



UNIVERSITY OF
FLORIDA

EXTENSION

Institute of Food and Agricultural Sciences

FAMILY AND CONSUMER SCIENCES

HOTLINE

Okaloosa County Extension ■ 5479 Old Bethel Road, Crestview FL 32536 ■ 689-5850 ■ Fax 689-5727

Inside this issue:

Decoding Food Product Dates	1-3
Insurers Keep A Secret History of Your Home	3-4
Take Charge of Your Diabetes	4
Smart Uses For Your Tax Refund	4-5
Be Picky When Picking Peaches	6
Recipes	7-8
Debt No More in 2004	9
Edamame	8
Test your knowledge	9

February Dates

- 1 Pacesetters All Day Ft. Walton Beach
- 8 Fort Walton Beach 9:30 Ft. Walton Beach
- 10 Happy Homemakers 9:30 Crestview
- 14 Valentines Day
- 21 Pacesetters Work shop—All Day Ft. Walton Beach
- 22 Fort Walton Beach Workshop - 9:30
- 24 Camp Planning Meeting - 9:30 a.m. Crestview

VOLUME 1

FEBRUARY 2005

ISSUE 2

Happy Valentine's Day

Decoding Food Product Dates

How many of us have cleaned a cupboard, refrigerator or freezer and tried to remember when we bought a food buried in the back? On closer inspection of the food's product dating information, perhaps further questions arose:

- What exactly is a "use-by" date?
- How does one crack a date code?
- Where can we go for more help to know if the food is or isn't safe to use?

Tips for Decoding Food Dating

Here are some tips to help decide whether to eat the food. In some cases the food still may be safe; but the quality no longer may be what we want.

Tip 1: Determining Type of Food Product Dating

Look for one of these two types of dating information on the food:

OPEN DATING gives an actual date instead of a code. It is used mainly on perishable foods such as

meat, poultry, eggs and dairy products. It helps the store know when to pull these food from shelves. It also can help consumers purchase a food at its best quality.

CLOSED or CODED DATING may appear on more shelf-stable foods, such as cans and boxes. Except for infant formula and some baby food, food product labeling is not required by federal government regulations. Additional dating of foods is required by some states.

Tip 2: Deciphering Dates

OPEN DATING

There are three types of open dating where an actual calendar date is displayed.

USE-BY DATE: the last date recommended for the use of the product while at peak quality. *The date has been determined by the manufacturer.*

WHAT TO DO: The best policy is to use the product by this date.

SELL-BY DATE: tells the store

<p>Family & Consumer Hotline Published Monthly By: Okaloosa County Extension 689-5850 or 729-1400 ext. 5850 Prepared By:</p>
<p><i>Elaine A. Courtney</i></p>
<p>ELAINE A. COURTNEY Extension Agent, Family & Consumer Sciences LARRY WILLIAMS Extension Agent, Horticulture Layout Ann Moss</p>
<p>We're on the Web! http://okaloosa.ifas.ufl.edu</p>

how long to display the product for sale. You should buy the product before the date expires.

WHAT TO DO: How long the food is safe to eat and/or maintains a high quality after this date depends on the food. **NOTE:** Once a food is opened, it frequently needs to be used more quickly than it would if it remained unopened.

BEST IF USED BY (OR BEFORE) DATE: recommended for best flavor or quality. It is not a purchase or safety date.

WHAT TO DO: If possible, contact the company for more information -- see Tip 4 if contact information isn't given on the food product. The food still may be safe. Yet, who wants to eat (or have their cooking ability judged by!) a baked product made from a mix where the leavening ingredients were too old to make the food rise. Or, where the fat in a food -- such as nuts - -turned rancid over time. One cake company hotline said its cake mix still should taste good for three months past the label date; however, it would be best to discard the accompanying nuts which no longer may be at peak flavor.

CLOSED OR CODED DATES are packing numbers for use by the manufacturer. However, there is no standardized coding system used for foods. It may be necessary to call, write or visit the Web site of the company to

help determine whether these foods are safe and/or of best quality to eat.

