



UNIVERSITY OF
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EXTENSION

Institute of Food and Agricultural Sciences

FAMILY AND CONSUMER SCIENCES HOTLINE

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IN THIS ISSUE

**Calories Count: 100 Calories to
Halt Weight Gain**
Money Management TIPS for Families
Paying Extra for ID Theft Protection
Strategies to Improve Your Finances
Winterizer Fertilizer, Not For Florida
Recipes: Summer Slaw
Tex-Mex Ground Beef Skillet



September 1st

Calories Count: 100 Calories to Halt Weight Gain

Researchers theorize that the upward trend in the number of overweight Americans is caused, on average, by an imbalance of only 100 extra calories per day. Eliminating this 100-calorie imbalance by eating a bit less and getting a bit more physical activity each day may hold the line on weight gain for many people. This can be accomplished in an almost unlimited number of ways. Below are several ideas on how people can start to trim and burn 100 calories a day.

Five ways to trim 100 calories from food

- Swap an 8-ounce regular soft drink for a diet soft drink.
- Drink 2 cups of fat-free milk instead of 2 cups of whole milk.



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■ Use 1 teaspoon of mustard or ketchup or tablespoon of fat-free mayonnaise in place of 1 tablespoon of regular mayonnaise.

■ Split a small bag of French fries with a friend.

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



Five ways to burn 100 calories through physical activity (Physical activity and walking estimates based on a 150-pound person.)

- 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 22 minutes (3.5 mph).
- Clean the house for 25 minutes.

Five food and foot power combos to cut 100 calories

- Eat five fewer potato chips and walk for 6 minutes.
- Eat one-quarter 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 & half coffee creamers in coffee and walk for 15 minutes.

Source: Food Insight Newsletter, March/April 2003

DID YOU KNOW...

On a per capita fresh-equivalent basis, the top 10 vegetables in terms of consumption (fresh and processing) in 2002 were:

1. Potatoes, 134.9 lbs
2. Head lettuce, 22.4 lbs
3. Sweet corn, 26.1 lbs
4. Onions, 19.7 lbs
5. Tomatoes, 87.3 lbs
6. Carrots, 12.5 lbs
7. Peppers (mild and hot), 12.1 lbs
8. Cucumbers, 11.5 lbs
9. Cabbage, 9.7 lbs
10. Leaf/romaine lettuce, 8.3 lbs



MONEY MANAGEMENT *TIPS* FOR FAMILIES: What To Do About Savings

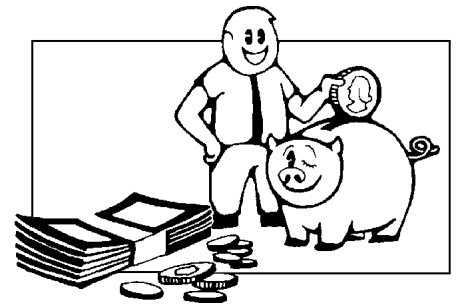
Are you satisfied with the amount you save? Perhaps you need to think about improving your spending and saving habits.

After achieving the basic necessities, the money you earn helps you attain the comforts of life. Changing money into the comforts of life may be done in the present or future. You and the members of your household make the decision on how much you spend, save and share. When these decisions are added together they determine the quality of life you enjoy or endure. You should first determine a spending plan.

Then it's time to put together a savings plan, which is based on your financial situation and your goals. Basically your income is distributed in three ways -- to pay debts, to provide present needs and to provide for the future. The key to financial success is to live within your income and to save for future financial security. When prices are rising very rapidly, this may be a little tricky. You have two problems: the first is having enough left over to save; the second is to retain the value of the money you have saved.

The following practices may help you to tackle the first problem.

- **Set up a regular savings program and pay yourself first.** Determine the amount of savings your family needs for emergencies (approximately 2-6 month's income is recommended), for big-ticket purchases in the future and for retirement living. Decide how much can be put into savings and save this amount regularly.



- **Carefully evaluate spending decisions.** Separate real needs and wants from the luxuries of life. Eliminate spending for items offering little or no value. Trim your lifestyle to fit your income and savings needs. Before buying, consider other ways you might use the money; then use it for the greatest return.

- **Shop smarter to get the best buys.** Compare prices. Bargain for discounts when paying cash for big-ticket items. Be alert and take advantage of reduced sale prices on worthwhile items.

- **Switch to less expensive goods and do-it-yourself services.** Investigate private brand products for quality and price advantages. Buy classic styles and standard model goods. Consider "seconds" or "used" goods, if suitable. Consider items that require low maintenance.

- **Avoid the use of credit when possible.** When you buy on credit, you increase the cost of goods and services and make a claim on future income.

Source: Money Management Newsletter 2003

PAYING EXTRA FOR ID THEFT PROTECTION? CONSIDER COSTS vs. BENEFITS

The private sector is promoting new products to help people detect identity theft or cover certain losses. But are these products right for you?



