



UNIVERSITY OF
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EXTENSION

Institute of Food and Agricultural Sciences

FAMILY AND CONSUMER SCIENCES HOTLINE

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Enjoy Fresh Tomatoes

One good thing about summer is fresh tomatoes. Be sure to enjoy some of the locally grown tomatoes.

- Choose fragrant, plump, heavy, slightly soft tomatoes with smooth, blemish-free skins.
- If you're buying greenhouse or on-the-vine tomatoes, the stems should be green and fresh-looking.
- Store tomatoes at room temperature unless they're so ripe they could spoil. Refrigeration changes the flavor.
- If necessary, ripen tomatoes in indirect sunlight or place them in a paper bag with an apple or banana until ripe, generally from one to three days.
- To peel, cut a small X at the base of the tomato and drop into simmering water for 10 seconds or until the skin blisters. Immediately put into ice water to stop the cooking process, then peel skin with your fingers.
- To seed, cut diagonally, tap against a bowl or side of the sink and gently squeeze out seeds.
- For a smooth sauce, puree fresh tomatoes in a food processor or blender, then run the pulp through a medium mesh strainer to remove seeds and skins.
- Sometimes sauces made from fresh tomatoes need to be "deepened." Adding bold flavors like red wine, fresh herbs or sun-dried tomatoes can help. For an optimal flavor boost, add herbs at the very end of cooking.
- If a tomato dish lacks flavor, add a touch of sugar.



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BE AWARE OF DEBT ELIMINATION SCAMS



Debt elimination scams have been advertised on Web sites such as Bank-Honesty.com, TerminateDebt.cc, and TAFinancial.net for years. The debt elimination scams found on these sites provided debt-plagued consumers with a number of bogus tactics that supposedly could help them get out of paying debts. These schemes are proliferating on the Internet. Organizers are charging borrowers substantial up-front fees and commissions based on the total amount of debt that can be forgiven.

The Federal Reserve Bank warns consumers of various illegal schemes that claim to eliminate outstanding debt through the use of specially prepared documents. The organizers of these schemes put together legal documents based on the borrower's debt, which are then presented to the borrower's bank, mortgage company, finance company or other lending institutions in an attempt to satisfy the debt.

The legal documents used in the current scams include fake financial instruments that claim to eliminate the borrower's debt obligation. Regulators warn consumers that worthless instruments entitled Bond for Discharge of Debt, Bill of Exchange, Due Bill, Redemption Certificate, or other similarly titled documents, are worthless, have no legal validity and are not payable through the U.S. Treasury, the Secretary of the Treasury, the Comptroller of the Currency, or any other federal or state agency.

Many of these schemes are premised on fraudulent claims against the U.S. Treasury. The instruments usually question the authenticity of financial obligations and often refer to a specific government agency (such as the Federal Reserve) in an attempt to support their claims. Some specifically refer to the elimination of debt through the use of a Federal Reserve approved procedure.

Debt elimination programs that claim Federal Reserve approval and the satisfaction of legitimate debts through the presentation of suspicious documents are bogus. The Federal Reserve does not approve and is in no way involved in any program aimed at eliminating anyone's debt obligations.

Borrowers who fall for these types of scams generally pay significant amounts of money without eliminating or reducing their overall indebtedness. Also, the stopping of legitimate loan payments increases the risk of foreclosure or other legal action that could be taken against the borrower, and it could also negatively affect the borrower's credit rating and score.

If you have debt, pay it, negotiate it or declare it in a bankruptcy. Importantly, avoid the trick that somehow the debt is illegal because someone, for a fee, promises to offer up some legal looking forms and documents.

The Federal Bureau of Investigation says don't believe people who offer schemes to take advantage of loopholes in the system that will eliminate your entire mortgage or other debts for an up-front fee. There are no such loopholes.

If you come across debt elimination scams on the Internet or elsewhere, report the details to the FBI by calling the regional office listed in your phone book.

Source: Alabama Cooperative System

Family & Consumer Hotline

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We're on the Web!

<http://okaloosa.ifas.ufl.edu>



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Six Ways to Lower High Blood Pressure

- Lose weight
- Exercise regularly
- Quit smoking
- Limit salt in your diet
- Don't drink alcohol, or do so moderately
- Take high blood pressure medication, if prescribed

WHOLE GRAIN SEALS

These seals from the Whole Grain Council designate three grades of products:

Good Source

At least 8 g
of whole grain
per labeled serving

Excellent Source

At least 16 g
of whole grain
per labeled serving

Excellent/100%

At least 16 g
of whole grain
per labeled serving
AND no refined grain



To prevent overbrowning biscuits.....

