

# FAMILY AND CONSUMER SCIENCES



## HOTLINE



OKALOOSA COUNTY EXTENSION • 5479 Old Bethel Road • Crestview, FL 32536-5512 (850) 689-5850 • Fax: (850) 689-5727 • okaloosa.ifas.ufl.edu

Vol. 2008

Spring 2008

Issue 2

### What is Greek yogurt ?

Traditional Greek yogurt, made from sheep or cow's milk, is strained to remove much of the whey (liquid), which makes it thicker than regular yogurt. It doesn't need the pectin or other thickeners found in many yogurts. Some Greek yogurt is imported, but domestic "Greek-style" yogurts are increasingly available.

Greek yogurt has about 50% more protein than regular yogurt: 20 vs. 13 grams per 8 ounces in nonfat versions (all numbers here are averages). And it's lower in carbohydrates and thus lactose, the milk sugar that some people have trouble digesting. (Most lactose-sensitive people find that yogurts in general are easier to digest than other dairy foods.) Greek yogurt tends to have less calcium than regular yogurt—150 to 200 milligrams vs. 300 to 450 milligrams per 8 ounces—but it is still a good source.

Compared to regular whole yogurt, whole Greek yogurt has significantly more fat (20 vs. 7 grams per 8 ounces) and more calories (280 vs. 140), so be sure to select nonfat (120 calories) or lower-fat versions (130 to 150 calories). Because they are all thick and creamy, you may not notice the difference.

Plain Greek yogurt is classically paired with honey and nuts or used to make tzatziki (a yogurt and cucumber sauce). It's a good substitute for sour cream on top of a baked potato. And because there's less whey, it stays fresh longer and is less likely to separate or curdle when heated.

Source: *UC Berkeley Wellness Letter, April 2008*

### Catalogs—Will They Never Stop?

Did you feel as if someone gave your name and address to every catalog retailer over the holidays? Do you get some catalogs you want and a whole bunch you don't want? There maybe a solution to the packed mailbox malady.

There is a website that will allow you to enter the catalog you want to stop getting. The service is tied to a particular name and address. If you are getting two of the same catalog in 2 different forms of your name just specify which name to stop (example your maiden name).

The website is pretty user-friendly. Assemble the catalogs you no longer wish to receive and enter them one at a time. You can go back later and add more if you wish. The website is <http://www.catalogchoice.org>. It takes a few weeks for the request to be processed.

Source: Clay County Contact, April/May 2008

#### In This Issue:

What is Greek yogurt?	1
Catalogs-will They Never Stop?	1
Name That Food	2
Stimulus	3
Danger of having all of a Couple's Credit in One Person's	4
When to Worry About Common Lawn Pests	4-6
Squash Casserole	6
HCE Hot Line	7

# Name that FOOD!

Most of us eat at least three times a day. How much do you REALLY know about the foods you eat? Play “Name that Food” and find out!



**Food 1:** I’m red, round and contain vitamins C and A. Though most people call me a vegetable, I’m really a fruit. I taste best when I’m stored at room temperature away from direct sunlight.

**Food 2:** While I’m often thought of as a vegetable side dish, I also can be served as a meat-free entrée. I’m kidney or oval shaped. I provide protein, fiber and an excellent source of folate, a B Vitamin.

**Food 3:** I’m a green fruit that is a source of “monounsaturated” fat, a heart-healthy fat. Store me at room temperature until I ripen.

**Food 4:** I’m on the nutty side of the same plant family as peaches and apricots. I’m a good source of vitamin E. There are 23 of me in one ounce, about a handful. Hint: I begin with an “A” and am often served in a mixture with other similar foods.

**Food 5:** I’m a member of the grain food group and a good source of fiber. I increase in size after I’m prepared. Three cups of me, served without added fat or sugar, provide less than 100 calories. I’m often eaten as a snack.

**Food 6:** A cup of me is similar to milk in calcium content. I’m available in several flavors. I’m a good source of protein and the B vitamin, riboflavin.

**Food 7:** I’m a good source of potassium. Store me at room temperature until I ripen; then refrigerate me. Though my skin darkens in the refrigerator, I’ll still be light inside.

**Food 8:** I belong to the morning glory family. I’m orange and high in vitamin A. I taste best stored in a cool, dry, dark place (55 to 60 degrees F) and stay fresh for 3 to 5 weeks. At room temperature, I’m at my peak for about a week. I’m sometimes served mashed.