CREDIT REPORT MONITORING

The FDIC Consumer News doesn't endorse or recommend products, but provides information to help you make wise decisions.

Most experts recommend that you get a copy of your credit report at least once a year from each of the three major credit bureaus (Equifax, Experian and TransUnion) to ensure the report's accuracy and to look for signs of ID theft (such as a credit card account opened or requested by a con artist using your name). You can order a copy of your credit report directly from each major credit bureau for a maximum charge of \$9 per report. But consumers also can subscribe to a monitoring service offered by credit bureaus or other companies for about \$30 to \$150 a year, depending on what's included.

A monitoring service may provide, for example, an automatic copy of your credit report from one credit bureau or all three major companies, perhaps on a quarterly or monthly basis. You also may be able to get e-mail notices of any changes in a credit report, even within 24 hours. The most important alert is one telling you that an account has been opened in your name. If you do not recognize it as your account, you can take immediate action to get the account closed. Otherwise, you may not hear about accounts opened by an identity thief for months.

Should you order credit reports on your own or pay more for a special service? The answer depends on how closely you want to monitor your credit reports and how much you are willing to pay for convenience or other extras. Some consumer advocates and other observers say that most people would be adequately protected if they order their own credit reports from the three major credit bureaus at least once a year and save money over the cost of a professional monitoring service. The nonprofit Identity Theft Resource Center in San Diego offers this strategy: stagger your requests throughout the year—"for example, Experian in the beginning of January, TransUnion in April, Equifax in August."

If you want to stay on top of your credit history but don't have the time or desire to submit periodic requests on your own (even once a year), you may want to consider paying a monitoring service, preferably one covering all three major credit bureaus.

IDENTITY THEFT INSURANCE

If an ID thief uses your name to commit fraud you are likely to incur expenses—sometimes hundreds or thousands of dollars—in correcting your credit files or otherwise defending yourself. That's why some insurance companies now sell ID theft insurance, and other companies, including some credit card issuers, will be offering the protection soon. The policies typically cover expenses such as lost wages while you take time off

from work to fix problems; fees associated with reapplying for loans you were denied; and the costs of mailings and phone calls to creditors, credit bureaus and law enforcement agencies. The policies also may cover certain legal fees, which can be significant. **The policies do not, however, cover losses for which you are liable by law or that are otherwise not reimbursed by a financial institution or merchant.**

You may already have this insurance at no extra charge through your homeowner's insurance or your credit card. Or you may be able to buy the coverage separately for about \$25 a year or more. The insurance generally includes a deductible (cost to you) of \$100 to \$250 per claim. If you're thinking about buying a policy, consider the annual insurance costs vs. the amount you'd probably recover if you were to become an ID theft victim. Also get an opinion from someone knowledgeable, perhaps your financial planner or an insurance professional you trust.



Important: Beware of telephone or Internet scams promoting credit-monitoring services, "free" credit reports, or credit card or ID theft insurance. These frauds typically use false or misleading statements to get you to send money or divulge personal information, including credit card or bank account numbers.

Source: FDIC Consumer News – Spring 2003

Strategies To Improve Your Finances

- **Use Credit Wisely** - Shop for credit! Don't accept the first offer you receive. It is recommended to get at least three quotes before selecting a lender. Compare the annual percentage rate and other features of the loan. Always repay according to the terms of the loan. If by chance you have problems, call the lender and explain the situation.
- **Live Below Your Means** - Always spend less than you make. Save a specific amount of your earnings for example 10%. Track your spending to find ways that you can accomplish this goal. Record everything you spend for a month. You will probably find a number of leaks. For ideas of ways that you can plug leaks get a copy of "Leaks in Spending" from the EDIS website, <http://edis.ifas.ufl.edu>.
- **Go to School** – Get educated – take some courses, watch money management programs on television, read financial books, and or consult a financial consultant.

Five factors often mentioned by millionaires as being important to success according to Thomas Stanley in his book "The Millionaire Mind" are: (1) Integrity – being honest with all people; (2) Discipline – applying self control; (3) Social Skills – getting along with others; (4) A supportive spouse; and (5) Hard work – more than most.



- **Think Positive** – When facing challenges – and you will – a positive attitude is important. Anyone can give up and say: “I’ll never be able to save any money.” And as Henry Ford once said: “If you think you can or if you think you can’t, you are right.” Or another way to say it is: “If it is to be, it’s up to me.”

Source: Jo Turner, Professor, Family Youth & Consumer Economics, Family, Youth & Community Sciences, Institute of Food & Agricultural Sciences

WINTERIZER FERTILIZER, NOT FOR FLORIDA

Many people fertilize their lawn too late with too much nitrogen. They wrongly call this practice “winterizing” their lawn.

