

FAMILY AND CONSUMER SCIENCES



HOTLINE



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Vol. 2008

Fall 2008

Issue 4



*Fall is a wonderful
time of year...*

The weather has a hint of coolness, schools are busy, holidays are approaching, and college football! The economic news has been less than encouraging, but if you've been using the UF/IFAS Extension and Okaloosa Saves tips, you are better able to "weather this storm." If you need information or would like a program on "Managing In Tough Times" then please call us!

"Cash for Your Bash" is a way to show support for employees and get \$\$ for a holiday party. Visit the [Okaloosa Saves website](http://okaloosasaves.org) for details. (<http://okaloosasaves.org>)

Enjoy the articles in this quarter's newsletter. Be sure to contact us with suggestions and comments! Hope you have a wonderful fall and holiday season! 2009 will be here soon!

Elaine A. Courtney
Extension Agent,
Family & Consumer Sciences

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"Turduckens"

You may have heard of the "turducken." It has gained popularity recently as a holiday meat. What is it? The "turducken" is a deboned stuffed chicken inside a deboned stuffed duck inside a deboned stuffed turkey. Usually the tip end of the turkey leg bones and the first two wing joints are left on the turkey so that after assembly, the finished product resembles a whole turkey. Alternatively, the finished turducken can be a completely boneless roll with stuffing layered between each bird.

To serve, the roasted turducken is sliced crosswise so that servings consist of all the layers.

The idea for this multilayered, deboned fowl came from Louisiana where thousands of them are commercially prepared yearly.

Safe steps in food handling, cooking, and storage are essential to prevent foodborne illness.

The Institute of Food and Agricultural Sciences (IFAS) is an Equal Opportunity-Affirmative Action Employer authorized to provide research, educational information and other services only to individuals and institutions that function with non-discrimination with respect to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliations. U.S. Department of Agriculture, Cooperative Extension Service, University of Florida, IFAS, Florida A&M University Cooperative Extension Program and Boards of County Commissioners Cooperating.

Follow the four Fight BAC!® guidelines to keep food safe:

- Clean—Wash hands and surfaces often.
- Separate—Don't cross-contaminate.
- Cook—Cook to proper temperatures.
- Chill—Refrigerate promptly.

Roasting the Turducken

- When roasting a purchased USDA-inspected turducken, follow the package directions.
- When roasting a purchased frozen turducken without package directions, cook from the frozen state in an oven set no lower than 325°F to a safe minimum internal temperature of 165 °F to ensure a safely cooked product.
- Use a food thermometer to ensure that all layers of the turducken and stuffing reach a minimum safe internal temperature of 165°F. The thermometer should be placed at the center of the thickest part of the turducken to determine the safe internal temperature.
- Slice and serve the cooked turducken within 2 hours after cooking.
- After slicing and serving the turducken, refrigerate any leftovers in a shallow container within 2 hours of cooking. Perishable food should not be left out more than 2 hours at room temperature (1 hour when the temperature is above 90°F).
- Use the leftovers within 3 to 4 days after cooking or freeze for longer storage.

TURKEY FRESH OR FROZEN?

If you choose to buy a frozen bird you may do so at any time, but make sure you have adequate storage space in your freezer. If you buy a fresh turkey, be sure you purchase it only 1-2 days before cooking. **Do not buy a prestuffed fresh turkey.**

Use the following chart as a helpful guide:

What Size Turkey to Purchase	
Type of Turkey	Pounds to Buy
Whole bird	1 pound per person
Boneless breast of turkey	1/2 pound per person
Breast of turkey	3/4 pound per person
Prestuffed frozen turkey	1 1/4 pounds per person – keep frozen until ready to cook

THAWING—In the refrigerator

Place frozen bird in original wrapper in the refrigerator (40°F or below). Allow approximately 24 hours per 4 to 5 pounds of turkey. A thawed turkey can remain in the refrigerator for 1-2 days.

Thawing Time in the Refrigerator	
Size of Turkey	Number of Days
4 to 12 pounds	1 to 3 days
12 to 16 pounds	3 to 4 days
16 to 20 pounds	4 to 5 days
20 to 24 pounds	5 to 6 days

Timetables for Turkey Roasting (325°F oven temperature)

Cooking Time — Unstuffed	
Size of Turkey	Hours to Prepare
8 to 12 pounds	2 3/4 to 3 hours
12 to 14 pounds	3 to 3 3/4 hours
14 to 18 pounds	3 3/4 to 4 1/4 hours
18 to 20 pounds	4 1/4 to 4 1/2 hours
20 to 24 pounds	4 1/2 to 5 hours

USDA Meat & Poultry Hotline



1-888-MPHotline
(1-888-674-6854)

EMPLOYEE BENEFITS

October is "open enrollment" for many employees. You may be asking, "What employee benefits should I enroll in this year?" A new on-line tool to assist employees in making decisions about their benefit plans is available from MetLife. The tool is a free educational tool and does not solicit any product.

