Credit Consequences

The typical household has $9,300 in credit-card debt. If you pay 2% each month, how long will it take you to pay off that balance on a card with a 16% interest rate, and how much will you shell out in interest?

1. Seven years; $4,500
2. 12 years; $9,400
3. 43 years; $17,900
4. 55 years; $39,300

Answer: 3, 43 years; $17,900.

How much could you earn over the same time period by investing that $9,300 instead, assuming an 8% return?

Answer: Around $287,000. Whenever you find yourself drawn, to the closest retailer, remember: If you avoid using your credit card now, you’ll be able to afford an even cooler TV later. Or one day, perhaps, retirement.

**Waist-to-Hip Ratio Predicts Heart Risk Better Than BMI**

**WANT A QUICK ASSESSMENT of your risk for heart disease? Get out the tape measure.**

Researchers at McMaster University near Toronto have found that the best predictor of cardiovascular disease is not Body Mass Index (BMI), the commonly used ratio of weight to height, but rather your waist measurement divided by your hip measurement. A 36-inch waist and 40-inch hips would be a ratio of 0.9, for instance. Anything over 0.85 for women and 0.9 for men indicates greater risk for heart disease. The risk increases continuously with higher waist-to-hip ratio: Those in the highest fifth of people studied were 2.52 times more likely to have a heart attack as those in the lowest fifth.

Waist-to-hip ratio was three times more effective than BMI in predicting cardiovascular risk. Previous studies have noted that BMI fails to take into account the location of fat or how muscular a person is. For example, more than half of NFL players would be classified as obese. An otherwise skinny person with a potbelly actually is at greater risk of heart disease than someone with a high BMI.

Source: Tufts University Health & Nutrition Letter, January 2006

---

**Midlife Exercise May Reduce Later Dementia Risk**

**IF YOU’RE A MIDDLE-AGED couch potato, here’s yet another reason to get off your duff: Regular exercise now may help prevent dementia and Alzheimer’s disease later.** Researchers at the Aging Research Center of the Karolinska Institute in Sweden have found that exercising at least twice weekly in midlife reduces the risk of dementia by more than 50% and the risk of Alzheimer’s disease by more than 60%.

The greatest benefit from midlife exercise was seen in people with a genetic susceptibility to dementia and Alzheimer’s.

No connection was found between the level of exercise and the degree of risk reduction. Any physical activity vigorous enough to cause sweating and strained breathing seemed to qualify; walking and cycling were the most common forms of activity among participants.

The researchers couldn’t explain how physical activity reduces the risk of dementia and Alzheimer’s. They theorized, however, that exercise might directly affect the brain’s messaging system, as well as improving blood flow to the brain.

Source: Tufts University Health & Nutrition Letter, January 2006
Fruits and Veggies Rated a Nutritional Bargain

LOOKING FOR THE BEST nutritional bang for your buck? Buy fruits and vegetables, says a team of French and US researchers who analyzed 637 foods using a nutrient-to-price ratio. Produce topped their list for providing “essential nutrients at a reasonable price.” Among the best-scoring fruits and vegetables in nutrient density per dollar were oranges, bananas, carrots, cabbage, tomatoes, zucchini, celery, onions, canned mixed vegetables and fruit juices. Not far behind were lean meats and dairy products. Below-average scores went to grains, meats in general and composite dishes such as pizza or spaghetti and meatballs. The worst values in nutrients for the money? Desserts and other sweets. TO LEARN MORE: Journal of the American Dietetic Association, Dec. 2005.

Source: Tufts University Health & Nutrition Letter, February 2006

You pass on using the shaker at the table and use a variety of herbs and spices in place of salt when you cook. Can you still be getting too much of the white stuff?

Absolutely. The federal government’s National High Blood Pressure Education Program (NHBPEP) recommends that adults consume no more than 2,400 grams of sodium per day, which is about the amount in a teaspoon of salt. The government Dietary Guidelines for Americans updated in 2005 are even stricter, saying people should consume fewer than 2,300 grams daily, and that those with high blood pressure, African-Americans and middle-aged and older adults should get only two-thirds of that amount of sodium. The American Heart Association (AHA) advises people with heart disease to consume no more than 2,000 milligrams of sodium per day.

These are broad-brush recommendations. Individuals respond differently to sodium, and you may be more or less sensitive to its effects than average. In general, though, less sodium is better for your health.

Hypertension and Other Risks
The primary threat from too much salt in your diet is high blood pressure, which is a major risk factor for cardiovascular disease — the nation’s number-one killer. Salt increases blood pressure because its sodium — one of salt’s two “ingredients” — makes the body retain extra water. The additional water in the blood vessels creates more pressure. To pump the added fluid, the heart has to work harder, putting an added strain on your heart.