The word "winterizer" is misleading. Many of the so-called winterizer fertilizers available in our area can cause more damage than good despite the advertisements. As a matter of fact, if you pay close attention to the TV ads on winterizer fertilizers, you’ll notice that they are for Northern lawns with Northern grasses like Kentucky bluegrass, ryegrass and fescuegrass. In my opinion, the term winterizer should never have been applied to the warm season-grasses we grow in the South. The time to fertilize our warm-season grasses in Florida is during the growing season, not when the grasses are going to "sleep" for the winter.

The grasses we use to create turf areas or lawns are warm-season grasses. They include centipedegrass, St. Augustinegrass, bahiagrass, Bermudagrass, zoysiagrass, carpetgrass, and seashore paspalum, a newcomer to Florida lawns.

These grasses actively grow during the warmer months of spring, summer and early fall. And they all are designed to go dormant in fall and winter. The cooler temperatures (particularly cooler night temperatures) and the shorter days of autumn trigger these grasses to slow down.

Nitrogen encourages new growth. Applying a high nitrogen fertilizer when your lawn is trying to go to “sleep” (go dormant) for the winter is equivalent to you drinking a lot of regular coffee before going to bed. The nitrogen interferes with the dormancy process, forcing the lawn to “wake up” (produce new tender growth) at the wrong time of year. You set the lawn up for damage.

That young tender growth is very susceptible to cold injury and is likely to be damaged by the first frost. This greatly weakens the lawn. And many times the damage goes unnoticed until the following spring when sections of the lawn do not green up.

Centipede and St. Augustine are the most common lawngrasses in our area. Centipedegrass should not be fertilized after August and St. Augustinegrass should not be fertilized after September according to Turfgrass Specialists with the University of Florida, Institute of Food and Agricultural Sciences (UF/IFAS).

If you insist on “winterizing” your lawn, use a fertilizer with low nitrogen (represented by the first number in the fertilizer analysis) and high potassium (the last number in the analysis). In most cases, the center number (phosphorus) should also be low. Examples of fertilizer analyses to use include 5-2-14, 8-2-34 or 5-0-22, etc. Just remember, more

potassium than nitrogen. But never use a high nitrogen fertilizer late in the season such as 27-3-3 or some similar fertilizer with high nitrogen and low potassium, even if it is labeled as “winterizer” fertilizer.

Also, for the fertilizer to do any good at all for the lawn, it needs to be applied while the grass is actively growing, when the grass can readily take it in. After the lawn is dormant and when the soil temperature is cooler, much of the fertilizer that could have benefited the grass is wasted.

For research based information on maintaining a Florida lawn, contact your local UF/IFAS Extension Office in your County or log onto <http://edis.ifas.ufl.edu> or <http://turf.ufl.edu>.

Larry Williams

Horticulture Agent, Okaloosa County

Summer Slaw

1 apple, cored and chopped	½ cup nonfat vanilla yogurt
4 cups shredded cabbage	2 Tbsp orange juice
½ cup chopped red onions	pinch cinnamon
1 sweet pepper, chopped	

Combine all ingredients in mixing bowl and serve chilled.

Nutrition Facts: Serves 4. Each serving (1 cup): 88 calories, <1 g fat, 0 g saturated fat, 2 mg cholesterol, 36 mg sodium, 19 g carbohydrate, 3 g fiber, 3 g protein.

Tex-Mex Ground Beef Skillet

Preparation Time 7 minutes

6 Servings/Serving Size 1 generous cup

1 lb lean ground beef	1 tsp chili powder	¼ tsp salt
1 tsp minced garlic	¾ cup mild salsa	1 cup water
1 cup frozen corn kernels	½ cup quick-cooking rice	
1-7 3/4 oz can chickpeas, drained	1 medium green bell pepper, seeded and diced	

In a large nonstick skillet, cook the beef, green pepper, and garlic over medium heat, stirring frequently, until beef is browned, about 6 to 8 minutes. Drain fat and pat dry with absorbent toweling.

Add the salsa, water, corn, chickpeas, chili powder, and salt. Cover and bring to a boil. Reduce the heat, and simmer 10 to 12 minutes stirring occasionally.

Bring to a boil. Add the rice, and stir it into the sauce. Cover, remove pan from heat, and allow to sit until the rice is tender, about 5 minutes.

Calories 254, Total Fat 11 g, Cholesterol 47 mg, Sodium 166 mg, Total Carbohydrate 22 g Protein 17 g



Join Community Leaders for the

Okaloosa \$aves

KICK-OFF

Wednesday,

September 17, 2003

9:00 A.M.

OWCC-Tyler Recital Hall-Niceville Campus

Mark your calendars!

Okaloosa Saves is a community coalition
designed to assist individuals to "Build Wealth, Not Debt."
For more information, call 689-5850 or 729-1400 ext. 5850.

