



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

September Dates

- 1 Executive Board Meeting
Crestview—10:00 a.m.
- 1 Extension Overall Advisory
Board Meeting
Crestview—6:30 p.m.
- 6 Pacesetters HCE
Fort Walton Bch.—All Day
- 7 Okaloosa Saves Advisory Board
OWC—Niceville, Bldg. K
7:30 a.m.
- 7 Weight Management "Lunch-
N-Learn"
Water & Sewer Bldg.
Fort Walton Bch.
11:15 a.m. & 12:15 p.m.
- 8 Happy Homemakers HCE
Crestview—9:30
- 8 Okaloosa Saves Coalition
Annual Board of Directors
Meeting
- 13 Fort Walton Beach HCE
Fort Walton Bch.—9:30 a.m.
- 16 County Council Meeting
Fort Walton Bch.—10:00 a.m.
- 19 Pacesetters HCE Workshop
Fort Walton Bch.—All Day
- 21 Weight Management "Lunch-
N-Learn"
Water & Sewer Bldg.
Fort Walton Bch.
11:15 a.m. & 12:15 p.m.
- 27 Fort Walton Bch. HCE
Workshop
Fort Walton Bch.—9:30 a.m.

Sept. 25-Oct. 1 Build Wealth Week

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National Food Safety Education MonthSM

September is National Food Safety MonthSM. Across the country, food safety experts are asking consumers to follow *Four Steps To Food Safety: Clean, Separate, Cook, and Chill* to keep food safe from harmful bacteria that cause foodborne illness. Here are some helpful hints for keeping safe.

Clean! Everything that touches food should be clean. Cleanliness is a major factor in preventing foodborne illness. Even with food safety inspection and monitoring at Federal, State, and local government facilities, the consumer's role is to make sure food is handled safely after it is purchased.

Separate! Fight cross-contamination! Cross-contamination is the transfer of harmful bacteria to food from other foods, cutting boards, and utensils. An example of cross-contamination is cutting raw

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September HCE News



Council Meetings—
There will be an
Executive Board

Meeting, September 1st in Crestview, as well as the **County Council Meeting, Friday, September 16th in Fort Walton Beach**. All members are urged to attend the Council Meeting for a great program, good food, and fellowship. Final plans will be made for the Holiday Showcase programs this Fall. Mark your calendars! I'll see you there!!!

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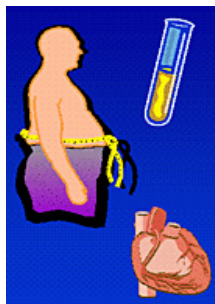


meat, poultry, or fish on a cutting board and then slicing salad vegetables on the same cutting board without washing the cutting board between uses.

Cook! Use a food thermometer in cooking. Using a food thermometer is the only way to tell if food has reached a high enough temperature to destroy harmful bacteria. Use a food thermometer to measure the internal temperature of foods, such as meat, hamburgers, poultry, egg casseroles, and any combination dishes.

Chill! Make sure the temperature in the refrigerator is 40°F or below and 0°F or below in the freezer. Use a refrigerator/freezer thermometer to check the temperature. Harmful bacteria grows most rapidly in the Danger Zone—the unsafe temperatures

between 40 and 140°F—so it's important to keep food out of this temperature range.



Location, Location

Older people who are normal-weight can have the metabolic syndrome—also known as insulin

resistance syndrome or Syndrome X—if their fat is stored in the wrong places.

You have the metabolic syndrome if you have at least three of five symptoms: low HDL (“good”) cholesterol, a large waist, and elevated (but not necessarily high) blood pressure, blood sugar, and triglycerides. People with the

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Prepared By:

Elaine A. Courtney

ELAINE A. COURTNEY

Extension Agent, Family & Consumer Sciences

SHEILA DUNNING

Extension Agent, Horticulture

lj

We're On The Web:

<http://okaloosa.ifas.ufl.edu>

syndrome have a higher risk of diabetes and heart disease.

Researchers used CT scans to measure fat deposits in the waist and thighs of more than 3,000 men and women aged 70 to 79. As expected, the metabolic syndrome was more common in the obese and overweight than in people who are normal-weight.

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The Sodium Antidote

Potassium isn't a household name, but it oughta be. It helps neutralize sodium's effect on blood pressure. It also seems to lower the risk of stroke apart from its effect on blood pressure. And it helps prevent kidney stones and the bone loss that can lead to osteoporosis.

Unfortunately, we don't get enough potassium. Experts recommend 4,700 milligrams a day. The typical American man gets roughly 3,000 mg; the typical woman closer to 2,300 mg. The answer isn't the potassium chloride in supplements or salt substitutes, since that form doesn't help bones and stones. Instead, you can get what you need from the naturally occurring potassium in foods like these.