The [Employee Benefits Simplifier Tool \(http://metlife.com\)](http://metlife.com) will help you make the most of your employee benefits. It will help you with such questions as:

- Should you consider an HMO or PPO medical plan?
- Should you get more disability insurance?
- What other types of benefits should you consider?

It only takes a few minutes and it does not matter whether you get your benefits from MetLife or not.

Remember open enrollment is only once a year and your workplace benefits provide the foundation for your personal safety net.

FINANCIAL NEEDS AND TIPS

The "*Retirement Confidence Survey*" conducted by the Employee Benefits Research Institute finds that **saving for retirement is the 7th (of 7) most pressing financial issues. Number one is "making ends meet" (17%)!** The others are paying for health insurance (16%), making mortgage payments or paying for housing (16%), paying down debt or loans (13%), fuel or energy costs (9%), job uncertainty (6%), and saving or planning for retirement (5%).

During these difficult economic times, all of us are looking for ways to stretch dollars. Here are a few suggestions for consideration .

1. Track every expense - it's tough to argue the fact that the best way to curb spending is to know exactly where your money is going.

2. Vacation in the off-season

3. Cut out investment charges and fees - Commissions and high cost mutual funds eat at ones returns; low-cost mutual funds and index funds can help you easily avoid unnecessary costs.

4. Cut back on eating out.

5. Downsize your car - Too much car payment? Gas guzzler? ...

6. Cut utility bills, especially electricity - Energy efficient light bulbs, turn thermostat down, unplug/turn off unused appliances.

7. Find cheaper beverages to drink - Cut back on "fancy" coffee and drinks.

8. Examine your phone service - Examine your bill; unnecessary services?

9. Stop paying for premium cable - Some people will cut altogether to save money; others will 'downsize' to basic cable.

10. Drive less; consolidate trips - When driving, group errands and make fewer trips.

11. Use warehouse stores wisely - Shop from a list; buy what you need. A good deal isn't so good if you wind up throwing half of it away.

12. Lay down the law with your free-spending friends - Inform them of your interest in spending less. You'll find most will be supportive.

13. Find free entertainment.

14. Consider alternatives to a gym membership - It is only worthwhile if you go regularly; consider working out at home, park facilities, or individual classes.

15. Cut your own lawn.

16. Be smart with credit cards - Pay your balance in full to avoid interest and finance charges. Some advise consumers to go to a cash-based system to avoid impulse purchases.

17. **Annualize your expenses** - Putting an annual cost to items (i.e., \$X for pizza, \$Y for soda pop, etc.) can help put purchases into perspective.

18. **Force yourself to save** - Recommendation is to "trick yourself;" automatically transfer money to a savings or investment account; you won't be tempted to spend money that isn't there.

19. **Institute a waiting period for major purchases** - By waiting to make a major purchase (48 hours or so) you eliminate the strong urge to make emotional purchases. You can always make the purchase if you still want it.

20. **Pay bills online** - Most bill-pay services are free; save yourself the cost of stamps and potential late fees.

21. **Make sure you're deducting all business expenses** - Avoid the mistake of mixing business and personal expenses.

22. **Buy generic drugs and groceries** - Store-brand products in grocery stores are often made by the same manufacturers as the brand-name items.

23. **Buy used** - Cars, books, furniture, etc. can be purchased used for a fraction of the original price.

24. **Shop smart** - Coupons, comparison shopping, shop online, and then buy what is needed; when an item is 20% off, we often waste \$8 to save \$2.

Reference: University of Missouri, Dr. Oleson "Financial Tip of the Week"

Managing in Tough Times Know Your Resources

When the money gets tight it is important to know what you have.

What are your financial resources?

- Make a list of all of your assets; everything that you own.
- Distinguish between financial assets and physical such as cars, a home, or personal possessions.

- Which financial assets can be easily converted to cash?

What type of personal resources do you have?

- Education, certifications, and designations.
- Time. Your schedule and the schedule of others in your family may be different than others you know, this can create opportunities to help each other by trading responsibilities such as watching their children so they can work an extra hour.
- Talents and skills like these may be helpful in trading with others in community.

What type of resources does your household have?