How to Cut Back
In any case, most medical experts agree that reducing your sodium intake is an important step to better health. The only real question is how to do it.

The tricky part about shaking the salt habit is that as much as 90% of the salt you consume every day is “hidden” — salt that you don’t shake on at the stovetop or the dining table. According to one tally, about 77% of the sodium in the average American diet comes from processed foods and restaurant foods. About 12% occurs naturally in foods such as dairy and seafood. Only 5% is added during cooking, and just 6% gets added at the table from your salt shaker.

continued on page 4
For example, one cup of canned ham and bean soup comes in at 972 milligrams of sodium per serving. One company’s individual-sized pan pizza has 983 milligrams of sodium per serving. One hamburger chain’s signature burger has 1,070 milligrams, representing nearly half the upper limit of your recommended sodium for the day before you’ve even asked for fries (more salt, plus of course saturated fat and calories) or had something to drink. (That diet soda can add another 50 milligrams of sodium.)

You can lose a lot of dietary sodium painlessly just by switching from canned vegetables to fresh or frozen produce. If you can’t find affordable produce options, seek out reduced sodium varieties of canned vegetables, as well as low-sodium chicken broth, soup and other packaged foods.

You can also cut the sodium in canned vegetables by draining and giving them a quick rinse: According to Bush Brothers, the nutrition facts on a can of variety beans (chicken peas, kidney beans, etc.) assume the entire contents, the beans plus the brine. By simply draining the beans, you reduce the sodium content by approximately 40%. A 30-second rinse with plain water reduces the sodium by about another 3%. In a simple can of beans, this two-step trick can reduce the sodium content per serving from a typical 400 milligrams to 228 milligrams.

Remember that cutting back on salt is only part of the answer to fighting hypertension and its related health problems. You’ll want to limit overall calories and maintain a healthy weight. It’s important to also develop an exercise plan that fits your interests and your needs. And, just for fun, throw a pinch of that salt you’re not using over your shoulder for luck!

Source: Special Supplement to the Tufts University Health & Nutrition Letter, February 2006

---

Where the Salt Is—and Isn’t

Only a small amount of sodium occurs naturally in foods; most of the sodium in your diet gets added in processing. This table from the DASH Eating Plan gives examples of amounts of sodium in some foods:

<table>
<thead>
<tr>
<th>Food Groups</th>
<th>Sodium (milligrams)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grains and Grain Products</td>
<td></td>
</tr>
<tr>
<td>Cooked cereal, rice, pasta, unsalted, 1/2 cup</td>
<td>0-5</td>
</tr>
<tr>
<td>Ready-to-eat cereal, 1 cup</td>
<td>100-360</td>
</tr>
<tr>
<td>Bread, 1 slice</td>
<td>110-175</td>
</tr>
<tr>
<td>Vegetables</td>
<td></td>
</tr>
<tr>
<td>Fresh or frozen, cooked without salt, 1/2 cup</td>
<td>1-70</td>
</tr>
<tr>
<td>Canned or frozen with sauce, 1/2 cup</td>
<td>140-460</td>
</tr>
<tr>
<td>Tomato juice, canned 3/4 cup</td>
<td>820</td>
</tr>
<tr>
<td>Fruit</td>
<td></td>
</tr>
<tr>
<td>Fresh, frozen, canned, 1/2 cup</td>
<td>0-5</td>
</tr>
<tr>
<td>Lowfat or Fat-Free Dairy Foods</td>
<td></td>
</tr>
<tr>
<td>Milk, 1 cup</td>
<td>120</td>
</tr>
<tr>
<td>Yogurt, 8 ounces</td>
<td>160</td>
</tr>
<tr>
<td>Natural cheeses, 1 1/2 ounces</td>
<td>110-450</td>
</tr>
<tr>
<td>Processed cheeses, 1 1/2 ounces</td>
<td>600</td>
</tr>
<tr>
<td>Nuts, Seeds, and Dry Beans</td>
<td></td>
</tr>
<tr>
<td>Peanuts, salted, 1/3 cup</td>
<td>120</td>
</tr>
<tr>
<td>Peanuts, unsalted, 1/3 cup</td>
<td>0-5</td>
</tr>
<tr>
<td>Beans, cooked from dried, or frozen, without salt, 1/2 cup</td>
<td>0-5</td>
</tr>
<tr>
<td>Beans, canned, 1/2 cup</td>
<td>400</td>
</tr>
<tr>
<td>Meats, Fish, and Poultry</td>
<td></td>
</tr>
<tr>
<td>Fresh meat, fish, poultry, 3 ounces</td>
<td>30-90</td>
</tr>
<tr>
<td>Tuna canned, water packed, no salt added, 3 ounces</td>
<td>35-45</td>
</tr>
<tr>
<td>Tuna canned, water pack, 3 ounces</td>
<td>250-350</td>
</tr>
<tr>
<td>Ham, lean, roasted, 3 ounces</td>
<td>1,020</td>
</tr>
</tbody>
</table>