**Food 9:** And for a last question, here’s a food riddle... You throw away the outside and cook the inside. Then eat the outside and throw away the inside. I’m yellow in color. Hint: after throwing away the “outside,” the “inside” becomes the “outside.”

Answers to quiz on page 3.

Source: University of Nebraska Extension, April 2008

<p><b>FAMILY &amp; CONSUMER HOTLINE</b> Published Quarterly by: <b>Okaloosa County Extension</b></p> <p><b>ELAINE A. COURTNEY</b> Extension Agent, Family &amp; Consumer Sciences</p> <p><b>Larry Williams,</b> Extension Agent, Horticulture</p> <p><i>Layout: Ann Moss</i></p>
--

## Stimulus Payments

**For everyone who filed a 2007 Tax Return, economic stimulus payments (\$300-\$600) will begin in May. It's important to review your personal finances in deciding how to use this "rebate."**

Dr. Michael Gutter, University of Florida, Financial Management specialist provides these suggestions.

1. Get caught up on any bills you may be behind on. Missing payments often results in fees or penalties whether it is a utility or credit card.
2. Pay extra or pay down any outstanding credit card debt—the average interest on a credit card is typically higher than average investment returns including the stock market. Therefore it may be faster to build wealth by decreasing debt than by simply putting the money into a savings account.
3. Invest the money for yours or your children's futures—if you have children that you would like to help with college, then placing this money into a college savings account such as a 529 plan is a great investment in your children. If they do not yet have an account set up, this is a great time to consider doing so with money that you did not expect. Remember that you can also use Form 888 to split your tax refund and take some of those funds and add to your savings as well.
4. Purchase something that you need—whether this is a part for your car or something you need for home. Using this rebate to buy something you need may allow you to later use your regular income to buy something you want. But remember take care of your needs before your wants.
5. Purchase something that the whole family wants—assuming you don't need to do any of the above, buy something the entire family would like to have. Consider using it to take a mini-vacation even if just for a day to spend some quality time with loved ones. This is something we often feel we cannot afford to do with just our regular cash flows so this may be an incentive to invest in your family.

~~~~~

An online calculator for determining the amount of economic stimulus payments is now available at [www.irs.gov/app/espc](http://www.irs.gov/app/espc).

The calculator will ask taxpayers a series of questions from their 2007 income tax return and provide projected dollar values of the payments.

Electronic economic stimulus payments are scheduled to begin on May 2 and will be processed in order of the last 2 digits of social security numbers. Paper checks for those who did not use direct deposit for their 2007 tax returns or who elected a split refund will begin May 16.

2007 returns must be filed by October 15 for an economic stimulus payment to be received.

For more information, see <http://www.irs.gov/newsroom/article/0,,id=180247,00.html>.

### **Name that FOOD!** Answers

1. Tomato
2. Dried beans (Great Northern, kidney, garbanzo, black beans, etc.)
3. Avocado
4. Almond
5. Popcorn
6. Yogurt
7. Banana
8. Sweet potato
9. Corn on the cob. You throw away the husk (outside), cook and eat the corn (inside AND new outside), then throw away the cob (inside).

## **D**ANGER OF HAVING ALL OF A COUPLE'S CREDIT IN ONE PERSON'S NAME



Many couples, especially those a little further along in years may have followed the traditional route of having all credit accounts in only one person's name. In most situations, both would have been able to use the credit. The account holder would establish his or her spouse as an Authorized User; thus being able to use the card. Historically, account information such as payment history would influence the credit report and score of both the accountholder and the authorized user.

This could both help and hurt an authorized user. If the accountholder managed the account well, then this would benefit the authorized user. However, if the accountholder mismanaged the account, this negative information could hurt an authorized user of the account. One benefit of being an authorized user that still remains is that since the authorized user is not an accountholder, they are not liable for the debt from the lender's point of view.

Another common beneficiary of the authorized user treatment was older couples or couples with larger age or experience gaps. One common situation was that the individual with poorer credit would be an authorized user on an account held by the individual with better credit. Thus both members of the couple had access to the credit card at possibly a lower interest rate than would be given to the individual with the lower credit rating. Another common situation is for the primary earner in a household to be the only one with credit in his or her name; making a spouse an authorized user only.