Tip 3: Cracking the Code on Canned Foods

There is no uniform coding system used on canned foods. Some may be as specific as day, month and year of production while others only may give the year. Others might include specific plant manufacturing or product information. The most likely spot for this information is the top or bottom of the can. The Canned Food Alliance (www.mealtime.org) gives these tips to help interpret some coding:

"For month coding, if a number is used, numbers 1 through 9 represent January through September, and letters O for October, N for November and D for December. If letters are used, A=January and L=December, unless otherwise noted. For year coding, 8=1998; 9=1999; 0=2000; 1=2001; 2=2002, etc."

Information isn't given in the same order by all companies -- for example, some may give the year first, some the month. Others may list information that has nothing to do with dating first. Sometimes, rather than a specific day of a month, the "Julian date" or day of the year is given --for example, January 1 would be "1" and February 1 would be "32." These two illustrations by the Canned Food Alliance show how this might work:

- **Can code: 2061** (February 6, 2001); 2=month, 06=date, 1=year
- **Can code: 0195** (July 14, 2000); 0=year, 195=Julian date -- July 14th is the 195th day of the year

WHAT TO DO: As a general guideline, the Canned Food Alliance recommends eating canned food within two years of PROCESSING for best quality. Many cans will include a "for best quality use by" date stamped somewhere on the can. In a well run and busy store there should be a fairly constant turnover of canned goods, with cans on the shelf only a short time before you purchase them.

Tip 4: Searching the Web

Using the Internet is another way to locate food product freshness information, especially if you can't call during regular company hotline hours or if there is no hotline. If a Web site isn't listed on the product, following are two ways you may be

able to track one down.

- Try to locate the Web site by typing www.BrandName.com - that is, type the name of the brand between "www." and ".com"

Once you're on the company's Web site, information on product dates may be obtained various ways.

- Often freshness information is given in a FAQ (Frequently Asked Questions) section. If a company offers several products, you may need to zero in on one product line on the Web site to find the information for that product.

Source: http://www.fsis.usda.gov/factsheets/food_product_dating/index.asp



Insurers Keep A Secret History Of Your Home

A huge database not only tracks claims, it also looks for risks such as toxic mold. That's why homeowners with even minor water damage are being cancelled -- and are sometimes unable to sell.

You probably know that it's not a good idea to make too many

claims on your homeowners insurance policy because your insurer could drop you.

What you might not know is that making a claim could make selling your home more difficult down the road. What's more, you could find your home's value damaged or a sale jeopardized even if a previous owner, and not you, made a claim.

Insurers increasingly are using a huge industry database, called the Comprehensive Loss Underwriting Exchange or CLUE, to drop or deny coverage based on a home's history of claims or damage reports.

Insurance companies are terrified of rising losses from water and mold damage. So a single report of water-related problems may be enough for insurers to shun your home.

Insurance companies get aggressive. In previous years, insurers used the CLUE database in large part to watch for fraud and for consumers who had a history of filing numerous claims.

After losing billions of dollars on homeowners' insurance in recent years, however, insurance companies have become more aggressive about screening for other risks -- including damaged homes that could spawn future claims.

So far, insurers' increased use of the CLUE database has not caused serious problems for the booming real estate industry, said George Tribble, a member of the National Association of Mortgage Brokers' board of directors.

But Tribble said he has heard a

number of anecdotal reports of residential sales falling through at the last minute because of CLUE-related problems in securing insurance. He fears the problem could get worse if insurers begin to shy away from homes that have had even minor damage.

The insurance industry is notorious for its manic-depressive cycles. In profitable years, companies will slash premiums, boost coverage and take on big risks in hopes of gaining market share. When those risks start costing real money, the companies sound the full retreat -- hiking premiums, dropping customers and shunning risk.

What's notable about their most recent mood swing was how quickly it happened, spurred in large part by last year's losses and the massive increase in mold related claims.

How to protect yourself

While you can't do much about insurers' overreactions, you can do something to protect yourself in this particularly difficult time.

Keep your home in good repair.

A solid, watertight roof, good plumbing and a decent paint job can protect your home from various water disasters -- the kind of damage that's scaring insurers the most these days. It's a good idea to regularly check the hoses on your clothes- and dish-washing machines, since cracked or burst hoses often lead to serious water damage.

Keep your deductible high.

Pay for smaller expenses out of your own pocket. Homeowners insurance should be reserved for the big disasters, not the little

problems you can easily pay for yourself.

Think twice about water-related claims. This is especially true if you plan to sell within a few years. You could be better off paying to repair the problem yourself rather having your home be branded as high risk.

