



Consumer Highlights

April 2007

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Surface Cleaning, Disinfecting and Hand Hygiene

Three critical players in the fight against flu and infections

A recent National Cleaning Survey, conducted on behalf of The Soap and Detergent Association by International Communications Research, finds that Americans are concerned about reports of skin infections, like *Staphylococcus aureus*, in their children's schools.

If this bacterium becomes resistant to methicillin, a powerful antibiotic commonly used to fight *Staph* infections, recovery from the infection becomes much more difficult. This antibiotic resistant strain is known as MRSA, or Methicillin Resistant *Staphylococcus Aureus*. In the past, nearly all cases of MRSA were found in hospitalized patients, but there is an increasing number of infections acquired outside hospitals and in the community.

Awareness Alert

Among the 1,008 American adults who were surveyed, a full 90 percent believe that handwashing can help reduce the spread of a viral flu pandemic, and 87

percent believe hand hygiene can be helpful in preventing the spread of a viral disease outbreak such as the Avian flu. Seventy-four percent were concerned about ensuring good hand hygiene practices in schools. Separately, 84 percent said they were concerned about ensuring good hand hygiene practices for themselves and their family members at home.

However, there seems to be a disconnect between what Americans say and what they do. While many viral infections, such as colds, flu, and gastrointestinal infections, are spread through person-to-person contact, or contact with contaminated surfaces, this same survey found that 36 percent of Americans seldom or never wash their hands after sneezing.

Clearly, observes Nancy Bock, Vice President of Education at The Soap and Detergent Association, there's a need to put awareness into action.

Action Alert

According to the Centers for Disease Control and Prevention (CDC), good hygiene is critical in preventing *Staph* or skin infections. Keeping hands clean and surfaces disinfected will also help control the spread of flu, colds, and other commonly transmitted diseases. Here are a few good hygiene habits to practice:

- Keep your hands clean by washing thoroughly with soap and water, or by using an alcohol-based hand sanitizer.
- Keep cuts and scrapes clean and covered with a bandage until healed.
- Avoid contact with other people's wounds or bandages.
- Avoid sharing personal items such as towels or razors.

When you're around someone who has a *Staph* infection, there are additional steps that can be taken to avoid spreading the

infection to family and friends.

Remember to:

- Clean surfaces daily with an EPA-registered disinfectant according to the manufacturer's directions. Look for the EPA registration number on the product label. Or, use a solution of one tablespoon of bleach mixed in one quart of water to disinfect all nondisposable items and surfaces that may have come in contact with the infected area, wound drainage, or soiled surfaces.
- Wash soiled linens and clothes with hot water and laundry detergent. Dry them in a hot dryer, if possible.
- Wash utensils and dishes in the dishwasher with dishwasher detergent, or by hand using hand dishwashing detergent and hot water.

Cleaning Matters
March/April 2007

Understand Your Credit Score

Lenders base the interest rate for loans and mortgages on your credit score, which, until recently, you were not able to see. Credit scores are computed by lenders using a formula to determine if you are a good credit risk. FICO scores are based on the Fair, Isaac & Co scoring system that analyzes your credit history based on five categories:

- **Payment history**
- **Amount owed**
- **Length of credit history**
- **New credit**
- **Credit mix**

To get your FICO score when you order your credit report, request a copy of your credit score. Credit reports are free yearly,

but credit scores are not. The scores range from 375 (worst) to above 900. Usually the higher your score, the lower your interest rate will be.

Payment history. Thirty-five percent of your score comes from your credit account payments, with most recent payments counting more than older payments. If you have consistently paid your bills on time, your score will be higher.

Amount you owe. Thirty percent is based on your current debt load—how much you owe on all of your accounts if you generally carry an unpaid balance on credit card accounts. Getting credit only

when you need it and using it below your credit limits leads to higher scores.

Length of credit history. Fifteen percent of your score is based on how long you have used credit.

New credit. Ten percent is based on recent credit applications. You'll be scored lower if you have loaded up on credit by applying for more credit cards. In other words, don't get a credit card just for the 10 percent discount on that day's shopping. Having access to a lot of credit, even if you don't use it, lowers your credit score. Potential lenders may view numerous inquiries about your credit negatively because this may indicate you will overextend your capacity to pay your credit bills. If you do not want to receive unsolicited credit

offers, call (888) 5OPT-OUT and ask to have your name removed permanently from all three credit bureaus for possible solicitation.

Credit mix. The last 10 percent is based on the type of lenders you deal with.

