



Consumer Highlights

August 2006

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Home Fire Safety Checklist

Every two hours someone in the U.S. dies in a fire, with the majority of these deaths occurring in homes. Allstate Insurance Company (www.allstate.com) has an excellent brochure entitled *Protect Your Home from Fire*, which includes the following checklist.

- Check the batteries in your smoke detectors often. Keep extra batteries on hand and replace them every six months.
- Check your smoke detectors. Replace any that are 10 years or older.
- Position detectors smartly. Place at least one smoke detector on every level of your house and near areas where you and your family sleep.
- Keep detectors away from heating and cooling ducts, and at least six inches from where walls and ceilings meet.
- Keep fire extinguishers handy. Make sure there is at least one on each floor, especially near the

kitchen, garage, laundry room, and workshop.

- Maintain a safe fireplace and chimney. Clean the fireplace regularly and have the chimney cleaned and inspected annually.
- Check the wiring. Have a professional electrician check for faulty wiring, especially if you own an older home.
- Check your dryer hose, as lint build-up can cause overheating. Clean the hose and dryer annually.
- Talk with your family and make sure everyone knows what to do in case a fire breaks out. Create a fire safety plan, with a designated meeting place.



The U.S. Fire Administration has a great Web site for children at www.usfa.fema.gov/kids/

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Watch Out For Fake E-mail Messages Requesting Financial Information

Perhaps you've been bombarded with e-mail messages from supposedly legitimate sources such as banks, eBay, Pay Pal and even the National Credit Union Association. The gist of these messages is that you need to update your accounts by providing certain information. The critical information requested includes your Social Security number and account numbers. I must get at least three or four e-mails each day just from Bank of the West.

The messages look legitimate, but they are not. They say things like, "We suggest you update your information to maintain your account." Another ruse is the message that says unusual account activity leads them to believe there is fraud related to your account, and asks you to return information about your account.

Do not assume that this will never happen to you. More than nine million people have dealt with identity fraud problems. In worst-case situations, victims spent more than 600 hours and \$1,400 to clear their credit records. Most identity fraud still occurs away from the computer, but recent statistics from the Federal Trade Commission indicate that 53 percent of all consumer-fraud complaints were Internet related.

So what can you do?

- Ignore all emails that request personal information from you. Known as "phishing," these e-mails appear to be from a trusted source, but legitimate companies will not ask for this information. Never click on an attached file or a link in the

e-mail, and never respond. Delete or send the e-mail to your blocked senders list.

- Install firewall and antivirus security programs and keep them updated.
- Establish a separate folder in your e-mail system for legitimate e-mail, and do not open e-mail from unknown sources.
- Request a free credit report from each of the three credit reporting agencies, but stagger your request for one report every four months. You will be able to catch fraudulent accounts that are opened in your name as well as determine if inaccurate information exists about your credit history. Visit the Web at www.annualcreditreport.com.
- Check your bank account and credit card accounts online at least once per week. Don't wait until you receive your monthly statements.
- You may want to establish a separate online account for your kids. The Wall Street Journal indicates that a number of the music and video file-sharing programs that kids are likely to use are vulnerable to ad ware and spyware programs that may infest your computer.

For more information, contact your **local university cooperative extension office**.



Travel Insurance

Question: I'm planning to surprise my family with a cruise for Christmas and have been offered travel insurance. Is it important to purchase travel insurance?

Answer: The two main reasons that people buy travel insurance are to protect their trip investment if an emergency causes them to cancel and emergency evacuation if a life-threatening illness or death occurs while traveling.

If you and your family members are relatively healthy and you think that the odds of canceling your trip are slim, you might decide to forego this insurance. On the other hand, if you or someone traveling with you has a chronic illness or if a relative's health problem might cause you to cancel, this insurance could cover your financial loss.

When you purchase travel insurance, you are generally offered a bundle of benefits including trip cancellation, trip interruption, emergency evacuation, accident and medical expenses, luggage delay and loss and emergency cash assistance. Rather than buying the entire package, ask about specific coverage that is important to you. For example, you may be buying duplicate coverage for health problems. Check your own insurance policy to determine how it would cover medical treatment while you are traveling.

Travel insurance is highly competitive, so don't buy the first policy offered. The cost of insurance depends on a number of factors including the cost of your trip, the length of time you'll be traveling, your age and overall health and type of

trip you'll be taking. Do some comparison shopping on the Internet or telephone before making your purchase. Plan to make your decision within a week of booking your trip. Most companies will waive pre-existing health conditions if you purchase the travel insurance within a stated number of days after you book your trip.

For trip cancellation coverage, you'll want to know if the policy will cover you if a) the tour company cancels, b) someone in your family gets sick or dies, c) bad weather prevents you from traveling, d) you have jury duty, e) you experience a natural disaster at home, and/or f) a loss of job occurs.

One of the best ways to compare insurance prices and coverage is to start with insurance offered to professional groups. For example, if you are 1) between the ages of 12 and 25, 2) a student enrolled in a program leading to a diploma or degree, or 3) a teacher or faculty member at an accredited institution, you are eligible to apply for an international identity card that will give you travel insurance coverage and a number of other benefits for \$22. Check the [**International ID Card web site**](#) for more information.