Don't tell your insurer about problems unless you're sure you'll file a claim. This last piece of advice is unfortunate, because insurers and insurance agents can be a decent source of counsel on whether it's worth filing a claim. Since any damage you report could get passed on to the CLUE database, however, it's smart now to err on the side of caution.

Consider getting a copy of your CLUE report. If you've been denied insurance, you can get a copy of your home's CLUE report for free; otherwise, you'll pay about \$9. You have a right under federal law to dispute any erroneous information on the report. To get a copy, contact ChoicePoint.com.



Take Charge of Your Diabetes

The TCYD Research project is underway with classes held each Tuesday, Feb. 1-March 22, 3:30-5:30 p.m. at the Okaloosa Regional Airport Conference Room. For additional information or schedule, call the UF/IFAS Extension Office 689-5850.



Smart Uses for Your Tax Refund...

New computer? New recliner? Nice vacation? Those are all great ideas. but ...

Before you spend the money, try to think through *all* the options – even the ones that aren't especially exciting or glamorous.

Consider Three General Rules:

DO plan ahead before spending your refund. Without a plan, you may use the money on the first important thing that comes to mind, and then later realize something else was *more* important. Planning ahead and involving the family increases the chances you

DO devote a portion of your tax refund to building long-term financial security.

DON'T throw away part of your refund on loan fees. Did you know that those companies that offer "quick refunds" are just giving you a loan? **It's a high-cost, high-risk loan.** (For more information on refund anticipation loan, see www.consumerlaw.org, and follow the links).

Four Smart Uses For Your Tax Refund

Pay off bills

- First priority: regular monthly bills if you have gotten behind (utilities, phone)
- Most other debts should be prioritized with highest-interest rates paid off first.

Suppose you have a credit card balance of \$2,000 at an interest rate of 18%, and you're making payments of \$50/month. At that rate it will be 62 months before the bill is paid off, and it will cost you \$1,077 interest. **If you use your tax refund** to pay off \$1,000 of that bill, and then continue to pay \$50/month, the bill will be paid off in 24 months, at an interest cost of only \$198. **You save \$800** interest by paying \$1000 toward the debt now.

Save for needs in the coming year

Emergency Funds. Having money saved for emergencies can get you through small emergencies like car repair or medical bills without breaking a sweat. In the ultimate emergency (loss of income), an emergency fund can keep you afloat until you find another income source. Use part of your tax refund to start or build your emergency fund!

Occasional Expenses. Those big bills that come once a year or every few months can cause huge problems for families. Avoid those problems by being ready for the bills! Use your tax refund to start a special savings fund, then keep adding to it throughout the year.

Long-term savings!

You CAN make progress toward long-term goals, and your tax refund can help make that happen.

Even small amounts add up.

Adding just \$500 a year into a retirement account such as an IRA can make a difference over a period of decades. Earning an average annual return of 9%, a contribution of \$500/year would yield \$68,100 after 30 years.

Take the “small amount” theory one step further. Build on the momentum created by that once a year contribution, and make a monthly contribution too. If you contribute \$500/year *and* \$25/month, earning a 9% return, in 30 years you will have \$113,800!

Contributing to your retirement may pay off with a tax credit! Moderate-income workers who contribute to their retirement accounts may qualify for a tax credit! For example, a married couple filing jointly with earnings of \$32,000 would qualify for a 20% credit. That means that if they contribute \$2,000 to retirement accounts, they will receive a direct tax credit of \$400! Consult with the IRS for details!

Special Purchases

What about that new refrigerator? Or the sofa? Or ... ?

Those purchases are valuable, too. Some may be essential, while others simply add enjoyment to life.

Your best bet:

First put some of your tax refund toward financial security:

- pay off some debt
- plan for needs in the coming year,
- set some money aside for long-term goals.

Then use part of your tax refund to make your day-to-day life better. Among all the items on your “wish list,” choose the most important and shop wisely for it!

How can I get part of my refund money throughout the year instead of waiting?

1. Change your Withholding Instructions on Form W-4. If you receive a large refund, it may be because you claim too few exemptions. Talk with your payroll office at work about this.
2. If you have children and qualify for the Earned Income Credit, you can request to receive part of it throughout the year. **How?** Ask your payroll office for Form 2-5—Earned Income Credit Advance Payment Certificate.

