



FAMILY AND CONSUMER SCIENCES HOTLINE

Okaloosa County Extension Service, 5479 Old Bethel Road, Crestview, FL 32536 • (850) 689-5850 • Fax (850) 689 5727

Volume 1

FEBRUARY 2006

Issue 2

Another New Debit/Credit Card Scam

You need to be aware of a new, clever, telephone approach to get your information the caller asks a few questions, and tells the targeted consumer they are processing a credit of almost \$500 because one of their credit cards may have been improperly used. Wow, a \$500 credit will make most cardholders take notice and initially listen to the unknown caller.

In this scheme, the caller has already acquired the victim's credit card number(s), name, address, telephone number, and etc. They are calling because they need just one more thing to begin spending the remainder of an available credit line. They need the security number on the back of the card, a seven digit number. The last three are the PIN and therefore the most important for a thief to possess.

This newly uncovered phishing scenario plays out this way: The individual calling says, "This is (gives a name), and I'm calling from the security and fraud department at VISA. My employee ID badge number is 3736214." Next comes an ominous warning. "Your VISA card has been flagged for an unusual purchase pattern, and I'm calling to verify some things. This would be on your VISA card which was issued by (the name of your bank)." The victim gradually lowers their guard because the caller knows the name of their credit card issuer. "Did you purchase an anti-virus software program with a personal firewall for \$497 from a sales and marketing company based in Georgia?" the caller asks.

When the target consumer responds "No", the caller will continue with, "Then we will be issuing a credit to your account. This Georgia based telephone boiler room outfit is a company we have been watching. The bogus charges range from \$297 to \$497, which just under the \$500 purchase pattern that flags most cards," the caller authoritatively explains. "Before your next statement, the credit will be sent to (then gives the card holder their address), is that correct?" The cardholder says "yes". The caller continues - "I will be starting an internal fraud investigation. If you have any questions, you should call the 1-800 number listed on the back of your card (1-800-VISA) and ask for the security department. You will need to

-continued on page 2-

Inside this issue:

Another New debit/ credit card scam 1,2,3
Charge It — And Save 2
Long Term Care Insurance Purchase 3-4
Top 10 Ways to Lower Triglycerides 5
Avoid Weeding Woes 6
Planning Your Financial Future 7
HCE Hotline 7
3-Step Greek Chicken & Rice Skillet 8

The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product.



---

---

## Another new debit/credit card scam...



refer to this control number." The caller then gives the victim a six digit number. "Do you need me to read it again?" the caller politely inquires. The main event, when the consumer gets phished, is next. The caller then says, "I need to verify you are in possession of your card". He or she will ask the cardholder to "Turn the card over and look for some numbers. There are seven numbers; the first four are part of the card number, the next three are the security numbers that verify you are the possessor of the card," the caller calmly explains. "These are the numbers you may sometimes use to make Internet purchases to prove you have the card in your possession."

Then the caller will ask the victim to read the three numbers back to them. After the cardholder tells the caller the three numbers, the caller will say, "That is correct, I just needed to verify that the card has not been lost or stolen, and that you still have your card in your possession. Do you have any questions?" After the cardholder responds, the caller then thanks them and states, "Don't hesitate to call

Back if you do," disconnects. The victim cardholder actually says very little, and is never asked to tell the caller their debit or credit card number. The cardholder usually feels secure this was a legitimate call and rarely calls back. Those intuitive cardholders who do call the bona fide VISA Security Department are told the call was bogus and just another scam. More upsetting however, during that call the cardholder is often told a new purchase of \$497 was recently charged to their card.

If you are on the receiving end of such a call, do not give out ANY security numbers. Make a verifiable fraud report to the issuer involved and immediately close the account(s) in question. VISA or MasterCard will reissue a new number. What the crooks really want is the three-digit Security PIN number on the back of the card. Don't give it to anyone who calls you.

Source: Institute of Consumer Financial Education (ICFE eNEWS)- January 13th 2006

### FAMILY & CONSUMER HOTLINE

Published Monthly By:  
Okaloosa County Extension

*Elaine A. Courtney*

**ELAINE A. COURTNEY**  
Extension Agent, Family & Consumer  
Sciences

**Sheila Dunning**  
Extension Agent, Horticulture

Layout: Ann Moss

We're on the Web!  
<http://Okaloosa.ifas.ufl.edu>

 UNIVERSITY OF  
**FLORIDA**  
IFAS EXTENSION



---

---

### 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.  
*Funding provided by USDA, Cooperative Extension Service, University of Florida IFAS, and Okaloosa County Board of County Commissioners cooperating*

---

---

## Charge It —And Save

Saving, money can be tough, so new credit cards are helping us do it while we spend.