A heavy or shiny pan helps prevent overbrowning biscuits on the bottom.

All you have to do for a well-baked, browned undercrust choose pie pans of glass or enamelware. Shiny metal does not bake the undercrust as well because it deflects the heat.

For information on FDA rules on whole grains:
www.cfsan.fda.gov/~dms/flgrain2.html.

WHAT YOU CAN DO

To ease your arthritis:

- Exercise regularly and strengthen muscles around affected joints.
- Include more omega-3 fats in your diet, either from fatty fish or plant-based foods.
- Strike a balance of 3:1 omega-3 to omega-6 fats.
- Get 1,200-1,500 mg of calcium daily, and at least 600-800 IU of vitamin D.
- Eat more vegetables and fruits, and less red meat.
- Include tea in your diet; it may help fight inflammation.
- Drink plenty of water to keep hydrated.

Source: Food & Fitness Advisor, May 2005



WHEN THE NOSE NO LONGER KNOWS

THE BRAIN PATHWAYS associated with the sense of smell are among those affected very early by Alzheimer's, researchers have found.

A study funded by the National Institute on Aging found that those in the early stages of Alzheimer's consistently could not identify 10 smells—strawberry, smoke, soap, menthol, clove, pineapple, natural gas, lilac, lemon and leather. The researchers said this simple smell test is as effective at predicting the disease as more expensive procedures and takes far less time.

“Early diagnosis of Alzheimer's disease is critical for patients and their families to receive the most beneficial treatment and medications,” said D. P. Devanand, MD, the study's author, a professor of psychology and neurology at Columbia University and director of the New York State Psychiatric Institute's Memory Disorders Center.

Source: May 2005: Tufts University Health & Nutrition Letter

GOOD FOR YOU— and YOUR BRAIN?

While science is just beginning to unlock the mysteries of Alzheimer's disease—and much experimentation to date has been on animals rather than humans—many ideas being tested against Alzheimer's represent healthy lifestyle strategies anyway. While boosting your overall health, you may also help guard against Alzheimer's and cognitive decline by eating more:

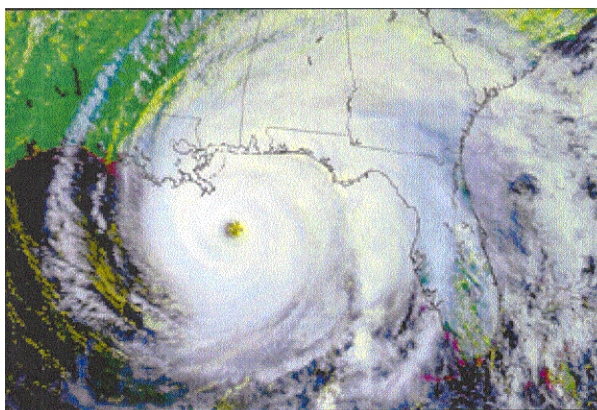
- Fruits, including berries and citrus
- Vegetables, particularly green leafy types
- Fish such as salmon and tuna



Other healthy steps that might have an anti-Alzheimer's bonus:

- Exercise regularly
- Keep mentally active

Source: May 2005: Tufts University Health & Nutrition Letter



AS THE WIND BLOWS

This year, Floridians have been warned by the National Oceanic Atmospheric Administration (<http://www.noaa.gov/>) that 2005 will be another busy Atlantic hurricane season. The Hurricane Research Center in Texas predicted that West Florida had a 70% chance of seeing another hurricane. Hopefully, Dennis was it. But, don't bet the house on being spared from having more hurricanes.

Back in June, the beginning of hurricane season, the Extension office presented a Storm Preparedness program. Residents were warned about the danger of precarious limbs and rotting trees, and suggestions for good maintenance practices that helped create safe and healthy landscapes were given. If you missed the class, it's not too late. What can you do concerning the trees in your landscape?

First, contact a certified arborist (<http://www.isa-arbor.com/findaArborist/findarborist.aspx>) to come and look at your trees to determine the age, health of your trees and whether the proximity to your house warrants thinning out the canopy or removal of the entire tree. All dead, diseased or damaged limbs should be removed. Look for cracks and cavities in tree trunks that will hold water. The majority of trees damaged by Ivan were older and did not have a substantial enough root system to compensate for the large canopies.

