




FAMILY AND CONSUMER SCIENCES HOTLINE

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<p>February Dates</p> <p>1-3 Atlanta-Southern Region Extension Leadership</p> <p>6th C-FCE Executive Board</p> <p>6th UWF- Transferring Personal Possessions</p> <p>11th Okaloosa \$aves Workshop</p> <p>12th DeFuniak-Transferring Personal Possessions</p> <p>13th C-Money Management</p> <p>17& Washington DC-National Savings Forum</p> <p>18th</p> <p>19th F-Commodities</p> <p>20th F-Okaloosa \$aves</p> <p>24th Niceville-Okaloosa \$aves Coalition</p> <p>25th C-Commodities</p> <p>26th C-Leader Training</p> <p>27th F-FCE Council</p> <p><i>Call for more information on these programs.</i></p>	<p>•Equity stripping involves a lender encouraging you to lie about how much income you have in order for your loan to be approved. This means you probably will have difficulty making the monthly payments because the bank assumes you have more money than you actually have.</p> <p>•Balloon payments are common in home equity loans. The last payment on your loan is much more than the other payments. If you cannot pay this last payment, you can lose your home.</p> <p>•Loan flipping involves a lender offering you more than one loan. Each time you refinance your home, you are charged additional fees—the extra money you receive can be less than these fees you were charged.</p> <p>•Contractors sometimes offer “home improvement” loans through a lender they know. It is not until after the papers have been signed or the job is not finished satisfactorily that the homeowner realizes they have signed a home equity loan, often with outrageous payments.</p> <p>•Packing refers to adding “benefits” onto a home equity loan that the homeowner did not ask for and probably does not need.</p>		
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Microwave Pork Chop and Cabbage Casserole

- Vegetable nonstick cooking spray
- 3 cups ready-to-use slaw mix
- 1/2 cup dried apples
- 4 (3 ounces each) boneless pork chops
- 1 teaspoon caraway seeds
- 1 can (14 1/2 ounces) fat-free, reduced-sodium beef broth
- 2 teaspoons honey
- Pinch cinnamon

Lightly coat 8X8-inch microwavable glass baking dish with cooking spray. Place 1 1/2 cups slaw mix in baking dish, distributing evenly. Sprinkle 1/4 cup of the dried apples over the slaw. Place chops on top of slaw-apple layer. Repeat for second layer. Sprinkle with caraway seeds.

Pour broth over meat and vegetables. Cover with 9-inch square of waxed paper and microwave on HIGH for 30 minutes. (If the microwave has no turntable, turn casserole every 7 or 8 minutes.)

Remove dish from microwave and let rest, covered for 5 minutes.

Serve each chop topped with cabbage and apple mixture. Drizzle each serving with 1/2 teaspoon honey and top with a pinch of cinnamon.

Makes 4 servings (3 ounces meat and 1/2 cup vegetables per serving)

Serving Suggestion:

Accompany with boiled tiny "new" red-skinned potatoes and steamed green beans.

186 Calories, Calories from Fat 23%; Total Fat: 5 g, Sat Fat, 2 g Carb 14 g; Protein 22g; Chol 46 mg; Sodium 120 mg; Fiber 3 g.

THE POWER OF 100 CALORIES

TAKING SMALL, SIMPLE steps to trim calories can add up to big results. Eliminating 100 calories by eating a bit less and getting a bit more physical activity are simple first steps toward managing your weight. Try these to get started, then create your own food and activity combos.

5 Five ways to trim 100 calories from food:

- Swap a 12-ounce regular soft drink for a diet soft drink or water.
- Drink 2 cups of fat-free milk instead of 2 cups of whole milk.
- Use 1 teaspoon of mustard or ketchup or 1 tablespoon of fat-free mayonnaise in place of 1 tablespoon of regular mayonnaise.
- Split a small order of French fries with a friend.

■ Slice a typical piece of apple pie or cake about one-third smaller.

5 Five ways to burn 100 calories through physical activity:*

- Pedal an exercise bike for 13 minutes.
- Practice some fast dance steps for 16 minutes.
- Work in the garden for 18 minutes.
- Walk briskly for 23 minutes (3.5 mph).
- Clean the house for 25 minutes.

5 Five food-and-foot power combos to cut 100 calories:*

- Eat 5 fewer potato chips and walk for 6 minutes.
- Eat 1/4 cup less of spaghetti with tomato sauce and walk for 11 minutes.