Recently Fair Isaac Corp changed this part of their computations to no longer consider the data unless one is an accountholder. This means that if you are an authorized user, your credit history will disappear from any account you were not listed as an accountholder. One of the reasons this issue needed to be addressed was because credit-repair websites were springing up allowing strangers to "piggyback" their credit score to others in exchange for a fee. By doing this, consumers were able to increase their score, yet nothing changed in their credit behavior that would lead a lender to believe they are more credit worthy.

This is especially concerning for some older couples, widows, or recently divorced. As a result of the change, people in these situations may find their credit rating or report to be different than it was in recent years. In closing, to better understand how this does or not affect your credit score and report, you can always request free copies of your credit reports to find out what accounts are being reported under your name and the status of those accounts at [www.annualcreditreport.com](http://www.annualcreditreport.com). This will not provide the score for free but can do so as well for a small fee.

Source: Michael S. Gutter and Travis Mountain, University of Florida/IFAS Extension

## **When to Worry About Common Lawn Pests**

Mole crickets, chinch bugs, sod webworms, spittlebugs, grubs, etc., with so many turf insects, how do you know when to worry about these critters in your lawn?

There are three things to know before worrying about any of these lawn pests. First, you must know the kind of grass you have. Some of these critters are picky and feed on only one type of grass and others prefer another type. Some lawn insects aren't as picky and feed on any of the lawn grasses.

Second, it's very helpful to know the time of year the insects are active in our area of Florida. This will allow you to know when to start looking for signs of insect activity.

Third, you need to learn scouting techniques for the various lawn insects that you are likely to find in your yard. Scouting involves monitoring for insects and making decisions on when control measures are justified. For example, just because one mole cricket is found in a five thousand square foot lawn doesn't mean it's time for an all out war using pesticides.

Let's consider some specific lawn pests.

Even though mole crickets may injure any of the lawn grasses we grow in Florida, Bermuda, bahia and centipede are most severely damaged. But just because you have St. Augustinegrass doesn't mean you can rule out mole crickets.

Mole crickets are a problem in North Florida lawns spring through fall. The best window of opportunity to control them is in June and July.

Soap flush is a technique to survey or scout for mole crickets. Simply mix two ounces of liquid dishwashing soap in two gallons of water and apply with a sprinkling can to four square feet of turf in several areas where mole crickets are suspected. If an average of two to four mole crickets appear on the surface within three minutes, then a treatment is probably needed.

Chinch bugs only damage St. Augustinegrass. So if your lawn grass is something other than St. Augustine, you don't have to worry about this insect.

Chinch bugs love hot weather. And, as a result, about the earliest you'll see chinch bug damage is in April. But more often than not, they are more likely to be found in open sunny areas of the yard as we move into the warmer summer weather and on into fall, particularly if it's dry.

Inspect a St. Augustine lawn weekly during the spring, summer and fall. Look for off-color areas that quickly turn yellow and then straw brown. Part the grass at the margin of the yellowed areas and closely examine the soil surface and base of the turf for tiny insects. Immature chinch bugs are pink to bright red and are about the size of a pinhead. The adults are only 1/5 inch long and black with white wings.

Treatment may be necessary if twenty chinch bugs are found per square foot.

Sod webworms' favorite grass is Bermuda and their least favorite is bahia. They will attack St. Augustinegrass and centipedegrass. Most years, they do not become a problem in North Florida until August and continue to feed on lawns until frost occurs.

The soap flush technique is a good way to identify sod webworms. They may also be found by parting the grass and looking for small green caterpillars (no larger than  $\frac{3}{4}$  in length) curled up on the soil surface and for small green pellet-like droppings. The grass blades will be notched from their chewing and heavily infested turf may appear mowed. Because they are nocturnal, a flashlight used at night will reveal the caterpillars feeding.

Spittlebugs attack all turfgrass species but centipedegrass seems to be their favorite host. The first generation of adult spittlebugs is abundant in June and the peak population is usually in August to early September.

An early sign of spittlebug activity are masses of white, frothy spittle found in the turf. Each piece of spittle contains a single larva. Infested turf turns yellow and eventually brown. Damage resembles chinch bug injury but usually first appears in shady areas. Closer inspection reveals discolored individual grass blades with cream colored and pinkish-purple streaks running the length of individual blades. As the population builds, the ¼ inch long adults are abundant. As you walk through or mow an infested area, numerous adult spittlebugs appear to hop when disturbed (actually, they fly for a short distance). The adults are black with two orange transverse stripes across their wings.

