new issues!

Have a happy, healthy and prosperous 2007!!

*Elaine Courtney*

**Tax Changes—Telephone Tax refund and split refunds too!**

People filing 2006 tax returns in 2007 will be eligible for a refund of the long distance telephone taxes they have paid. Tax filers will also have more options and flexibility for choosing how to receive their federal income tax refunds.

Federal appeals courts have ruled that a long distance telephone tax that has been collected is no longer compatible with today’s modern information society. So consumers who paid the long-distance tax will be eligible to file for a refund of the long distance taxes they have paid for the last three years. All of the 1040 forms will include a line for requesting the refund. The refund only applies to long distance. Taxes on local phone service have not gone away.

If you have kept all your telephone records, you will be able to claim the full amount of the taxes you have paid. But don’t despair—if you haven’t kept those old phone bills, the IRS is providing a standard refund from $30 -$60. The exact amount of your standard refund depends on the number of exemptions you claim.

- One exemption – the refund amount is $30.
- Two exemptions - $40.
- Three exemptions - $50.
- Four exemptions - $60.

**New Tool to Help You Save**

In previous years, taxpayers could choose to have their refund direct deposited in their checking or savings account or they could have opted for a paper check mailed to their address. Starting this year, taxpayers can opt to send their refund to three different accounts -
such as a checking, savings and retirement accounts.

The idea behind split refunds is to encourage people to increase their savings or retirement account balances. In order to take advantage of the split refund option, taxpayers must use Form 888. This is a simple form that tax filers use to tell how they would like their refund split and the account numbers to which the funds should be deposited. Form 888 is then attached to your 1040 form. Tax filers who want their refund direct deposited into only one account do not need to file Form 888.

Refunds directed into savings and checking accounts usually arrive within two – five weeks. Hopefully, the short turn around time of refunds will help consumers avoid rapid refund anticipation loans. These types of loans can come with high interest rates.

**RECORD KEEPING—(What do I keep? How long?)**

As the new year begins, many of us vow to “keep better records.” But what about the stuff I’ve already kept? The following are some general suggestions/guidelines that may help you decide what to keep and how long.

**Tax Information.** Keep returns, canceled checks/receipts (see Bank Records), charitable contributions, mortgage interest and other information for 7 years. Why so long? The IRS has 3 years from your filing date to audit your return if it suspects good faith errors. They have 6 years to challenge your return if it thinks you underreported your gross income by 25% or more. There is no time limit if you failed to file or filed a fraudulent return.

**Bank Records.** Keep from one year to permanently. Go through your checks each year, keeping those related to taxes, business expenses, housing and mortgage payments.

**Bills.** Keep from one year to permanently. In most cases, when the check has been returned or cleared or payment online is processed you can get rid of the bill. Bills for big purchases (jewelry, appliances, cars, furniture, computers, etc.) should be kept in an insurance file for proof of their value in the event of theft/loss or damage.

**Credit Card Receipts and Statements.** Keep from 45 days to 7 years. Keep original receipts until you get your monthly statement; toss the receipts if the two match up. Keep the statements for seven years if tax-related expenses are documented.

**Payment Stubs.** Keep for one year. When you receive your annual W-2 form from your employer, make sure the information matches—if it does, toss the stubs. If not demand a corrected form from your employer.

**IRA Contributions.** Keep indefinitely. This is especially important if you have made a nondeductible contribution. Keep those records indefinitely to prove that you already paid tax on this money when the time comes to withdraw.

**Retirement/Savings Plan Statements.** Keep from one year to permanently. Keep the quarterly statements from 401(k) or other plans until you receive the annual summary...if everything matches up, you can then toss the quarterly statements. Keep the annual summaries until you retire or close the account.
House. Keep at least 6 years to permanently. Keep all records documenting the purchase price and the cost of all permanent improvements (remodeling, additions and installations). Keep records of expenses incurred in selling and buying the property (legal fees, real estate agents commission) for 6 years after you sell your home. This is important because any improvements you make on your house, as well as expenses in selling it are added to the original purchase price or cost basis. This adds up to a greater profit (capital gain) when you sell your house, thus lowering your capital gain tax.