■ Top toast with 2 teaspoons of apple butter instead of 2 teaspoons of butter and walk for 11 minutes.

- Spoon out 3 tablespoons less of mashed potatoes and walk for 13 minutes.
- Skip 2 half -and-half creamers in coffee and walk for 15 minutes.

*Physical activity and walking estimates based on calories burned by a 150-pound person. Calories burned will increase with higher body weights.

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Home Equity Loans Continued from page 1



• Sometimes, a dishonest mortgage lender may demand more money than agreed upon. They may insist your payments were late or add on taxes. The lender's practices may make it difficult to know how much you have paid or how much you owe.

• **Never sign over your deed!** This will allow somebody to borrow against or sell your property without consent.

Never allow anyone to pressure you into taking out a loan and take your time to read through any paperwork before you sign. If the loan sounds too good to be true, it probably is.

Source: <http://www.ftc.gov/bcp/online/pubs/homes/eqscams.htm>

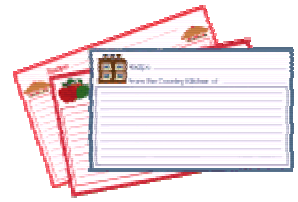


WATER BOTTLES

Recently, I've received several questions regarding the safety of re using plastic water bottles. The information below, provided by Dr. Amy Simone, UF/IFAS, should help.

1. In an ideal situation, these disposable water bottles are manufactured for one time use only, thus they should not be reused! These bottles are often soft and flexible and are not suitable for harsh cleaning and sanitizing without damaging the structure.
2. In a less than ideal situation, however, if one has to reuse these bottles, do so with proper cleaning on a daily basis. Nevertheless, the product should not be reused for more than a month.
3. Based on a body of literature, reusing any personal item (including bottles, glass, etc) without regular cleaning or sanitizing will definitely result in higher bacterial counts. The profile of bacteria resembles the sources of the recontamination. After all, bacteria is everywhere even on our body. That is why we need to wash and sanitize eating utensils and other personal items (clothing) often.
4. The first study completed on this might prompt lots of questions about reusing bottles or containers, washing after each use can help reduce the bacterial number to a reasonably safe level for a healthy person.
5. As far as the leaching of toxic materials into water goes, if the plastic bottles are used for a specific purpose within a recommended time, it should be reasonably safe. All plastics (e.g. polyethylene, polypropylene, polycarbonate) are made for specific use with a specific lifetime. Abusive use of any item will result in increase risk.
6. The bottom-line is people need to use products based on recommended use as specified by law and regulations, which are provided to protect them.

For more information: <http://www.plasticsinfo.org/food/DEHA1.html>



Orange-Barbecue Chicken Chunks

Serves 4 (1/2 cup per serving)

1 pound boneless, skinless chicken breasts or turkey breast tenderloins, all visible fat removed
 1/4 cup barbecue sauce
 1/4 cup all-fruit marmalade or spread, such as orange apricot, or plum
 1/2 teaspoon ground ginger (optional)

Rinse chicken and pat dry with paper towels. Cut chicken into bite-size pieces.

Heat a large skillet over medium-high heat. Remove from heat and spray with vegetable oil spray. Cook chicken for 3 to 4 minutes, or until tender and no longer pink in center, stirring occasionally.

Stir in remaining ingredients. Cook until heated through, about 2 minutes, stirring constantly.

Dietary exchanges:
 1 Fruit, 3 Meat

183 Cal; Total Fat 3 g; Saturated 1 g; Polyunsaturated 1 g; Monounsaturated 1 g; Carb 14 g; Protein 25 g; Chol 67 mg; Sodium 200 mg; Fiber 0 g

Free Credit Report

Fair and Accurate Credit Transactions Act of 2003 gives consumers a free credit report annually, but consumers won't be able to obtain them until late in 2004

San Diego, CA. Even though Congress passed the Fair and Accurate Credit Transactions Act in 2003, some of the new provisions, including those free annual credit reports, may not take effect until 2005 or beyond. The reason why is the law requires the Federal Trade Commission (FTC) to complete its rule making process before all of the new tools are available to consumers.