To improve your credit rating, follow these steps:

- **Reduce your debt**
- **Avoid applying for new credit**
- **Always pay on time**
- **Keep credit balances well below your credit limit**
- **Be careful about closing accounts**

The Extension Family and
Consumer Sciences Newsletter
Fall 2006

Safe-to-Eat Easter Eggs



Easter is approaching and with it comes egg hunts and hard-cooked eggs. Food poisoning can occur if the eggs aren't cooked long enough. Storing, handling and preparing eggs properly reduce the chance for food poisoning. Store eggs in the original carton in a colder section of the refrigerator (40 degrees F), not in the door. Never crack eggs and leave them out at room temperature for any length of time before using. Bacteria spreads easily at room temperature. Leave eggs in the refrigerator until ready to use. Wash your hands thoroughly before you handle eggs at every step including cooking, cooling and dyeing. Traditional recipes call for eggs to be boiled for 20 minutes. By reducing heat to simmering, you lessen the chance of cracking and prevent overcooking. Cool eggs in cold running water instead of a pan of cold water. This practice will prevent the spread of bacteria and a green coating

from forming around the yolk of an egg. Serve cooked egg dishes immediately after cooking or refrigerate at once for serving later. Refrigerate hard-cooked eggs in their cartons if you won't be coloring them right after cooking and cooling. Refrigerate them again right after you dye them and after you display them. Easter eggs should not be used in recipes if they have been at room temperature for 2 hours or more. You should also protect Easter eggs from dirt or pets if you intend to eat them later. If this isn't possible, use dyed Easter eggs for decoration, not for eating. Discard any hard-boiled eggs after they have been stored in the refrigerator for 1 week. For more information on this and other food safety issues, contact your County Extension Office.

The Extension Family and
Consumer Sciences Newsletter
Fall 2006

Where Is The Fat?

Where Is the Fat?

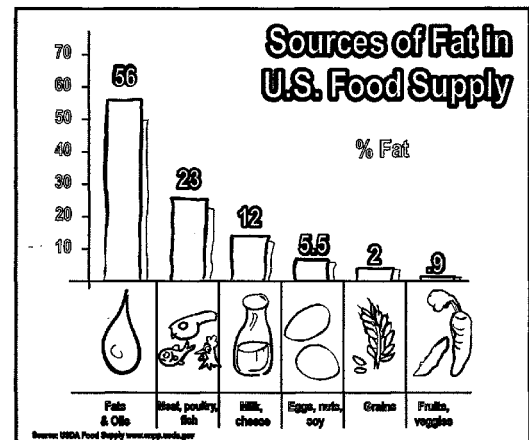
- Fatty meats
- Dairy products:
 - Butter
 - Whole milk
 - Cheese
- Refined fats and oils:
 - Salad dressings, oils, margarine
 - Fried foods, many restaurant foods
 - Most desserts
 - Many frozen dinners
 - Processed foods
- Nuts and nut butters*

*Nuts and nut butters are nutrient-dense. They contain important minerals and were used in the DASH diet. They can be part of a weight loss plan but should be included sparingly.

Managing Fat in the Kitchen

- Use **skim milk** in place of whole milk: Save 5 grams of saturated fat per cup by using skim milk or calcium-fortified soy milk versus whole milk.
- Use **light margarines** for spreads. Best: less than 1 gram of saturated fat, 50 calories or fewer per serving.
- Use **less refined oil**:
 - In most cases you can cut the amount of oil by half.
 - Measure oil, don't pour freely.
 - Use a spray can or misting bottle
 - Use broth for flavoring and sauteing. It's nice for finishing vegetables or pasta.

- Choose **lean cuts of meat and trim all excess fat**. White skinless poultry is lower in fat than many cuts of red meat. Lean ground turkey is also low in fat. It is often best used in recipes with a little liquid. If ground turkey contains dark meat and/or skin it can often be as high in fat and saturated fat as ground beef.
- Choose **lowfat cooking methods** such as baking, grilling, roasting, poaching, microwaving and steaming.
- Instead of a whole egg, use **two egg whites** or 1/4 cup nonfat egg substitute.
- **Cheese** is very high in fat and saturated fat. Use 25% of what's called for. Use extra sharp cheddar or Parmesan, which have a lot of flavor and a little bit goes a long way.
- Use **fat-free salad dressing** or a small amount of oil and vinegar to dress salads, and measure, don't pour. Another way to use less dressing is to dip your fork in the dressing.
- When dining out, **order sauces on the side**. Choose lowfat items and smaller portions and request lowfat cooking methods.



Your Net Worth Statement

Tax season is an appropriate time of year to do your net worth statement. It is basically a matter of listing and totaling all that you own (at the current market value---what a buyer would be willing to pay for the item today as opposed to its cost) and then subtracting the total of all that you owe. The hard part is getting a complete listing of all the items and determining a reliable market value for each.