With Bank of America's Keep the Change program, every time you use your debit card, the price is rounded up to the nearest dollar and your change is put in a savings account. Example: You charge a \$2.25 cup of coffee, your card gets charged \$3, and 75 cents goes to your savings. Repeat daily, and you'll save nearly \$300 by year's end. Bonus: For the first three month, the bank will match your savings; after, it's 5% a year.

Use the American Express One card, and 1% of your eligible purchases will be deposited into a savings account with a competitive interest rate.

So is this a good idea? If you use the card smartly. "These programs enable you to save when you otherwise might not, says Greg McBride of Bankrate.com "If you're just making purchases that you'd make anyway, this will build some savings in the process." Just don't spend money in order to save!



Source: Rdmoney

## Long Term Care Insurance Purchase

The question of whether to buy long-term care insurance (LTCI) is similar to that of whether or not to pay off your home mortgage early. Both questions require a thorough analysis of financial goals, risk management strategies, long-term financial projections and longevity analysis. In fewer than 20 years, LTCI policies have grown from 200,000 to four million. Many people have been **sold** insurance rather than selecting to **buy** it. There are alternatives to LTCI that should be explored.

First, not everyone can afford the premiums. For example in one study (Health and Retirement) of 700 respondents, only 23% had kept their LTCI policy. Many policyholders let their policies lapse because they can't afford the premiums after they retire and are on fixed incomes. The price of LTCI policies is based on the assumption that many purchasers will drop out before incurring any claims. There are concerns about the industry. There is a lot of uncertainty about the future demand on the insuring companies. The National Association of Insurance Commission data reveal that LTCI policies paid out only 35% of premiums in 2001. Consumers Union, after reviewing 47 policies in 2003, considered, that for most people, long-term care insurance was too risky and too expensive.

Criteria for purchasing Long Term Care Insurance:

- \* Age 55 or older with a chronic medical condition
- \* Family history that indicates need for nursing home
- \* Assets of \$200,000 to \$1.5 million
- \* The desire to protect assets
- \* Capacity to absorb potentially high premium increases
- \* No family member who is willing to care for you.

-continued on page 4-

---

---

---

---

Low income, low asset individuals simply cannot afford LTCI insurance and must rely on family, friends or Medicaid to pay for care. High income, high asset consumers have sufficient resources to self insure for costs of care. The people in the middle who fear a long stay in nursing home, depletion of their assets and impoverishing a spouse need guidance that has not been available to make this decision.



Some alternatives to purchasing LTCI include:

- 1) Loss prevention and loss reduction. These alternatives deal with life style choices, i.e. diet, exercise, activities.
- 2) Risk transfer—pre arrange with family and make an agreement for care (family and friends are sole caregivers of 70% of the elderly) or Medicaid for low-income individuals. Women live longer than their spouse whom they care for. Long-term care is a woman's issue.
- 3) Risk assumption and
- 4) Self-insurance. May be effective tools but you must have resources to cover potential costs.

A plan to address potential needs should include multiple strategies. If one self-insures, he/she needs to evaluate family history of longevity and chronic illnesses. The average age at which people enter a nursing home is 83. The average stay is 2.3 years at \$50,000 per year, which is \$115,000. One third of the nursing home stays are 90 days or less. However, nine percent of residents stay five or more years.

Advantage of self-insurance approach:

- Greater flexibility in use of financial resources
- No worries about having policy lapse from failure to pay premium
- No problems with policy restrictions. The money can be used to pay relatives who care for you or for other needs.
- No concerns about insurance company insolvency
- Heirs can inherit the remainder of self-insurance fund not needed for care

Carefully consider all your options. LTCI may be your choice, but make it an informed choice.

Source: Dr. Jo Turner, CFP, Professor, Family & Consumer Economics

The Okaloosa County Extension Program provides research, educational information and other services only to individuals and institutions that function without regard to race, color, sex, age, handicap or national origin. For persons with disabilities requiring special accommodations please contact the Okaloosa County Extension Office at least 5 days prior to the program so that proper consideration may be given to the request.