According to the FTC, once they draft the rules, procedures and mechanisms to deliver the free credit reports, then they are put out for a public comment period of 90 days. Once that aspect is complete the FTC will draft its final rules and regulations and set an effective date.

Until that time, consumers will have to continue to use the methods established under the former Fair Credit Reporting Act (FCRA) to obtain credit reports. They include:

Using either an 800 telephone number or the Internet to order a credit re-

port. Depending on the state where you reside, the cost of the reports range from free to \$9. Credit reports are FREE under the following conditions:

- 1) If someone has been denied credit, insurance, an apartment or employment because of information supplied by a Credit Reporting Agency (CRA).
- 2) If a consumer certifies in writing that they're unemployed and plan to look for a job within 60 days.
- 3) If a consumer certifies in writing that they're on welfare.

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We're on the Web!
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4) If one's report is inaccurate because of fraud.

To order credit report(s) call, write or email each of the three major CRAs.

Equifax, P.O. Box 740241, Atlanta, GA 30374-0241; (800) 685-1111. (www.equifax.com)

Experian, P.O. Box 2002, Allen, TX 75013; (888-397-3742). (www.experian.com)

Trans Union, P.O. Box 1000, Chester, PA 19022; (800) 916-8800. (www.transunion.com)

For help correcting credit file mistakes and free information about the credit file correction process, please visit: www.icfe.info.

To receive the same information by mail, please send \$1 and a self-addressed, 60 cent

stamped envelope to: ICFE, Credit File Mistakes, PO Box 34070 San Diego, CA 92163-4070.

For more information contact: Paul Richard, RFC - ICFE Executive Director at 619-239-1401.



Low Carbohydrate Foods

Only a short time ago, the rallying cry for new foods was "low fat" or "non fat". You could avoid or at least reduce your fat intake by using these foods. In some ways this trend was beneficial; in other ways it was not. Nonfat milk is a good thing. But nonfat junk food (provides little or no nutrients) is still junk food.

Today the craze is for low carb foods. From the grocery store to restaurants, you see promotions for low carbohydrate foods. If you're following a low-carb diet that limits breads, grains and starchy foods this may sound like a good thing. Or maybe you're just calorie conscious or like to try new products. But, buyer beware!

Most people assume the term "low carb" must be true and meaningful. However that may not be the case. "Low carb" has no legal definition and FDA has not approved any of these labels.

In fact, a recent investigation revealed quite a few discrepancies. One low-carb bread claims 60 calories per slice. But when you add it up—2 g fat (18)+ 8 g carb (32) + 7 g protein (28)—you realize that's 78 calories. One label claimed it supplied 300 mg of omega 3 fatty acids yet the company received a warning letter from FDA. The letter said the FDA lab analysis found no omega 3s and calories and fats were understated and fiber content was overstated (for more information see www.fda.gov).

None of the changes made to reduce carbs are unhealthy. But these products end up having nearly as many calories as their regular counterparts and cutting calories is still the key to weight control.

The labels are confusing and tricky. Most often they subtract certain carbs, and provide a separate section listing a lower number, which designates the remaining ones "effective carbs" or "net impact carbs." The idea is that since fiber, for instance, doesn't affect blood sugar the way other carbs do, it doesn't count. So if a food has 10 grams of carbs, but 6 grams are fiber, the manufacturer simply subtracts the 6 and claims only 4 "net impact" carbs. (Sometimes the results are clearly impossible. Some low-carb bread labels, for example, claim that nearly all the carbs are fiber, yet the first ingredient is always some sort of flour—a source of "regular" carbohydrates.) The calories in sugar alcohols, too, can be subtracted, according to this logic, because they don't have the same effect on blood sugar as regular sugar. None of this is allowed by the FDA.

This sleight-of-hand can distract you from an accurate comparison between low-carb foods and conventional ones.

For example:

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Wait to Prune Cold Damaged Landscaped Plants

To prune or not to prune - that is the question. The best answer is to wait.

Recent freezes have resulted in many people questioning whether to prune or not to prune cold damaged plants.

Despite the fact that many people think of Florida as tropical, we happen to live in one of the coldest areas of the state. And as a result, we are likely to see the less cold hardy tropical and subtropical landscape plants injured during a winter like this one. For example, it is normal for such landscape plants as oleander, hibiscus, bottlebrush and philodendron to suffer some cold injury.