---

Nearly one-third of all Americans with high blood pressure don’t know they have it.
SALTY LANGUAGE

What’s the difference between, say, “low sodium” and “reduced sodium”? Here’s a quick rundown on the Food and Drug Administration’s definitions of various sodium content terms:

**Sodium free or salt free:** Less than 5 milligrams (mg) per serving

**Very low sodium:** 35 mg or less of sodium per serving

**Reduced or less sodium:** At least 25% less sodium than the regular version

**Light in sodium:** 50% less sodium than the regular version

**Lightly salted:** At least 50% less sodium per serving than reference amount

**Unsalted, without added salt, no salt added:** No salt added during processing, and the food it resembles and for which it substitutes is normally processed with salt

---

**PLAN YOUR FINANCIAL FUTURE**

**NOW** is the time to Plan Your Financial Future! With savings rates at the lowest point since the depression and increased minimum payments on credit cards, if you haven’t taken hold of your finances, you’d better start. UF/IFAS Extension will be offering the PYFF in Ft. Walton on March 6 and 13th, 6:00-8:30 p.m. at the Extension Office, 127 W. Hollywood Blvd. This is a two part course and participants are expected to attend both classes. The class is free, but pre-registration is required. You may register by calling 689-5850 or 729-1400, ext. 5850. Co-sponsors for the program are Beach Community Bank and First National Bank & Trust. Guest Speakers include Steven Butt, Dennis Conger, and Dalton Sheffield.

---

**BUILD YOUR FINANCIAL FUTURE**

This personal financial management program will be held March 15, 1:00-5:00 p.m. in Crestview. Participants will learn the four basic concepts that will enable them to handle financial resources responsibly and build a financially secure future. The Money Smart curriculum developed by the FDIC will be used. Cost of this class is $20 and pre-registration is required. Call 689-5850 to register.

---

**SPEEDY PORK CASSOULET (Serves 4)**

- 3 boneless pork chops, cut into 3/4-inch cubes
- 1 tablespoon vegetable oil
- 2 medium onions, chopped
- 2 cloves garlic, crushed
- 2 (15-ounce) cans great Northern beans, rinsed and drained
- 3/4 cup chicken broth
- 1/3 cup chopped sun-dried tomatoes packed in oil, drained
- 1 teaspoon dried rosemary, crushed
- 1 teaspoon dried thyme, crushed
- 1/4 teaspoon salt
- 1/4 teaspoon black pepper
- 1/4 cup chopped parsley
- 1/4 cup seasoned bread crumbs

1. Heat oil in a deep saucepan over medium-high heat.
2. Cook and stir onions and garlic until tender but not brown.
3. Add pork, cook and stir for 2-3 minutes or until lightly browned.
4. Stir in beans, broth, tomatoes, rosemary, thyme, salt and pepper. Bring to boiling; reduce heat, cover and simmer 10 minutes or just until pork is tender, stirring occasionally.
5. Spoon cassoulet into individual soup bowls. Sprinkle each serving with parsley and bread crumbs.

**Nutrition Facts per serving.** Calories, 340 calories; Protein, 26 grams; Fat, 11 grams; Sodium, 610 milligrams; Cholesterol, 40 milligrams; Carbohydrates, 37 grams

---

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.
It's Not Spring Yet!  
What You Can Do In a Garden Now

March usually brings a few tantalizingly spring-like days when we all feel the urge to just get out in the yard and do something. We need to remember that while lots of flowers may be in bloom and the weather might be gorgeous, it's not spring yet. It's still too early to set out warm weather annuals and vegetables, too early to fertilize the grass, and too early to sow almost any type of seed outdoors.

With gardening activities timing is often all-important, as it is with many other activities in life. You get much better results for the time and money you expend if you pick the best time to act.

Severe or renovative pruning is best done in March before new growth begins to emerge on shrubs. However, avoid cutting back those bushes that are soon to bloom such as Indian Hawthorn and Loropetalum. Those plants should be left alone until the flowers have fallen. This type of pruning, which involves cutting plants back to 12-18" from the ground, is often necessary in older landscapes, especially foundation plantings. After 8 or 10 years, many plants simply outgrow the space allocated for them.

Several benefits result from severely pruning overgrown plants. First, you'll be amazed at how much better your house looks when it is no longer being swallowed by big shrubs. Entrenched insect and mite populations along with dead and diseased wood will be removed, resulting in healthier plant. The new growth emerging after renovative pruning will possess the health and vigor of a young plant, adding years to its useful life in your garden.