New Year’s Resolution—Make Fruits and Veggies a Priority

This year just do it—make a commitment to eat more fruits and veggies. The evidence continues to mount on the numerous health benefits of produce. A recent report found that higher fruits and vegetable intake reduced risk of cardiovascular disease, stroke and enhanced bone health. *If you regularly eat fruits and veggies you’re also less likely to be obese. That’s good news—you can keep your heart healthy, bones strong and waist line smaller by eating enough fruits and veggies.

New Year’s Reminders to getting More Fruits and Veggies:

- Tape pictures of colorful fruits and vegetables to your bathroom mirror;
- Add a new fruit and vegetable into your meal plan every day this week;
- Place a fruit bowl on your counter in arms reach;
- Arrange vegetables and fruits front and center in the refrigerator; consider making the deli drawer into the fruit drawer;
- Keep a food log for only fruits and vegetables. At the end of each day tally up your totals and marvel at your daily progress;
- Order a green, orange or yellow vegetables in place of starch when dining out;
- Liven up salads with red peppers, orange slices, yellow zucchini or red kidney beans;
- Add cut-up fruits to a morning smoothie;
- Stir-fry green, yellow and red vegetables for a nutritious lunch or dinner;
- Keep a “produce” notebook or shopping list with you to record new fruits and vegetables that you want to try.

How much do you need?

Most people need about 2 cups of fruit and 2.5 cups of vegetables each day. That is a total of 4.5 cups or about 1.5 cups per meal period. The federal dietary guidelines individualize produce recommendations based on age and daily activity level. Figure out your own produce needs today. Go to www.mypyramid.gov and start the New Year off the right way!

Variety

Did you know that there are 5 categories of vegetables? They include:
1. Leafy Greens
2. Orange/Yellow
3. Dry beans and peas
4. Starchy vegetables
5. Other vegetables

Try to work on getting a variety of these vegetables each week. Start your shopping in the produce section and plan your meals around seasonal produce and bargains. For example. If you see a great deal on broccoli, buy a big bunch and use it to stuff baked potatoes or to put in a stir fry dish or salad.

*American Journal of Clinical Nutrition
Produce Safety—Everything you need to know

What about all the spinach outbreaks?

In September of 2006, outbreaks of food borne illness E. coli occurred from contaminated raw spinach grown in California. Food and Drug Administration has devoted a page of their website (www.fda.gov) to this topic. Currently they state that the four fields implicated in the latest outbreak of E. coli are not producing spinach. They are currently working to insure that the consumer receives products that are safe. The American food supply continues to be among the safest in the world. For more information, visit www.fda.gov.

What do I do to stay healthy?

You can take adequate steps to select, store and prepare your produce to lower the chance you will suffer a food borne illness. Here are tips from www.cfsan.fda.gov:

Purchase safe

- Purchase produce that is not bruised or damaged.
- When selecting fresh-cut produce—choose only those items that are refrigerated or surrounded by ice.
- Bag fresh fruits and vegetables separately from raw meat, poultry and seafood products.

Store and handle safe

- Perishable fresh fruits and vegetables can be best maintained by storing in a clean refrigerator at a temperature of 40° F or below.
- All produce that is purchased pre-cut or peeled should be refrigerated to maintain both quality and safety.
- Produce that looks rotten should be discarded.
- All produce should be thoroughly washed before eating. This includes produce grown conventionally or organically at home, or produce that is purchased from a grocery store or farmer’s market. Wash fruits and vegetables under running water before eating, cutting or cooking.
- Drying produce with a clean paper towel may further reduce bacteria that may be present.