The following information from former University of Florida Extension Horticulture Specialist, Dr. Bob Black, should prove useful in explaining the reason for waiting to prune our cold damaged plants.

When landscape plants freeze, the first impulse of most gardeners is to get out the pruning shears and cut away dead and dying leaves and branches. But this really isn't a good idea. As a rule, you can't tell how much damage has been done until plants start new growth in the spring. If you prune immediately after a freeze, you may cut away live wood that doesn't have to be lost. Also, leaves and branches, which have been killed, can help protect the rest of a plant against further cold injury. But if you're absolutely determined to prune, be prepared to provide covers and any other needed protection to guard what's left of your plants against the next cold snap.

Severe cold may kill some tender landscape ornamentals all the way down to the soil line. But don't give up on them too soon. Allow enough time for them to revive after warm weather returns.

Both flower buds and stems of azaleas often suffer cold damage. Bud injury will be evident if your plants produce few or no flowers at blooming time. Stem damage will show up later in the spring and early summer when some branches die. That will be the time to prune. Just cut out dead branches, as you find them, always pruning back to live wood.

Low temperatures often cause bud injury and leaf burn on camellias. Damaged buds will either drop from the plants, or open only partway, revealing brown centers. Leaf damage on camellias usually isn't too much of a problem. In most cases, as new leaves come out in the spring, the old frost-burned leaves will just drop off the plants.

Whatever you do, even if your landscape ornamentals have already suffered some cold injury, do not relax your guard. More frigid weather may be on the way. So be prepared to keep your prized plants as warm as possible each time freezing weather is predicted. And try not to encourage any new growth until all frost danger has past.

Finally, be a little philosophical. If you do lose one or two of your tender ornamentals, so what? Worse things could happen. And now you have a chance to add something new, perhaps some species native to our area that are not as subject to cold damage. Anyway, with thousands of plants to choose from and a generally mild climate, who can complain?

Larry Williams
Extension Agent, Horticulture

Low Carbohydrate Foods continued from page 4

●A slice of “low-carb” Atkins bread, for instance, has 60 calories and 8 grams of total carbs, though it claims to have only 3 “net impact” carbs. A slice of a conventional “diet” bread typically has 50 calories and 10 grams of carbs. That isn’t a significant difference.

●A 1-ounce “low carb” chocolate bar has 155 calories and 12 grams of fat, but no sugar; it claims to have only 1 “net impact” carb. A regular bar has 150 calories and 10 grams of fat. (Some choice!) Low-carb candies are actually pretty much the same as the sugar-free candies that have been on the market for years.

No way to tell

“Moreover, fiber is supposed to be listed as part of the carbohydrates-not subtracted from it. The FDA does not define nutrients according to the effects they have on blood sugar, and for good reason. These effects vary widely, depending on what’s in your entire meal. There simply isn’t any accurate way to calculate it for a food label. In any case, there is little or no evidence for the claim that some types of carbs are more likely to cause weight gain than others just because they affect blood sugar faster.

But there are some good ideas buried in the low-carb craze: It is better to choose high-fiber products over those made of refined wheat (white) flour. But that’s hardly a new idea. If you want more fiber in your bread, there are lots of good conventional choices, made of whole wheat or other whole grains, on the shelves. Another good idea is emphasis on portion control, which is really the key to weight management.

The downside to most low carb foods is the price. One low-carb breakfast cereal costs nearly four times as much per serving as regular cereals. Low carb breads cost twice as much as most regular breads. And most low-carb foods sacrifice a lot in taste and texture. (Not the candies, apparently, where chocolate flavors mask a lot). Maybe this is a good thing-people will eat less of these foods, and the fad won’t last.

In the meantime, don’t be fooled by low-carb foods. They may not be significantly more nutritious or less caloric than many regular foods. And they eat up food dollars better spent on plain good healthy foods such as fresh fruits and vegetables.

Source: UC Berkeley Wellness Letter, January 2004
Communicating Food For Health, January 2004

Okaloosa FCS News

Transferring Personal Possessions (or “Who Get’s Grandma’s Yellow Pie Plate?”) will be presented during February. On Friday, Feb. 6th, it will be part of the UWF Lifelong Learning classes at 1:00 p.m. Thursday, Feb. 12th, it will be presented in DeFUniaks Springs with the Twin Cities Hospital Senior Friends group.