It is good planning to do a net worth statement at approximately the same time of year each year. This allows you to do four things:

- have an accurate snapshot of where you are financially on the date of the statement
- plot and compare your financial growth from year to year
- make plans for the future
- have information readily available that is requested for loan applications

Here are some tips to assist you in this process of determining market value of items. List all of the expensive items first. (House, cash in various accounts, vehicles, jewelry, etc.) Don't forget to include the items in the garage, attic and any out buildings. Estimate the value of your house by either having a real estate agent conduct a market survey or going online and determining if houses of similar square footage have sold in your neighborhood.

Be careful to not over-estimate the value of electronic equipment. Televisions, sound equipment, computers, etc. quickly depreciate in value. Art work and jewelry should be appraised periodically

to track their value. Check the newspaper for the current value of stocks and bonds. Don't forget to include the cash surrender value of whole or straight life insurance policies. Also include the cash value of retirement plans such as 401K, 403B or Keogh accounts.



Determining the amount you owe (your liabilities) is usually easier to do.

The balance on your home mortgage loan is found on your monthly statement. The outstanding balance on credit cards, charge accounts and installment loans, and accounts is found

on the monthly statement. For your automobile loan, multiply the number of payments left times the payment amount for a total amount owed. To be totally accurate, include all the current outstanding bills that need to be paid...these will need to be deducted from your assets.

There are many sites that provide examples of net worth statements. There are also a variety of computer programs that provide templates and will do the addition and subtraction and print out a very impressive document. Florida Cooperative Extension has information (FCS5205 Show Me the Money, Lesson 2, Record Keeping) that you may download from <http://edis.ifas.ufl.edu>.

Start the 2007 year with a resolution to get financially organized by preparing your net worth statement. The first year is the hardest...then you simply update in the following years. You'll enjoy watching your financial growth.

April Monthly Gardening Tips

By: Theresa Friday, Horticulture Agent

Flowers

- Begin watching roses for black spot fungus disease (small black spots on the leaves that quickly worsen). Control it by spraying every seven to 10 days with a fungicide.
- Annuals to plant includes celosia, coleus, dusty miller, gaillardia, geranium, hollyhock, impatiens, marigold, nicotiana, ornamental pepper, pentas, phlox, portulaca, rudbeckia, salvia, sweet Williams, torenia, verbena, vinca and zinnia.

Trees and Shrubs

- Fertilize shrub beds, if necessary. A landscape/garden type fertilizer that is low in phosphorus (the middle number) can be used on most species of shrubs. Keep lawn “weed and feed” type products out of shrub and flowerbeds. Some contain chemicals that are dangerous to woody and herbaceous ornamentals.
- The “acid loving” shrubs such as azaleas, camellias and gardenias should be fertilized with an “azalea-camellia special.” The nitrogen source in these fertilizers is safer on these ornamentals.
- Evergreen and semi-evergreen trees such as live oak and laurel oak shed most of their leaves during March and early April. Make plans to recycle these leaves on your property by composting or using them as mulch in vegetable, flower and shrub beds.

Vegetable Garden

- Vegetables that can be planted outdoors include bush beans, pole beans, cantaloupes, sweet corn, cucumbers, eggplant, lima beans, okra, southern peas, peppers, pumpkin, summer squash, tomatoes, and watermelon
- Plan and plant an herb garden. They can be grown under the same conditions

and cultural practices that are used for vegetables.

- Sweet potato plants (slips, draws) can be set out from now through June.

Lawns

- Remove fallen leaves from the lawn before the first mowing. Remove excessive leaf cover from the lawn by raking, blowing or bagging.
- Recycle grass clippings by not catching them when the lawn is mowed. Removing the clippings carries off fertilizer that has been applied to the lawn.
- Service the lawn mower, which includes sharpening the blade and setting the correct cutting height for your kind of grass.
- Make a spring fertilizer application. Use a slow release nitrogen product with a 3-1-3 ratio (like a 15-5-15) or a 1:0:1 ratio such as a 15-0-15.
- Centipede is especially sensitive to excessive amounts of nitrogen. Lawns of this grass “crash” after 2 or 3 years of heavy fertilization. High soil nitrogen is believed to contribute to centipede decline – a major problem in our area.
- Spring dead spots may be present. Before treating these areas, get a diagnosis. Treat, if necessary, and then patch these areas before weeds invade the bare spots. Sodding, plugging or sprigging helps them to fill in quicker.





Recipes



Chicken Pasta Bowl

This dish goes together in about 15 minutes when you have the ingredients already prepared.

2 c. medium shell pasta, dry
 1 Tbsp. olive oil
 1 c. sliced mushrooms
 1 c. asparagus, cut in 2 inch strips
 1/2 c. sliced red pepper strips
 1 can low-fat, low-sodium chicken broth
 1 c. cooked, skinless chicken, cut in chunks

Seasonings to taste: garlic powder, thyme, rosemary, black pepper
 Grated parmesan - about 2-4 Tbsp.