A Salad A Day Keep the Scale at Bay

There are many reasons to eat a salad. But if you want to lose weight, having a salad every day could help you eat less calories and reach your goal.

One study showed that participants who ate a low-fat salad before a meal consumed fewer calories at that meal as compared to those who did not have a salad. But take care, those who loaded their salad with high-fat cheese and dressing, actually consumed MORE calories.

The authors concluded, “Consuming a large portion of low-energy-dense food at the start of a meal may be an effective strategy for weight management.

Another new study shows that the consumption of acetic acid, found in vinegar, may help boost satiety—the feeling of having enough to eat—fewer calories.

While more research is needed on the acetic acid study, it is a good idea to eat a salad topped with wholesome low-fat ingredients including plenty of vinegar. Unlike most processed salad dressings, vinegar is naturally low in sodium and fat-free.
Best Toppings
Vegetables, nuts, fruit, dried tomatoes, lemon zest and chopped hot peppers add flavor, texture and good nutrition. Vinegar, lemon juice and fat-free dressing are the best for the waist-minded.

Worst Toppings
Cheese, high-fat dressing, croutons and bacon bits make the worst topping list because they contain a fair amount of fat and/or sodium. Use these sparingly.

Time-Saving Tips
- Make once, serve twice—make a large bowl of salad and serve the dressing on the side. That way you can serve it again the next day.
- Make it an entrée—add cooked chicken or fish to your favorite tossed salad and you have an easy and healthful entrée.
- Put it in a pita—and you can have a salad on the run.

Reference: Communicating Food for Health—March 2006

Modifying Recipes for Healthy Aging
As individuals age, they often encounter health problems that may encourage them to eat healthier and reduce some of the fat, sugar and overall calories in their diet. While it may look like the easy way to do this is to cut out desserts, it usually isn’t as easily done as it sounds.

Some older adults who have a sweet tooth and need desserts often decide to substitute artificial sweeteners for the sugar or change the kind of fat they use in a recipe. Unfortunately, they often end up with a dessert that isn’t very good. That results in either giving up trying to prepare healthy choices, resorting to buying expensive foods low in fat or sugar or buying more cookbooks with special recipes.

There are simple things that you can do to improve the nutrition and calorie content of your favorite desserts and still have a food that tastes good, looks good and that you enjoy eating.

The simplest thing to do that many people don’t even think about is just reducing the size of the portion you serve. There is no law that says a pie has to be cut into six pieces. Cut the pie into eight or even 10 pieces and you easily reduce the calories by 25 percent to 40 percent. This same rule works for cakes, cheesecake and cobblers.

Many of the super-sized muffins you purchase are actually labeled to serve three, but people rarely share them. If you actually have that super-size muffin pan at home, throw it out and get a standard-sized pan. A standard muffin is made using about 1/4 cup batter. The same is true with giant cookies. A standard cookie is 2 1/2 inches in diameter, not the 5 or 6 inch cookies available in bakeries.

A second way to reduce calories is reduce the sugar and fat in rich desserts. You can generally reduce the sugar by 2 tablespoons per 1 cup and the fat or oil by a similar amount. You may have to experiment to get results you like!

A third option is to combine sugar and artificial sweeteners. Because sugar does more than just sweeten a food, it is difficult to substitute sugar one for one with sweetener. Sugar makes food tender, gives them a good texture, keeps the food moist and browns food. Sweeteners only provide a sweet taste.

In most recipes, you can reduce the sugar by half the original amount and substitute sweetener for the other half. There are even new baking products on the market that already do this combining of sugar and sweetener for you. If you buy those products, remember the price of the sugar in those products ends up being five to 10 times more than if you do your own combination.
Landscape Has New Beauty in Winter

During the winter, your landscape takes on a new beauty – a beauty that is expressed in a different way. If your landscape has a lot of trees that shed their leaves in the fall, you will have a “bare bones” landscape during the winter.