Grubs don't seem to be picky as they feed on any of our turfgrass species. Damage from their root feeding is more evident when the grass is stressed from warm, dry weather.

Infested areas first appear as spots that turn yellow and then brown in no particular pattern. The spots gradually become larger and in heavily infested areas, the grass can be rolled like a carpet because the roots are chewed away.

To inspect for grubs, cut three sides of a foot square in the sod about two to four inches deep and lay the cut piece of sod back revealing the soil. Look for chewed roots and sift through the soil to determine if grubs are present. Grubs are fat worm-like larvae and commonly lie in a C-shape position. They are dirty white in color with brown heads and have six legs attached just behind the head. If three or four grubs are found per square foot, apply an insecticide.

This is not a complete list of lawn pests. It's not even a complete list of all the possible turf insects. But this article does provide you with information on scouting for some of the more common insects found in North Florida lawns.

Correct management of a lawn can minimize many pest problems. If a pesticide becomes necessary to control a lawn pest, be sure to follow the product's label instructions and precautions.

Larry Williams, UF/IFAS Extension Agent, Okaloosa County, March 28, 2008

## ***Enjoy fresh Florida vegetables***

### **Squash Casserole (from Peggy Collins)**

1 pkg. (8 oz.) herb flavored stuffing mix, divided  
2 cups sliced yellow squash  
1 small onion chopped  
2 carrots grated  
1 can (10 1/2 oz.) cream of chicken soup (reduced fat, low sodium)  
1 cup reduced fat sour cream  
1 stick margarine or butter  
1 cup grated cheddar cheese

Spray 9 X 13 " dish with vegetable spray. Spread 1/2 package of stuffing mix over bottom of dish. Mix squash, onion and carrots and put on top of stuffing mix. Mix soup, and sour cream, pour over vegetables. Spread cheese on top of soup mixture. Melt margarine or butter, add remaining stuffing mix and stir till blended. Spread over cheese. Bake at 350° degrees for 30 minutes.

# H C E NEWS

**Cultural Arts Day/Council Meeting** will be Friday, April 18th, beginning at 10:00 a.m. All members should plan to enter something in the Cultural Arts Day competition. 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 HCE!

**Remember that check in for items will be Thursday, April 18, 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 May 14-15** at 4-H Camp Timpoochee. Cost is \$55 for full time and \$20 for day campers, which includes lunch. There are six 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 May 2nd. After that time there is an additional late fee charged.

**COUNTRY STORE** is almost here!!! June 14<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 bake sale.....Donate books and magazines.....Take cuttings and divide plants for the plant sale.....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 HCE, so try to be involved.

## **OKALOOSA SAVES NEWS**

**Teach Children to Save**—The Okaloosa Saves Coalition is sponsoring the annual Teach Children to Save project, which will begin April 25<sup>th</sup>. 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. At least six \$100 savings bonds will be awarded in September. Okaloosa Saves is a community coalition to promote building wealth (save more, decrease debt). For more information, see <http://okaloosasaves.org> or call the UF/IFAS Extension Office in Okaloosa County 850-689-5850.

**WELCOME Brenda Smith!** Please join us in welcoming Brenda Smith, Extension Program Assistant. Brenda is working on the Okaloosa Saves program, including promoting the EITC program.

**4-H Money Adventures** is a 3-day camp for 13-17 year olds. This day camp offers youth the opportunity to learn about managing money, including banking, credit, and buying a car. The program concludes with a "simulation" experience where teens have to use their "salary" to purchase items. It is a great experience for teens and the adult volunteers. Sessions are scheduled for:

June 10-12: Ft. Walton

June 24-26: Crestview

July 15-17: Ft. Walton

Contact the Extension office if you would like to volunteer to assist with the simulation or need registration information!

| Date                 | Location                      | Event                                |
|----------------------|-------------------------------|--------------------------------------|
| April 8, 11:30 a.m.  | Niceville                     | "Who Gets Grandma's Yellow Pie Plate |
| April 10, 12:00      | Ft. Walton Extension Building | Okaloosa Saves Meeting               |
| April 12, 10:00-2:00 | Santa Rosa Mall, Ft. Walton   | Affordable Housing Expo              |
| May 8, 12:00         | Ft. Walton Extension Building | Okaloosa Saves Meeting               |
| May 13-15            | Crestview Extension Building  | County Program Review                |
| May 14-15            | Camp Timpochee                | HCE Camp                             |
| June 10-12           | Ft. Walton Extension Building | Money Adventures                     |
| June 14              | Crestview Extension Building  | Country Store                        |
| June 24-26           | Crestview Extension Building  | Money Adventures                     |
| July 15-17           | Ft. Walton Extension Building | Money Adventures                     |