- Family, friends, other people you know, and social networks.
- Personal possessions that have outlived their usefulness to your family, but might be helpful to others in your community.
- Commitment to family and household communication.

For more information check out
<http://solutionsforyourlife.com>

SOLUTIONS
for your LIFE

Bruschetta Chicken Bake

- 1 can (14½ oz.) diced tomatoes, undrained
- 1 pkg. (6 oz.) Stuffing Mix for Chicken
- ½ cup water
- 2 cloves garlic, minced
- 1½ lb. boneless skinless chicken breasts, cut into bite-size pieces
- 1 tsp dried basil leaves
- 1 cup 2% Milk Shredded Reduced Fat Mozzarella Cheese

Heat oven to 400°F. Mix tomatoes, stuffing mix, water and garlic just until stuffing mix is moistened.

Layer chicken, Basil, cheese and stuffing in 13x9-inch or 3-qt. baking dish.

Bake 30 minutes or until chicken is cooked through. Enjoy now or cover and refrigerate. To reheat, microwave each serving on HIGH 2 to 3 minutes.

Serving Suggestion: Serve with a bagged green salad tossed with your favorite Light Reduced Dressing



In Our Landscapes

As summer changes to fall, plants in our landscapes change too. The shorter day length and the cooler weather bring on changes in our shrubs, trees and lawns.

Most people expect to see changes in leaf color in deciduous trees and shrubs during the fall. But every year people call our office concerned when the leaves on certain evergreen plants begin to turn yellow with the change in the seasons. For many plants this is normal.

For example, azaleas may lose a few leaves now. These are the older leaves on the branches near the center of the plant. There is no need for alarm by the loss of a few older azalea leaves from now until spring.

However, if the younger leaves, those nearest the tip of the shoot, turn yellow or brown there is cause for concern. Poor drainage, lack of water or alkaline soils may cause this condition. Be sure to keep azaleas and other ornamental plants well watered during dry weather that may occur from now through spring.

Other plants such as gardenias, hollies, camellias and cherry laurel may have yellowing leaves now. But as with azaleas, these are the older leaves on the stem near the center of the plant. The mature leaves will drop from the plant from now until spring. This is only the normal aging of older leaves. However, be careful to not confuse this normal process with spider mites, scale, lace bugs, nutrient deficiencies, poor growing conditions, salt injury, etc. Just keep in mind that this normal change in leaf color and leaf drop occurs on the older leaves generally during cooler weather – it's a seasonal change.

The leaves of sycamore trees have changed from green to brown by now. Again, many people become concerned with this. Although the sycamore is a deciduous tree, this phenomenon is not caused by a change in day length or temperature and is therefore not considered a true seasonal change. As a matter of fact, this change in leaf color in sycamores can begin in late summer. It is the result of insects feeding on the leaves. By the time the damage is visible, there is little that can be done to correct the problem, which is caused by the sycamore lace bug. However, this problem

will take care of itself since sycamore trees will soon be dropping their leaves.

Although Florida is not known for the brilliant fall leaf display that some of our northern neighbors enjoy, we do have some trees that exhibit beautiful fall foliage. A few to consider include hickory and ginkgo for their bright yellow fall foliage, black gum for its early display of brilliant red, purple or orange leaves and Chinese pistache for its late, excellent reddish-orange fall show.

There are plenty of other good trees to consider for fall color here in North Florida such as dogwood, crape myrtle, Florida maple, sourwood, shumard oak and the list could continue. But in all cases, this seasonal change in foliage color is due to a combination of cooler temperatures and shorter days. The conditions of fall cause the green plant pigment chlorophyll to breakdown and the other pigments then become visible. Orange, red, yellow and even brown colors in the fall leaves are due to the carotenoid pigments. Anthocyanin pigments are responsible for the red and purple colors seen in many fall leaves.

Our lawngresses also experience some seasonal changes. The growth rate of lawngresses decreases in the fall. Not only does this slow down in growth mean less mowing is required, it also means that lawns will not be as attractive as they were during spring and summer. Weak, thinning and damaged areas of the lawn will show little to no improvement during this time because of this slow down in growth.

Bermudagrass and centipedegrass will turn brown with the arrival of the first frost. Expect St. Augustinegrass to turn purplish as a result of cool temperatures and light frost. With freezing temperatures, St. Augustinegrass will turn brown in unprotected areas.

*Larry Williams,
Extension Agent,
Horticulture*

HCE NEWS

Holiday Showcase — HCE Clubs will enjoy the Holiday Showcase during their regular club meetings in October. The public programs are scheduled for:

FWB-October 20, 5:30-7:30 p.m.