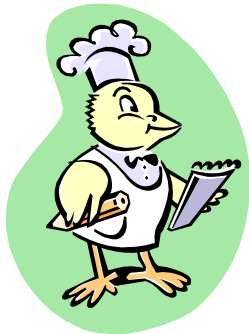
Directions:

1. Cook pasta according to package directions; drain in colander.

2. Add oil to large saute pan and heat over medium-high heat.
 3. Saute vegetables until crisp-tender, stirring frequently.
 4. Add cooked pasta, cooked chicken, broth and seasonings.
 5. Heat until broth is evaporated and pasta is heated through.
 6. Sprinkle with grated parmesan and serve hot.

Serves 4.

Each 1.5 cup serving: Calories 327 , Fat 7 g; Saturated Fat 1.5 g , Trans Fat 0 g, **Cholesterol** 41 mg, **Sodium** 166 mg, **Carbohydrate** 41 g, **Fiber** 2.5 g, **Protein** 22 g



Peanut Butter Cup Pie

Serving Size: 1 slice, Total Servings: 8

1 pkg. (4-serving size) sugar-free instant vanilla pudding mix
 1-1/2 c. fat-free (skim) milk
 1/3 c. reduced-fat chunky peanut butter
 1-1/2 c. frozen light whipped topping, thawed and divided
 1 pkg. (1.6 oz.) peanut butter cups, chopped
 1 9-inch reduced-fat graham cracker pie crust

1. In a large bowl, using a wire whisk, combine the pudding and milk until thickened. Whisk in the peanut butter and 1 cup whipped topping. Stir in the peanut butter cups.

2. Pour the mixture into the pie crust, then spread the remaining 1/2 cup whipped topping over the pie.
 3. Cover and chill for at least 4 hours, or until ready to serve.

Exchanges

2 Carbohydrate
 2 Fat

Calories 249; Calories from Fat 90, **Total Fat** 10 g; Saturated Fat 4 g, **Cholesterol** 1 mg, **Sodium** 364 mg, **Carbohydrate** 32 g; Dietary Fiber 1 g, Sugars 15 g, **Protein** 6 g





HCE NEWS



Fair Judging

April 3, 2007
Santa Rosa County Fairgrounds
8:30 AM to Noon

We still need judges for the fair. If you can help, please call Angela at 623-3868.

HCE Council Meeting/Leader Training

April 5, 2007
County Extension Office
9:30 AM

We will have a very short business meeting followed by our field trip to Historic Pensacola. We will visit the Historic Village, Pensacola Historical Museum and local galleries. We will have lunch downtown. You will need to bring money for lunch and admission to Historical Village.

2007 HCE Leadership Camp

Date: April 25 & 26, 2007
Place: Camp Timpoochee
Theme: *“Spring Into Action with HCE”*
Cost: Fulltime Camper: \$55.00
 Day Camper: \$20.00
 (includes lunch)

Registration Deadline: Friday, April 6

We need 30 fulltime attendees for the camp to make this year.

Registration forms are available from club presidents or the County Extension Office.

4-H Knitting Class

April 13, 20 & 27
County Extension Office
9:30 A.M.

These classes are also open to HCE members and their friends.

Supplies needed: 1 skein 4-ply plain yarn
 (no fancy yarn, please)
 Size 10 knitting needle


Bring a sack lunch.

We need volunteers to help with this class.



April 2007



Sun	Mon	Tue	Wed	Thu	Fri	Sat
1  April Fool's Day/ Palm Sunday	2	3  Fair Judging 8:30 AM - Noon Santa Rosa County Fairgrounds	4	5  HCE Council Mtg./Leader Training 9:30 AM County Extension	6  Good Friday Office closed	7
8  Easter	9	10 Skyliners Club Mtg. - 9:30 AM Margaret Travis Conference Room	11	12	13  4-H Knitting Class 9:30 AM County Extension	14
15	16	17	18	19	20  4-H Knitting Class 9:30 AM County Extension	21
22	23	24	25 Wallace Club Mtg. 10:00 AM Wallace Clubhouse	26 Pace-Pearidge Club Mtg. 10:00 AM Pace-Pearidge Clubhouse	27  4-H Knitting Class 9:30 AM County Extension	28
29	30	<div style="border: 2px solid black; padding: 10px; width: fit-content; margin: 0 auto;"> <p><u>2007 HCE Leadership Camp</u></p> <p>April 25 & 26 Camp Timpochee</p> </div>				

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.



Sincerely,

Linda K. Bowman, R.D., L. D.
Extension Agent IV
Family & Consumer Sciences
Santa Rosa County

LKB:emt



Santa Rosa County
6263 Dogwood Drive
Milton, FL 32570-3500

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