# Top 10 Ways to Lower Triglycerides

Triglycerides are used daily by our bodies and are normally found circulating in the bloodstream with other fatty molecules, such as cholesterol. However, when levels of triglycerides in the blood become too high, this can put you at risk for heart disease. If you are overweight, you probably have elevated triglycerides.

Here are 10 easy ways to lower them and help you with your weight, too.



**1. Restrict total fat to less than 30% and saturated fat in your diet to less than 10%** - here is a general guide:

Calories	Total Fat	Saturated Fat
1200	<33g	< 9g
1400	<38g	<11g
1600	<44g	<12g
1800	<50g	<14g
2000	<55g	<15g

• **Avoid hidden trans fats in foods**, which are often found in fried foods, margarine, vegetable shortening, and high fat processed foods (ex: crackers).

• **Use only trans-free margarine** (Promise, Fleischmann's Light or Olive, etc.).

**2. Restrict alcohol intake.**

• Men should drink less than two 1oz servings per day.

• Women should drink less than three 1oz servings per week, with no more than one serving per day.

• Note: If you drink less than the restriction above, yet have high triglycerides, it would be beneficial for you to restrict your alcohol intake even more.

**3. Restrict refined carbohydrates in your diet.**

• Examples of refined carbohydrates include: white bread, pasta and rice, pretzels, cereals not considered high fiber or whole grain, baked goods (cookies, cakes, etc.) and other sugar-containing foods not providing significant nutrition (ex: pudding).

• Refined carbohydrates should be restricted to 2 servings per week (one serving = 100 calories).

**4. Avoid foods high in sugar.**

• Eliminate regular sodas, concentrated fruit juices and other sweets.

**5. Lose weight and inches.**

• A 10% weight loss will not only improve your triglycerides, but also your cholesterol, blood pressure and glucose levels.

**6. Exercise regularly.**

• Moderate intensity exercise for 30 – 60 minutes on most days of the week is strongly encouraged.

**7. Add more fish to your diet.**

• The omega-3 fatty acids, EPA & DHA, are among the most potent things you can increase in the diet to lower triglyceride levels.

• Replace meat and cheese in the diet with seafoods rich in omega-3s.

**8. Consume foods high in fiber.**

• Look for whole grain breads with 3g fiber per slice on the food label.

• Choose foods with “whole grain” as the first ingredient.

• Other foods high in fiber include beans, ground flaxseed, oat bran, fruits and vegetables.

• Be sure to drink more water when you begin to increase your fiber intake.

**9. Consume 2 servings of fish per week.**

• Especially fish high in omega-3 fatty acids (salmon, mackerel, sardines, tuna and trout).

**10. Manage daily stress, comply with your medications, and quit smoking.**

• If you have questions or concerns with your medications, please contact your doctor's office.

• Smoking cessation classes are offered at minimal cost (or free) throughout the community. Contact the American Lung Association for classes near you.

*By Sarah Mohrman, RD, MA.*

# Avoid Weeding Woes

A lawn that is properly fertilized, mowed, and irrigated will typically out-compete most weeds. However, some degree of weed control is often required in spite of the best cultural practices. Some weeds can be chemically controlled after they have emerged, while others, particularly grassy weeds, are harder to control when grown and are better controlled "pre-emergence." This requires knowledge of where the weeds are, what the weeds are, which products to use, and when to apply them.

First, there are three types of weeds that we have to contend with. They are broadleaf weeds, grasses and sedges. The broadleaf weeds have net-like veins in their leaves and showy flowers. Some of the varieties of broadleaf weeds include clovers, betony, chickweed and oxalis.

Grasses have hollow, rounded jointed, stems and parallel veins in their leaves. Examples of grassy weeds are annual blue grass, torpedo grass and crabgrass. Sedges, or rushes, are the third category of weeds. These weeds generally have stems which are triangular shaped and solid that favors a moist soil. Nutsedge, globe sedge, and kyllinga are a few of these aggravating weeds.

Pre-emergent weed control products form a thin barrier in the soil that kills the young weeds as they try to grow through it. So, it's critical that these products are applied before the weed seed germinates. Early spring weeds sprout after five consecutive days of warm temperatures (65 °to 70° F). Typically, here in Okaloosa County we see these temperatures in late February to early March. Now is the time to start looking for products that will reduce weed populations.

For pre-emergence control, look for a product that contains isoxaben, oryzalin or pendimethalin. These are the active ingredients, so be sure to read the fine print. Appropriate use of herbicides is a responsibility of every homeowner. Every chemical that you apply to your yard affects stormwater runoff and our aquifer. Please use care in the application, and disposal of any product that you use in your landscape.