When homeowners choose trees and shrubs for their landscapes, they usually place more importance on spring and fall color and summer foliage. But it’s also good to know that for at least several months each year most deciduous trees – those that shed their leaves in the fall – have no foliage at all. From about mid November or December to March, only these plants’ “skeletons” are seen, making us more aware of their shapes and forms.

Because the bark of trees and other woody plants is perhaps more visible during the winter months, plan your landscape to include trees with attractive barks.

Let’s take a look at a few plants to consider for winter appeal in North Florida landscapes.

We’ll start with one of my all around favorite landscape plants – crape myrtle. Gary Knox, University of Florida Extension Horticulture Specialists describes the crape myrtle’s winter interest perfectly in his publication, “Crape Myrtle in Florida.” Knox writes, “When the leaves fall in winter, the crape myrtle becomes a living sculpture. The trunk and branches of tree-form plants have an attractively gnarled, sinuous character with smooth bark. Strips of bark peel off (exfoliate) in early summer to reveal mottled new bark ranging in color from pale cream to dark cinnamon to rich brown to bright orange.”

Many of the crape myrtle cultivars have exfoliating bark. In most cases, the bark begins to peel away with age. Young trees may not exhibit exfoliating bark but with a few years growth and some patience, you’ll enjoy crape myrtles that have this characteristic.

Following are some crape myrtles with attractive bark. ‘Acoma’ is an outstanding semi-dwarf hybrid reaching a mature height of around 10 to 15 feet that has creamy beige bark color and snow white flowers. ‘Apalachee’ is another outstanding selection with cinnamon orange bark and light lavender flowers. Its mature height is around 20 feet. The cultivar ‘Osage’ produces dark orange bark color and medium pink flowers with a 20-foot mature height. ‘Fantasy’ is a large maturing variety growing to more than 20 feet tall with outstanding red orange bark and white flowers. You’ll find many more crape myrtles listed in Knox’s publication available at http://edis.ifas.ufl.edu/MG266.

River birch is another tree with unusual papery peeling bark. The cultivar ‘Heritage’ is the closest to a paper white birch that will tolerate our hot summers. Expect a river birch to reach 40 to 50 feet in height and 25 to 35 feet in width.

Cultivars of the Ulmus parvifolia, Chinese elm, provide winter interest. “The showy, exfoliating bark reveals random mottled patterns of gray, green, orange and brown, adding great textural and visual interest, especially to its winter silhouette,” writes Ed Gilman, University of Florida Horticulture Specialist and Researcher, in his “Southern Trees An Expert System for Selecting Trees” CD. ‘Drake’ and ‘Allee’ are two popular cultivars out of many named varieties of the Chinese elm.

American Hophornbeam, Ostrya virginiana, is an underused tree that grows to about 50 feet in height. Its grayish bark
peels off in longitudinal strips revealing orange patches underneath.

*Acer buergeranum* or trident maple is a tree that we included in the landscape at the Extension Office in Crestview. It’s a very nice small, underused and hard to find tree. It usually is seen with multiple stems originating fairly low on the trunk giving the small tree a bushy appearance. It has noticeable orange-brown peeling bark.

These are just a few of the trees to consider if you’d like to add winter interest to your landscape. During the drab winter season, these bare trees are a noticeable and pleasing part of the landscape. For additional information on trees for Northwest Florida, contact your local extension office, county forester or garden center.

Larry Williams
Extension Agent, Horticulture
December 21, 2006

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**Extension Events**

**Young Investor Program** — This worksite education project targets 18-25 year olds and focuses on the importance of saving and investing. The first project will be held at NEW Corporation beginning January 16th.

**Congregate Meal Site Nutrition Programs** are conducted once a month at each of the meal sites. Hope to see you there! Check with your local meal site or call Ruth or Lisa at the Extension office.