Purchase only single trunked trees for your landscape and be careful to prune properly. Topping trees can lead to branching out with weak connections, and creating cavities or unbalanced limbs. Look for any non-native trees like Popcorn Tree (Chinese Tallow), Chinaberry and Privet in your yard or in nearby lakefronts, drainage ditches and common areas. These trees are easily broken. Removing them will go a long way in the fight against exotic invasives. If you see new ones sprouting, pull them out before you need a shovel.

Think about the mature size of the tree before you plant. Next, make sure you are not over-watering your landscape. Overuse of water will not only increase insect and disease problems, but will also encourage more surface roots and an unstable tree. Hurricane

Ivan rid us of numerous dead, weak and diseased trees. About 25% of our urban forest was lost in Northwest Florida. Then, Hurricane Dennis created an estimated 175,000 cubic yards of debris to be cleaned up. In the end, proper tree placement, maintenance, and responsible irrigation was something that we should have been doing all along. We still have til November 30th, the end of hurricane season, to hold our breath regarding any more storms. Keep an eye out for any potential problems in your yard and look for opportunities to create a safer, healthy landscape.

Sheila Dunning
Horticulture Agent
Okaloosa County

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### Peach Custard

|                                                  |                                                           |
|--------------------------------------------------|-----------------------------------------------------------|
| 5 peeled and sliced fresh peaches (about 5 cups) | 1/2 cup sugar (or the equivalent in artificial sweetener) |
| 1 cup egg substitute (equal to 4 eggs)           | 1/8 tsp salt (optional)                                   |
| 1 tsp lemon juice                                | 1/4 cup unbleached flour                                  |
| 1 tsp vanilla extract                            | 1/8 tsp cinnamon                                          |

Preheat oven to 350°F degrees. Spread fruit in an 8”x8” pan that has been sprayed with non-stick cooking spray. Mix egg substitute, lemon juice and vanilla extract with an electric mixer or wire whisk. Mix in sugar and salt (optional). Gradually add the flour while whipping to prevent lumps. Pour over fruit. Sprinkle with cinnamon. Bake for 45 minutes or until a knife inserted in the center comes out clean.

Yield: 9 servings, One serving: 1/9 of recipe  
Per serving: 133 calories, 29 grams carbohydrate, 4 grams protein, 0 grams fat  
Exchanges: 1/2 lean meat, 2 fruit

Variation: Pear custard – Substitute fresh pears and mace for the peaches and cinnamon

### Mozzarella and Tomato Salad

2 oz. part-skimmed mozzarella cheese, cut into very thin slices  
2 medium tomatoes cut into 1/4” slices  
1 Tbsp red wine vinegar  
1 tsp olive oil  
1/2 tsp Dijon mustard  
1/2 tsp dried parsley  
1/4 tsp dried basil  
1/4 tsp sugar (or the equivalent in artificial sweetener)  
1/8 tsp pepper

Cut sliced cheese into pieces that are about half the size of the tomato slices. On a large plate, alternate slices of tomato and mozzarella cheese. Arrange slices so that the top half of each tomato is not covered with cheese. Mix remaining ingredients and drizzle over salad just before serving. Serve at room temperature.

Yield: 4 servings, One serving: 1/4 recipe  
Per serving: 72 calories, 5 grams carbohydrate, 4 grams protein, 4 grams fat  
Exchanges: 1/2 medium-fat meat, 1 vegetable

The use of trade names in this newsletter is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product name(s) and does not signify that they are approved to the exclusion of all others.

## HCE HOTLINE

### August

**“Striving & Thriving”** the annual dinner for the Healthy Woman initiative, will be held Tuesday, August 23rd at the ROC in Crestview. Renowned motivational speaker and author Dr. Suzanne Metzger will be the keynote speaker. Health Fair begins at 5:30; dinner program at 6:30 pm. Tickets are \$15.00 and can be purchased at the North Okaloosa Medical Center or the Extension Office in Crestview.

**HCE Planning Meeting**— Planning for the 2006 District HCE Conference will be Tuesday, August 30th at the Washington County Extension Office in Chipley. Registration at 9:00 am with meeting beginning at 9:45 am. Lunch will be provided. If you plan on attending please let the Extension office know (689-5850 or 729-1400 ext. 5850).

**Holiday Showcase Planning Meeting**—August 4th, 10:00 am in Ft. Walton Beach.

**Council Executive Board Meeting**— September 1st, 10:00 am in Crestview.

**Looking ahead.....**HCE Council Meeting September 16th, 10:00 am in Ft. Walton  
Leader Training, September 22nd, 10:00 am in Crestview  
FAHCE Conference, October 10-13  
North West Florida Fair, October 21-29th