Okaloosa Saves—Don’t forget the “Debt No More in 2004 Seminar Jan. 27th at 6:00 p.m. There are several worksite wealth building workshops during the month as well. If you’d like to schedule a presentation for your church, business, community group just let us know!! The Coalition meeting is Feb. 24th.

Volunteers are needed! Would you like to spend a few hours a month making calls or emailing savers? Training is available for “Wealth Coaches” who will talk with those who have signed up to be an Okaloosa Saver. Complete the intake form and send in. This is an easy way you can get involved in this exciting project!

Family & Community Education- 14 members attended the District I Conference in January. *Executive Board* will meet Feb. 6 in Crestview, with *Council Meeting* on Feb. 27th in Ft. Walton. *Leader training* will be Feb. 26 in Ft. Walton. Don’t forget the “Scrapbooking” workshop the first Wednesday of each month.

Commodity Distributions- Thursday, Feb. 19th Ft. Walton and Wednesday, Feb. 25 in Crestview. Noon – 4 p.m. Thanks to FCE members who help. More volunteers are needed. Come early (by 11) or give us a call if you can help.

Foolproof White Ceiling Paint

If you've ever repainted a white ceiling you know what happens. It always seems like you missed a spot. Two new paints on the market, Glidden EZ Track and Ace Simply Magic, virtually eliminate that blotchy look and the need for annoying touch-ups.

Both paints are dyed (pink for Glidden, blue for Ace) so that you can see what you've covered and what you've missed as you're painting. The dyes fade as the paints dry; (about a half hour for the Glidden and three hours for the Ace).

Dye in the Glidden paint is already mixed into the paint. You have to stir a packet of dye into the Ace.

The dye remains stable in the can with the Glidden, so you can store unused paint for another day. With the Ace, the dye lasts only about five days once it's stirred in. The paint is still usable, but the magic is gone.

If you're planning on re-doing that white ceiling, this may help. These paints retail for \$18-\$19 a gallon.

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Chock-Full-Of-Vegetable Soup

Rich with a delicious mélange of vegetables and whole grains, this hearty soup makes a warming supper or lunch. Simmer up a pot on the weekend and enjoy it throughout the week. (The soup will thicken as it stands; just add additional broth or water to achieve desired consistency when reheating.) Toasted whole-wheat country bread, rubbed with garlic and drizzled with olive oil, rounds out the meal nicely.

1 (19- or 15-1/2 can cannellini beans (white kidney beans), drained and rinsed
2 tsp. olive oil
2 medium leeks, white and pale green parts only, cleaned and sliced (1 cup)
3 medium carrots, diced (1 cup)
2 ribs celery, diced (1/2 cup)
4 cloves garlic, minced
2 tsp. chopped fresh rosemary
1/8 cup crushed red pepper
4 (14-1/2 oz) cans reduced-sodium chicken broth or 7 cups vegetable broth
4 oz. green beans, stem ends trimmed, cut into 1-inch pieces (1 cup)
1 (14 1/2 oz) can no-salt-added diced tomatoes
1/2 small zucchini, diced (1 cup)
3/4 cup quick cooking barley
6 ounces baby spinach (8 cups), washed
Freshly ground pepper to taste
2/3 cup grated Parmesan cheese (1-1/2 oz)

Mash 1 cup of beans with a fork; set mashed and whole beans aside. Heat oil in a soup pot or Dutch oven (6- to 8-qt capacity) over medium heat. Add leeks, carrots, and celery; cook, stirring often, until softened, 3 to 4 minutes. Add garlic, rosemary, and crushed red pepper; cook, stirring for 30 seconds. Add broth, increase heat to high, and bring to a simmer. Add green beans, and reduce heat to medium; cook, uncovered, for 5 minutes. Stir in tomatoes, zucchini, barley, and reserved mashed and whole beans; return to a simmer. Partially cover and cook for 10 minutes. Stir in spinach; cover and cook until spinach has wilted and barley and vegetables are tender, 2 to 3 minutes. Season with pepper. Top each serving with a sprinkling of Parmesan cheese.

Yield: Ten (1-1/8-cup) servings

Per serving Calories: 170, Fat: 4 grams, Saturated fat: 2 grams, Sodium: 360 milligrams, Fiber: 6 grams, Carbohydrates: 25 grams.

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 names and does not signify that they are approved to the exclusion of others.