However, the best preventative for weed control is always good landscaping habits. Healthy grass is less susceptible to weeds, due to the thickness of the lawn. When the grass is sparse, weed seeds can get into the soil and germinate.

There are many strategies to helping keep the lawn weed free.

- Controlling traffic areas. If you have a path or spot that is walked on frequently by kids, animals, or yourself, it is better to put down pavers or a pervious surface instead of grass.
- Fertilizing appropriately to ensure thick grass is recommended. Maintaining the grass height at 3" – 4" will allow many annual weeds to be eliminated.
- Mowing before the weed seedhead forms will also cut down on germination.
- Using mulch to prevent sunlight in areas such as walkways and around flower beds.
- Proper amount of irrigation. Sedges and some broad-leaf weeds thrive in moist soils.
- Dollarweed is an aquatic plant and grows in water and low-lying areas and is quite common in commercial and residential property. If dollarweed is a problem in your yard or in certain areas of your lawn, you may have an area that doesn't need as much water or you may just be irrigating too much.
- Wash off lawnmower blades before re-use or going to a neighbor's lawn. Don't spread the seeds!

A healthy, environmentally friendly lawn can help avoid a lot of worry over weeds.



Extension Agent, Horticulture

---

---

Whether you are young, old, married or single, this program is for everyone. The main objective is for you to gain a better understanding of managing your money, enabling you to look toward the future with confidence.

Program is a two part course. Classes are scheduled for:

**Crestview, February 23, and March 2, 6:30-9:00 p.m.**  
Crestview Extension Office, 5479 Old Bethel Road

**Ft. Walton Beach, March 6, and March 9, 6:00-8:30 p.m.**  
Ft. Walton Beach Extension Office, 127 W Hollywood

Pre-registration is required. Call 689-5850 for more information.



## HCE HOTLINE

**Public Speaking Seminar**-February 24, 11:00-1:00 p.m. at the Crestview Library. Sponsored by the Crestview Chamber of Commerce. Call 682-3212 or Elaine Courtney to register.

**HCE Executive Board** will meet on Thursday February 23<sup>rd</sup> at 10:00 a.m. in Ft. Walton. All club presidents, council officers, directors and chairpersons should attend.

**HCE District Conference** was held Wednesday, January 18 in Marianna. Sixteen Okaloosa members attended.

**Pacesetters HCE** Tuesday, February 7 at 9:30 a.m.

**Paper Artz** in Ft. Walton Thursday, February 9th at 9:30 and Thursday, February 23rd

**Happy Homemakers** Thursday, February 9th at 9:30

**Ft. Walton Beach HCE** Tuesday, February 14 (*Valentine's Day*) at 9:30

**Pacesetters Board Meeting** Monday, February 20 at 10:00, then crafts

**Leader Training in Ft. Walton Beach** Tuesday, February 21 at 10:00

**Executive Board in Ft. Walton Beach** Thursday, February 23 at 10:00

**Ft. Walton Beach HCE Workshop** Tuesday, February 28 at 9:30

---

---

# Happy Valentines

---

---

### ***3-Step Greek Chicken & Rice Skillet***

1/3 cup Kraft Special Collection Greek Vinaigrette Dressing  
1 lb. boneless skinless chicken thighs, cut into chunks  
2 tsp. dried oregano leaves  
4 cups cut-up fresh vegetables such as broccoli, green peppers and carrots (about 1 lb.)  
1 can (14-1/4 oz.) reduced sodium chicken broth  
2 cups Minute Brown Rice, uncooked  
1 lemon

Heat dressing in large deep nonstick skillet on medium heat. Add chicken; sprinkle with oregano.

Cook 5 minutes, stirring once.

Add vegetables and broth; simmer 5 minutes. Stir in rice; cover. Simmer 5 minutes. Turn off heat. Let stand covered, 5 minutes or until liquid is absorbed.

Grate 1 tsp. lemon peel; sprinkle over chicken. Cut lemon into 4 wedges; serve with chicken and rice mixture if desired.

Calories 440, fat 18g (sat 4g), cholesterol 75mg, sodium 570mg, carbohydrates 46g, fiber 6g, sugars 6g, protein 27g, vitamin A 130%DV, vitamin C 60%DV, iron 15%DV

---

---