Food	Potassium (mg)	Food	Potassium (mg)
<i>(1/2 cup cooked vegetable, fruits raw)</i>	<i>(mg)</i>		
Potato (1)	940	Pistachios (1 oz.—50 nuts)	300
Sweet potato (1)	540	Flounder (3 oz. cooked)	290
Banana (1)	490	Parsnips	290
Halibut (3 oz. cooked)	490	Pinto beans, canned (1/2 cup)	290
Lima beans	490	Beef (3 oz. cooked)	270
Fresh tuna (3 oz. cooked)	480	Wheat germ (2 Tbs.)	270
Swiss chard	480	Brussels sprouts	250
Acorn squash	450	Prunes (4)	250
Spinach	420	Orange (1)	230
Salmon (3 oz. cooked)	390	Zucchini	230
Cantaloupe (1/4 melon)	370	Artichokes	220
Lentils (1/2 cup cooked)	370	Almonds (1 oz.—20 nuts)	210
Milk (1 cup)	370	Chickpeas, canned (1/2 cup)	210
Watermelon (2 cups)	320	Collard greens	210
Grapes (1 cup)	310	Chicken (3 oz. cooked)	200
Pork (3 oz. cooked)	310	Peanuts (1 oz.—30 nuts)	190
Raisins (1/4 cup)	310	Tuna, canned (2 oz.)	130



Source: Nutrition Action Healthletter, July/August 2005

However, when the researchers looked at people within the same weight category, those with the metabolic syndrome had the same (or less) total body fat than those without the syndrome. The difference: people with the metabolic syndrome had more fat deep in the abdomen (visceral fat) and inside the thigh muscles than did people without the syndrome.

Source: Archives of Internal Medicine 165: 777, 2005.



Make The Most Of Your Doctor Visits

A key factor in your health care is good communication with your

health care provider. Before you go to the doctor, prepare questions and list health concerns you want to discuss during your visit. If you think your concerns will need additional time to be discussed, mention this when you schedule your appointment.

Describe Any Symptoms

If you have new or unusual symptoms, be sure to note any details, including:

- What they are
- What they feel like
- How long you've had them
- If they've improved or gotten worse
- If anything triggers the symptoms
- If anything relieves the symptoms
- If any lifestyle changes occurred when the symptoms began (for example, travel, starting a new job, changing your diet, etc.)



Mention Your Medications

Tell your doctor about all medications you take, including

over-the-counter drugs, vitamins and other supplements. Write down the dosages and how often you take them. Or, bring the original containers with you to your appointment.

Be Honest and Open

Your health care provider may need to understand your lifestyle to evaluate your overall health. Don't stretch the truth when discussing exercise, eating habits, smoking history, alcohol intake, and other care you receive. Be willing to talk about all aspects of your life, even if it embarrasses you.

Take Notes

Bring a notebook and pen with you to your appointment to record answers to your questions. You should also write down any recommendations or treatment directions provided by your doctor, and make sure they are correct and easy to understand before you leave the office.



Good communication sometimes requires another person to be present at your appointment. You may want a family member or friend to accompany you to make sure you get all the details you need.

Source: Today's Healthy Outlook—Summer 2005



Happy Labor Day!



Will Increasing The Minimum Credit Card Payment Help Or Hurt?

As mentioned in other recent Weekly Financial Tips, American consumers are on a spending spree. The question now will be can they afford to spend more on credit card payments?

The Office of the Comptroller of the Currency has pressured credit card companies to increase the required minimum payment. The previously required minimum payment of 2-2.5% of the credit card balance will increase to approximately 4%.

This increase may help consumers in several ways. The debt will be paid off faster, which will save both time and money. Money will be saved because less interest is paid. It could force credit card companies to reduce interest rates or reduce fees so that the cardholder could actually make some progress on paying down the debt. From a financial perspective increasing the minimum monthly payment so that money is saved makes sense.

The increase in the minimum payment also may hurt the consumer. Financially strapped consumers may no longer have the ability to make the required payments. If they are just able to afford the current minimum then how can they be expected to pay more? Currently about one in six households makes only the minimum payment. The new increased minimum payments could lead to more defaults on payments, more charged off

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loans, and more bankruptcies. Bank of America saw its charge-off rate (debt they are unable to collect) rise to by 63% when it raised the minimum payment to 4%.

The rule change will help some consumers pay off debt quicker and save money. Hopefully consumers will learn from this and have a brighter financial future. For other consumers it could lead to more financial hardship and a bleaker financial future. As with other issues, when the rules change some individuals get hurt and some get helped.



Build Wealth Week
September 25 - October 1

The last week of September has been designated "Build Wealth Week." In this fast paced, ever changing economy it is important to take time to set wealth building goals. That is the goal for Okaloosa Saves and Air Force Saves, the sponsors of this special week.

September 25-October 1 there will be special workshops and media efforts to draw attention to the importance of "Build Wealth, Not Debt", the America Saves theme. <http://americasaves.org> Okaloosa Saves Coalition is urging residents to join the initiative and become a "saver." It's simple—set a wealth building goal and begin. There are lots of benefits, and no obligations except to yourself!