**America Saves/Okaloosa Saves Week February 25th—March 4th.** During that week we will have many activities scheduled surrounding America Saves and Okaloosa Saves, including workshops and seminars. Many businesses, churches and organizations will be hosting their own event, so check with local groups or visit http://okaloosasaves.org for details.

The week will conclude with the **Financial Fair** On Saturday March 3rd, 2007 from 10:00 a.m. – 2:00 p.m. at the Santa Rosa Mall in Mary Esther, Florida. One of the highlights will be the "Piggy Bank Beauty Pageant" as well as exhibits and seminars. Look for entry coupons for major drawings ($$$) which you must bring to the mall that day.

**Investing Education** — Lori Schock, Deputy Director-Securities & Exchange Commission will be the special guest during the week. There will be a seminar Friday, March 3rd, 11:00-1:00 in Crestview.

**Small Steps to Health and Wealth—begins March 13th**—Many Americans are experiencing serious problems concerning the health and personal finances. But you may already know that financial problems negatively affect health; and poor health negatively affects personal finances. UF/IFAS Okaloosa County Extension, in partnership with North Okaloosa Medical Center, will be offering this three week program beginning March 13th. The class fee is $15 and includes a Small Steps workbook and other class materials. You’ll leave the classes ready to take charge of your future! Call 689-5850 or http://okaloosa.ifas.ufl.edu to register.

**Walking Through Florida** will kick off March 12th! Form a team of four people and begin your walking. You will record your activity for eight weeks to see how far you’ve walked across Florida. Great for your health (and prizes too!) For more information and registration materials call the Extension office. Details will also be on the website in mid-January.

**Living Well Week March 11th-17th** — Living Well Week was developed to encourage all Americans to improve their health and well-being by taking advantage of the educational opportunities offered by the local Extension Family and Consumer Sciences professionals through the state and national Cooperative Extension System. Through Living Well, families learn to raise kids, eat right, spend smart, and live well.
HCE HOTLINE NEWS

Home & Community Education Volunteer Membership — Are you an active member of your club and council? There are so many opportunities in Home & Community Education clubs….Are you taking advantage of all HCE has to offer? If not, please consider your participation and try something new this year. Have you ever attended leader training? What about going to District meeting? Camp? Have you entered something in Cultural Arts? Donated $1 to Earn a Dollar program? What about working at Country Store? Would you like to be on a committee or serve as an officer? Let 2007 be the year you make the most of HCE and all it has to offer you…..education, fellowship, learning, fun, community activity, etc. You can also encourage others to join HCE. Spread the word. Let’s make 2007 a banner year for Okaloosa County HCE.

District I Meeting-January 17— The Annual District I HCE meeting will be held at the Okaloosa County Extension Office on Wednesday, January 17th. As host county, there are lots of opportunities for volunteers. Plus it is a great time to attend a meeting—near to you! If you have not registered, call the office. There will be a late fee for registering after the deadline.

Leader Training — Don’t forget the volunteer leader trainings scheduled. Each club should send 1-2 members for training. Check your HCE Handbook for more information.

Pacesetters HCE will be sponsoring a weight management support group beginning Wednesday, January 3rd. Contact Birdie Blaylock for more information.

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Artichoke-Rice Salad

1 (14½-ounce) can chicken broth
1 cup uncooked long-grain rice
1 (12-ounce) jar marinated artichoke hearts, drained and cut into quarters
2 green onions, chopped
8 pimiento-stuffed olives, sliced
½ cup light mayonnaise
½ teaspoon curry powder
1 (8-ounce) can sliced water chestnuts, drained (optional)

BRING chicken broth and rice to a boil in saucepan over medium heat. Cover, reduce heat, and simmer 20 minutes or until tender. Cool slightly. STIR together rice, artichoke, next 4 ingredients, and, if desired, water chestnuts; cover and chill at least 2 hours. Yield: 6 to 8 servings. Prep: 10 min., Cook: 20 min., Chill: 2 hours.
Feta Spinach Rice Bake