Crestview—November 13, 5:30-7:30 p.m.

Tickets for these events, which include tastings and a hands-on activity, are \$4.00 in advance, \$5.00 at the door. Please spread the word and sell lots of tickets!

County Council—December 5th, 10:00 a.m. Ft. Walton — It's time for the annual HCE Holiday Council Meeting/Dinner. Make plans now to attend. Come and bring a friend!! In addition to a great program, there will be a covered dish luncheon and gift exchange. Bring a gift (valued at \$5), wrapped with your name "from" on a tag. This is always a lot of fun!

On the business side of things, the 2008 officers will be elected and club presidents will be presenting their annual report. ALL members are strongly urged to attend!

NOTE: Club Presidents-please prepare a 1-2 minute summary of your club activities and accomplishments and be prepared to present it at Council Meeting, December 7th.

District HCE Meeting will be January 21st in Milton. The cost of this event is \$17. Registration materials will be available in November. There will be a "Silent Auction" that will be held during the conference, as well as "Share A Skill," fashion show and "Enterprises". You may bring an item for the auction! Be sure to share your ideas for this event at the County Council meeting December 5th. District Council is also looking for a few good people. If you are interested in being a District Officer, please do so! Credential forms are available from the UF/IFAS Extension Office. Hope to see a large number of Okaloosa HCE members there!

Dates to Remember:

October 9—Okaloosa Saves meeting, 12 noon, Ft. Walton
October 20—Holiday Showcase, 5:30 p.m., Ft. Walton
October 22—Leader Training, 10:00 a.m., Ft. Walton
October 23—"Yellow Pie Plate", 10:00 a.m., Baker
October 28-31—HCE State Conference, Crystal River
October 28-Nov. 1—Northwest Florida Fair
November 13—Okaloosa Saves Meeting, 12 noon, Ft. Walton
November 13—Holiday Showcase, 5:30 p.m., Crestview
November 20—HCE Executive Board, 10:00 a.m., Ft. Walton
December 5—HCE County Council, 10:00 a.m., Ft. Walton
December 10—Leader Training, 10:00 a.m., Crestview
December 11—Okaloosa Saves Meeting, 12 noon, Ft. Walton



The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee or warranty of products named and does not signify approval to the exclusion of other products of suitable composition.

The Best Light Pumpkin Pie

This pumpkin pie saves 100 calories per slice from the traditional version and it tastes ideal.

- 1 cup ginger snaps (about 16 cookies)
- 16 oz can pumpkin
- 1/2 cup egg whites (about 4)
- 1/2 cup sugar
- 2 tsp pumpkin pie spice -
(1.25 tsp cinnamon, 1/2 tsp ginger, 1/4 tsp cloves)
- 12 oz. can evaporated skim milk

Preheat the oven to 350°. Grind the cookies in a food processor. Lightly spray a 9" glass vegetable cooking spray with cooking spray. Pat the cookie crumbs into the bottom of the pan evenly. Mix ingredients in a medium-sized mixing bowl. Pour into the crust and bake until knife inserted comes out clean, about 45 minutes. Store in the refrigerator.

Allow to cool and slice 8 wedges. Optional: serve each wedge with fat free whipped cream

Serves 8. Each slice: 165 calories, 1.5 g fat, .5 g saturated fat, 1.5 mg cholesterol, 170 m carbohydrate, 2 g fiber, 6 g

Witch's Slaw

- 1 red apple, cored and shredded
- 1 cup shredded carrots
- 1 cup shredded purple cabbage
- 3 cups shredded green cabbage
- 1 cup nonfat vanilla yogurt
- 1 Tbsp vinegar



Directions:

Combine all ingredients in a medium-sized mixing bowl. Chill until ready to serve. For fun with older kids, you can garnish each serving with a plastic spider.

Serves 5. Each 1 cup serving: 62 calories, 0 g fat, 0 g saturated fat, 2 mg cholesterol, 35 mg sodium, 13 g carbohydrate, 2.5 g fiber, 2.5 g protein

Holiday Showcase



Monday, October 20th

6:00 P.M.

Extension Office

127 W Hollywood Blvd. Ft. Walton

Thursday, November 13th

6:00 P.M.

Extension Office

5479 Old Bethel Road, Crestview

*Holiday Ideas, Demonstrations, Taste Testing, Crafts and much,
much more....*

For tickets call 689-5850 or 729-1400 ext. 5850

COST: \$4.00 in advance - \$5.00 at the door

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Home & Community Education**