How Much? Using IRS guidelines which estimate what your Earned Income Credit amount for the year might be, your payroll office distributes about half of that amount in your paychecks throughout the year.

Example: a worker earning between \$500 and \$1200 per month might receive \$60 extra in each bi-weekly paycheck.

Workers who receive part of their Earned Income Credit in advance benefit in two ways:

- they can still expect a good refund check in the spring.
- They will have more money throughout the year — for paying the bills, paying off debts, or contributing to a retirement account.

Do you find yourself in a yearly cycle?

Using your tax refund each spring to get caught up.

Then gradually getting more and more behind throughout the year, (and more and more stressed out), until.....You can once again use your tax refund to get caught up.

You can prevent this common cycle *and* save on late fees and finance charges, by putting more money in your regular paycheck instead of getting such a large tax refund. (See “How Can I get....”)

Be Picky When Picking Peaches

Each winter, scores of backyard gardeners purchase and plant peach trees in North Florida. Regrettably, many of these trees are impulse buys with little or no thought given to the variety of tree for sale or the requirements to grow peaches.

All too often, ultimate failure results.

Peaches are one of the most difficult of the home garden fruits to grow successfully. Choosing the right variety is not as simple as deciding which muscadine variety or which tomato variety to plant.

Peach varieties have “internal clocks” called chilling requirement that keep the tree “asleep” during the winter. This chilling requirement is recorded as the number of hours below 45 degrees. If a peach tree does not get the correct amount of chilling hours, it will grow poorly and will produce few to no peaches.

For example, peach breeders have developed peach varieties with various chilling requirements for different parts of the country. Peach varieties’ chilling requirements vary from as low as 100 to as high as 1,050 hours. It’s extremely important for the backyard fruit enthusiast to match the correct peach variety with the expected chilling-hour range. In general, choose varieties with chilling requirements from 450 to 650 hours in North Florida. During the average winter, Okaloosa County receives 500 to 650 chilling hours.

Chilling hours aren’t the only concern. Peach breeders have also been very successful in developing varieties that are resistant to certain diseases, such as bacterial spot. They’ve developed varieties with yellow or white flesh and a succession of varieties that ripen throughout the summer.

It’s best to choose varieties that ripen early in Florida to avoid the rainy season, when diseases are more difficult to control. However, because each variety has a ripening period of about two weeks, some people decide to select two or more later ripening varieties to extend the harvest season. But if you do this, be prepared to extend your pest control efforts, too.

Unfortunately, a number of insects and diseases love peaches as much as you and I. The peach breeders are working hard to develop more resistance to these pests. Brown rot, rhizopus rot, scale and bores are just a few of the problems the home gardener interested in peaches must deal with.

Unlike some fruits that tolerate some pests and still produce a fair amount of edible fruits, peaches must be cared for with diligence.

If you’re committed to growing good peaches, good luck with your venture. If you’re not committed, I suggest you patronize a local peach producer, produce stand or grocery store and enjoy the fruits of someone else’s labor.

Larry Williams
Extension Agent, Horticulture

Creamy Cauliflower Bisque

<p>1 pound frozen cauliflower florets 1 cup chopped yellow onion 1/4 teaspoon garlic powder 1/2 teaspoon dried thyme leaves 1 cup fat-free evaporated milk 1/4 teaspoon coarsely ground black pepper 1/4 cup finely chopped green onion (green and white parts)</p>	<p>1 pound baking potatoes, peeled and cut in 1-inch cubes 2 cans (14 oz each) reduced-less sodium, fat-free chicken broth 1/8 teaspoon cayenne 2 tablespoons diet margarine 4 ounces (1 cup) shredded reduced-fat sharp cheddar cheese 1/4 cup finely chopped fresh parsley leaves 1/2 teaspoon salt</p>
---	---

In 3 1/2 to 4-quart slow cooker, combine cauliflower, potatoes, onion, broth, garlic powder, thyme and cayenne. Cover and cook on HIGH setting 4 hours or on LOW setting 8 hours.

Working in batches, place soup in blender and process until smooth, holding lid down firmly. Return to slow cooker. Add milk, margarine, salt and black pepper. Stir until blended.

Top each serving with equal amounts of cheese. Sprinkle with parsley and green onions.

Makes 9 servings (about 3/4 cup soup plus 2 tablespoon cheese per serving).