This social marketing effort is aimed at improving the economic stability of our community, one

person at a time. "There is so much emphasis placed on spending, but not a lot of effort goes in to promoting savings and debt reduction," says Terry Ford, First National Bank of Crestview, and an Okaloosa Saves Coalition member. "We want to draw attention to the importance of becoming financially stable through setting a financial goal."

"Build Wealth Week" will also be sponsoring a "savings tips" contest. Simply send in your best idea for saving money or reducing debt and you'll qualify for a large cash award. Listen and watch local media for details or log on to <http://okaloosasaves.org>.

Build Wealth Week is a joint effort of the Okaloosa Saves Coalition and Air Force Saves, which is piloting their efforts within the 96th Air Base Wing.



September Begins The Best Gardening Season

In the absence of a major storm,

September can be the beginning of the best time to garden in Northwest Florida.

If you have unwanted volunteer saplings, cut them down when they are young. If you wait too long you may need a chain saw or a professional tree service to do the job. Container-grown trees and shrubs can be planted now or later in the season. Some natives with good fall foliage include American beech,

hickory, sassafras, Florida red maple, oakleaf hydrangea, and Elliott blueberry. Of course we often have to wait until December for the peak of fall color and even then the extent and depth of color depends on the amount of rain and cold weather we have before then. For colorful berries, plant American beautyberry, yaupon holly, or American holly. If you plan to transplant trees and shrubs this winter, while they are dormant, you should root prune them now.



Plant paperwhite narcissus, snowflakes (*Leucojum vernum*), Easter lilies, Madonna lilies,



amaryllis bulbs, and Louisiana irises. Divide and replant overgrown clumps of perennials that have finished blooming. Lift and

divide daylilies. To separate irises, dig, cut the foliage back to three inches and allow the rhizomes to air dry for a few days before replanting. Plant petunias and dianthus.

Try something new when choosing perennials for planting this fall. Some fall—



blooming perennials to try include lion's ear (*Leonotis leonurus*), which has bright orange flowers; cigar flower, (*Cuphea micropetala*), which has orange flowers shaped like tiny cigars, tipped with yellow; Phillipine violet (*Barleria cristata*) which blooms with a profusion of dark lavender flowers, and firespike,



(*Odontonema strictum*), a four to five foot plant topped with tubular red flowers. Ornamental grasses are also good additions to

the fall garden. Muhly grass, (*Muhlenbergia capillaris*), is a native, with pinkish-purple flower heads.



Pull up and throw away summer vegetable plants that have finished producing. Don't till them into the soil. You could end up spreading diseases. Add organic soil amendments such as compost or well-chopped leaves. Anything you add should be well composted and thoroughly mixed into the soil.

Plant fall vegetables now, including broccoli, cabbage, carrots, collards, endive, escarole, leeks, turnips, radishes, mustard, beets, kale, and green onions. Wait until next month to plant strawberries.



If your lawn is developing areas that yellow and then turn brown, and you cannot find any sign of insect pests, then the problem may be a fungus disease, particularly if you have been receiving frequent rains or if you have been over-watering. Closely examine the grass blades to see if they appear to be rotting off where they're

attached to the stem. If so, a fungus disease is a good possibility.

Of course, in case of a bad storm, we all may be busy cleaning up and renovating our landscapes. In this case the following UF/IFAS Disaster Handbook may prove useful.

<http://disaster.ifas.ufl.edu>

Larry Williams
Extension Agent
Horticulture
Okaloosa County

Labor Day



Marinated Lime Chicken

(from Frozen Assets Lite & Easy) - Serves 6

- 6 chicken breast portions
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 4 limes (or 4 tablespoons bottled lime juice)
- 4 teaspoons white wine vinegar
- 9 tablespoons olive oil
- 2 teaspoons basil

Advance Prep: None required.

Preparation: Squeeze limes into a medium sized bowl. Stir in vinegar, olive oil, basil, salt, and pepper. Place chicken breast portions into labeled freezer bag. Pour lime sauce over top; seal and freeze.

To Serve: Thaw completely. Pour marinade into small saucepan. Heat to boiling. Place chicken pieces into shallow oven proof dish. Pour boiled marinade over chicken. Bake in preheated 350° oven for 35-40 minutes or until chicken is tender and cooked through. Serve hot, sprinkled with fresh basil sprigs if available.

Peas, Onions, & Radishes

(from Joan Elmore, Jackson County Extension Agent, FCS) - Serves: 6

- 2 tablespoons margarine
- 1 large onion cut into 1-inch pieces
- 2 large bunches radishes, sliced
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1/2 teaspoon sugar
- 1 package 10-oz. frozen peas, thawed

In a 3-quart saucepan melt margarine over medium heat. Add onions and cook 10 minutes or until tender, stirring occasionally. Add radishes, salt, and pepper. Cook 5 minutes until golden, stirring frequently. Stir in sugar and 2 tablespoons water; cook 5 minutes, should be tender crisp. Stir in peas and cook 2 minutes or until heated through.