2 cups fat-free chicken broth or vegetable broth
1 cup brown rice (can use instant)
1 onion, chopped
1 red bell pepper, chopped
2 packages frozen chopped spinach (10 ounces each), thawed and squeezed dry
4 ounces feta cheese, finely chopped
1 cup 1% milk
3 egg whites, lightly beaten
¼ cup freshly grated Parmesan cheese (1 ounce)

In a medium saucepan over high heat, bring the broth to a boil. Stir in the rice, reduce the heat to medium-low, cover, and simmer for 35 minutes, or until tender and the broth is absorbed. Remove from the heat and fluff the rice with a fork.

Preheat the oven to 375°F. Coat a 2½-quart shallow baking dish with nonstick spray.

Coat a large nonstick skillet with nonstick spray and warm over medium-high heat. Add the onion and pepper and cook, stirring, for 5 minutes, or until tender. Remove from the heat. Stir in the spinach, feta, and rice. Spoon into the prepared baking dish and spread evenly.

In a medium bowl, mix together the milk and egg whites. Pour evenly over the spinach mixture. Sprinkle with the Parmesan. Cover with foil and bake for 30 minutes, or until set and bubbling around the edges.

Makes 6 servings. Per serving: 246 calories, 15 g protein, 33 g carbohydrates, 7 g fat, 4 g saturated fat, 22 mg cholesterol, 522 mg sodium, 4 g fiber.

Crustless Garden Quiche

1 onion, chopped     1 garlic clove, chopped
1 cup tiny broccoli florets    2 medium yellow summer squash, chopped
1 tomato, chopped     ¼ teaspoon dried basil
¼ teaspoon dried marjoram    ½ cup shredded reduced-fat Swiss cheese (2 ounces)
½ cup shredded reduced-fat smoked gouda or Swiss cheese (2 ounces) 2 eggs
¼ cup fat-free evaporated milk        4 Egg whites
½ teaspoon salt       1 tablespoon unbleached or all-purpose flour

Preheat the oven to 375°F. Lightly coat a 9” quiche dish or pie plate with nonstick spray.

Coat a large nonstick skillet with nonstick spray and warm over medium-high heat. Add the onion, garlic, broccoli, and squash and cook, stirring, for 5 minutes, or until tender. Add the tomato, basil, and marjoram and cook for 1 minute longer. Transfer to prepared pan, spreading the mixture evenly. Sprinkle the cheeses over the vegetables.

In a medium bowl, beat together the eggs, egg whites, evaporated milk, flour and salt until well-blended. Pour over the vegetables. Bake for 40 minutes, or until the top is golden and a wooden pick inserted in the center comes out clean. Let stand for 10 minutes before cutting into 4 wedges.

Makes 4 servings. Per serving: 171 calories, 20 g protein, 13 g carbohydrates, 4 g fat, 2 g saturated fat, 118 mg cholesterol, 492 mg sodium, 2 g fiber.
Skillet Chicken Paprikash

1 small onion, chopped
2 packages frozen cooked, cubed chicken breasts (9 ounces each, approximately 2-3 cups)
1 cup fat-free sour cream (without gelatin), 8 ounces
1 tablespoon paprika
½ teaspoon salt

Coat a large nonstick skillet with nonstick spray and warm over medium-high heat. Add the onion and cook, stirring occasionally, for 3 minutes, or until soft. Add the chicken and cook, stirring, for 5 minutes or until heated through. Cover the skillet and reduce the heat to medium.

In a small bowl, stir together the sour cream, paprika, and salt. Stir into the chicken mixture. Cover and cook, stirring, for 3 minutes, or until heated through, taking care not to let the mixture boil. Serve immediately over rice or noodles.

Makes 4 servings. Per serving: 254 calories, 36 g protein, 13 g carbohydrates, 6 g fat, 2 g saturated fat, 84 mg cholesterol, 541 mg sodium, 1 g fiber (does not count rice or noodles)