158 Calories, Calories from Fat 27%, Total fat 5 g, Sat Fat 2 g, Carbohydrates 19 g, Protein 10g, Cholesterol 19 mg, Sodium 410 mg, Fiber 3 g

Veggie Patch Soup

6 cups water
 2 medium-sized white potatoes, peeled and cut into 1-inch chunks
 4 large tomatoes, cored and cut into 1-inch chunks
 4 medium-sized carrots, peeled and cut into 1-inch chunks
 3 medium-sized zucchini, cut into 1-inch chunks
 2 medium-sized green bell peppers, coarsely chopped
 2 medium-sized onions, coarsely chopped
 3 garlic cloves, minced
 1-1/2 tsp. salt
 1/2 tsp. black pepper

In a soup pot, combine all the ingredients; mix well and bring to a boil over high heat.

Reduce the heat to medium and cook for 1 hour, or until the vegetables are tender.

Exchanges: 1/2 starch, 2 vegetable

Calories Per Serving: Calories 84, Total Fat 0 g, Cholesterol 0 mg, Sodium 383 mg, Carbohydrate 20 g, Protein 2 g

Edamame



The Japanese have long snacked on edamame (eh-dah-MAH-meh), or fresh soybeans. But Americans are just now catching on to their charms. They have a butter, nutty flavor and crisp texture that makes edamame a fun snack food. Edamame is a green vegetable soy bean, harvested at the peak of ripening just right before it reaches the hardened time. The word edamame means “beans on Branches”, grows in cluster on bush branched.

To retain the freshness and natural flavor, it is parboiled and quick frozen. In the east asia soy bean has been used over two thousand years as a major protein food. You simply use your teeth to squeeze the beans out of the salted pods, which are picked while young and look like large, fuzzy sugar snap peas. The beans themselves are similar in color to fresh fava or lima beans.

The beans which are sold frozen as well as fully cooked and ready to eat, in or out of the pods — are now available at many grocery stores.

Nutritional Information: Per 100 Grams Edible Portion
Calories 125.0; Protein; 12.1; Carbohydrates 13.1

Home & Community Education News

2005 Camp Planning Meeting—Thursday, Feb. 24, 9:30 a.m., Extension Office Crestview

Okaloosa County HCE Council will be the hosts for the District Camp held at 4-H Camp Timpooshee in May. Planning for this event will be held Feb. 24th. Please RSVP if you are able to attend. We are looking for volunteers to assist with lunch and refreshments for the planning session. Also, please send or bring ideas for programs and crafts. If you'd like to help, contact Millie Williams or Birdie Blaylock.



Okaloosa Saves Events:

February. 5th—4-H Money Adventures, 8:30-4:00 p.m. FWB (in partnership with Sylvania Heights Frontporch)

February . 8th—Financial Safety Seminar, 6-8:00 p.m. Niceville

February. 10th—Okaloosa Saves Coalition Meeting, 8:00 a.m., FWB Extension Office, Feb. 11—Okaloosa Saves Advisory Board, 7:30, a.m., OWC, Niceville.



**OKALOOSA SAVES
FINANCIAL SAFETY
SEMINAR HIGHLIGHTS
NATIONAL CONSUMER PROTECTION WEEK**



Debt No More in 2004

Would you like to know more about credit reports or selecting financial professionals? Are you concerned about increasing debt? Would you like to learn more about credit and debt management? Do you want to AVOID getting too much debt? If the answer is yes to any of these questions, plan to attend the "Debt No More in 2004" seminar.

Okaloosa \$aves, a community coalition to promote Building Wealth, Not Debt, is sponsoring this free seminar. Due to the popularity of the workshop held in January, it is being offered in additional locations. In Crestview, the seminar will be held March 11, 6-8 p.m. at the Jobs Plus One Stop Center on Wilson Street. "Debt No More" will also be held in Ft. Walton on March 23, 6-8 p.m. at the UF/Okaloosa Extension Offices, 127 W. Hollywood Blvd.

Topics include:

- Build Wealth, Not Debt—
- Everything You've Always Wanted to Know about Credit Reports and Scores
- Strategy for Debt Reduction
- Selecting the Right Financial Professional

Seminar is free and open to the public. Pre-registration is requested to insure adequate space and materials. To pre-register, call 689-5855 or 729-1400, ext. 5855 or email: lboutwell@co.okaloosa.fl.us