March is the ideal month to do an annual clean up of herbaceous plants such as liriope daylilies and agapanthus. Even plants of this sort which remain evergreen will benefit in appearance from an annual cutting back, removing dead and damaged foliage. Many ferns also fit this category and you will find it much easier to cut them back now rather than waiting and having to prune around the emerging new fronds after spring growth begins. Do wait for signs of new life greening up on the soil surface before cutting back perennials like Mexican Heather, Salvias and Angel Trumpets however. Pruning too early could result in tender foliage being damaged from that last frost of winter.

Finally, if you didn't get around to collecting a soil sample from your yard last fall, then now's the time. Pick up a soil test mailing kit from the extension office. The results will tell you what fertilizers you will need once the grass greens up completely.

Get these jobs out of the way this month and save April for spring's fun jobs like planting those new bedding plants and vegetables.

Sheila Dunning  
Extension Agent,  
Horticulture
Fettuccini with Broccoli and Garlic  
(serves 4)

4 cloves garlic, crushed  
3 cups broccoli florets  
3/4 c. vegetable bouillon  
1/4 c white wine  
3 Tbsp. fresh basil, chopped  
1/4 c. freshly shredded Parmesan cheese  
1 lb fettuccini  
Dash sea salt  
Freshly ground pepper, to taste

Put garlic, broccoli and bouillon into saucepan. Bring to a simmer and cook for 3 to 4 minutes or until broccoli is tender-crisp, stirring occasionally. Coarsely chop broccoli. Add the white wine, basil and parmesan. Toss to mix, then season with salt and pepper to taste.

Meanwhile, cook fettuccine until *al dente* and drain well. Toss with half of the broccoli sauce and transfer to serving plates. Top with remaining sauce and garnish as desired.

Good Served with a simple salad of romaine lettuce and tomato slices drizzled with virgin olive oil and balsamic vinegar.
HCE Executive Board

The Executive Board will meet on Thursday, March 16th at 10:00 a.m. in Crestview. All Council officers, chairpersons and club presidents should plan on attending, but other members are welcome to attend. Main items of discussion will be Country Store, Cultural Arts Day and Camp.

LEADER TRAINING

The next leader training will be Thursday, March 23rd at 10:00 a.m. in Ft. Walton. Topic will be “$aving Your Pennies” and will focus on great deals in Okaloosa County. Each club should send two representatives to the training.

*Cultural Arts Writing Entries are due April 4th—Don’t forget!*

FLEA MARKET: The Ft. Walton Beach Club will be hosting a Flea Market on March 11th in Ft. Walton. Stop by to find some great bargains.

**Dates to Remember:**

- Okaloosa Saves Advisory Board, March 1, 7:30 a.m., Okaloosa/Walton College
- Pacesetters HCE, March 7, 9:30 a.m., Extension Building, Ft. Walton Beach
- Okaloosa Saves Coalition, March 9, 8:30 a.m., Niceville Community Center
- Bath & Body Sale at North Okaloosa Medical Center, March 9th & 10th, Crestview, 8:00-4:00p.m. Call 689-8445 for information
- Paper Artz, March 9 & 23, 9:30-1:00 p.m., Extension Building, Ft. Walton Beach
- Happy Homemakers, March 9, 9:30-12:00 p.m., Crestview Extension Office
- Set-Up Ft. Walton Beach HCE Flea Market, March 10, Extension Building
- Ft. Walton Beach HCE Flea Market, March 11, Extension Building
- Ft. Walton Beach HCE, March 14, 9:30-1:00 p.m., Extension Building, Ft. Walton Beach
- HCE District I Camp Planning Meeting, March 15, Holmes County Ag Center, Registration 9:30 (CST) meeting at 10:00 a.m. Lunch provided
- HCE Executive Board, March 16, 10:00 a.m., Crestview Extension Building
- Pacesetters HCE Workshop, March 20, 9:00-3:00, Extension Office, Ft. Walton Beach
- Okaloosa Saves Site Coordinator Training, March 20, 11:00-1:00, First City Bank, Ft. Walton Beach
- Extension Overall Advisory Board, March 21, 6:30 p.m., Extension Building, Ft. Walton Beach
- Okaloosa Saves Motivational Speaker Training, March 22, 11:00-1:00, First City Bank, Ft. Walton Beach
- HCE Leader Training, March 23, 10:00 a.m., Extension Building, Ft. Walton Beach
- Ft. Walton Beach HCE Workshop, March 28, 9:30-1:00 p.m., Extension Building
- Set-Up Pacesetters Yard Sale, March 31, 9:00-3:00 p.m., Extension Building, Ft. Walton Beach