[**Frommer's Web site**](#) suggests a number of travel insurers such as [**Access America**](#) (800-284-8300), [**Travel Guard International**](#) (800-826-1300) and [**Travelex Insurance Services**](#) (800-228-9792).

For more information, contact your [**local Cooperative Extension office.**](#)

Gardening Stains

Cleaning up after getting down and dirty

Now that gardening season is here, your first harvest is probably a bumper crop of stains. Grass stains, pollen, mud and dirt are byproducts of around-the-garden cleanup. And tidying up the outside of the house can also reap paint and rust stains.

To weed them out, here are some tips from The Soap and Detergent Association.

Grass: Pretreat or presoak stains using a liquid laundry detergent or a prewash stain remover. Follow the directions on the product's label. Launder, using the hottest water that's safe for the fabric. If the stain persists, launder again using chlorine bleach, if safe for the fabric, or oxygen bleach.

Mud and dirt: Let the mud dry thoroughly. Brush off as much dry mud/dirt as possible. Pretreat with a paste of powder detergent and water, liquid laundry detergent or a liquid detergent booster. Launder. For heavy stains, pretreat or presoak with a laundry detergent or a presoak product. Launder, using the hottest water that's safe for the fabric.

Paint, water-based: Rinse the fabric in warm water while the stains are still wet. Then launder. Once the paint is dry, it can't be removed.

Paint, oil-based: Treat the stain while it is fresh. Use the same solvent that the label on the paint can recommends as a thinner. If the label isn't available, use turpentine. Read the garment care instructions and **test the solvent on an inconspicuous area of the garment before treating the stain.** Rinse. Pretreat with prewash stain remover or laundry detergent. Rinse and launder.

Pollen: Gently shake the stained item to remove as much pollen as you can. Then use the sticky side of a piece of tape to lift off the remaining particles. Pretreat with a prewash stain remover. Launder using chlorine bleach, if safe for the fabric, or oxygen bleach.

Rust: Use a commercial rust remover, available in supermarkets and hardware stores. These products contain toxic acids, so be sure to read and follow the label directions carefully. Never use chlorine bleach or a product containing chlorine bleach on a rust stain. It will permanently set the stain.

New UF/IFAS Extension Website

Americans are increasingly turning to the Internet to find information. To meet this demand, UF/IFAS Extension has created a comprehensive new Web site, Solutions for Your Life, www.SolutionsForYourLife.ufl.edu. The site compiles hundreds of UF/IFAS sites and publica-

tions as well as numerous other resources for both the general public and industry professionals. Solutions for Your Life is up-to-date, easy to navigate, visually appealing, and relevant.

<http://SolutionsForYourLife.ufl.edu>

August Monthly Gardening Tips

By Theresa Friday, Horticulture Agent

Flowers

- Annuals to plant include coleus and salvia.
- Pinch or deadhead and re-fertilize flowering annual beds in order to keep them productive.
- Check flowering plants weekly in order to head off insect or disease problems.
- Prepare perennial beds for planting next month. September is one of the best times to establish perennials in our area, especially those that are started from divisions such as lirioppe, mondo and daylilies.
- Do all that you can to increase air circulation between plants so that the foliage and stems can dry off between rain showers to decrease the possibility of fungal diseases such as leaf and stem blights.

Trees and Shrubs

- Watch for azalea defoliator caterpillars on azaleas. These are the large, black caterpillars that can strip foliage and weaken plants very quickly. Control them by hand picking or with an approved insecticide.
- Check shrubs weekly in order to head off insect or disease problems.
- White webbing that covers the branches and trunks of trees is from a group of insects called the Psocids (tree cattle). These insects do not injure trees but feed on surface debris.
- Finish any major pruning on hydrangeas and gardenias.

Fruits and Nuts

- Last call for major pruning of blueberries.

Vegetable Garden

- The warm-season vegetables that can be planted outdoors include pole beans, lima beans, sweet corn, cucumbers, southern peas, peppers, pumpkins, summer squash, winter squash, tomatoes and watermelon.
- Some fall planted warm-season vegetables are subject to more severe pest problems than spring planted crops. More intensive pest control measures will be required.
- The cool-season vegetables that can be planted include broccoli, cauliflower, collards, bunching onions, and turnips.

Lawns

- Watch for
 - Chinch bugs in St. Augustine lawns
 - Mole crickets
 - Sod webworms
- To help reduce stress on the grass as temperatures rise, raise the lawn mowing height by ½ to 1 inch.
- Check lawn weekly in order to head off insect or disease problems.



Recipes



Shrimp Rice Pot

3 c. cooked brown rice
 2 tsp. olive oil
 1/2 c. chopped onion
 1 garlic clove, minced
 1 c. chopped mushrooms
 1 c. frozen peas and carrots
 1/2 c. fat-free, less-sodium chicken broth
 1 lb. medium shrimp, peeled and deveined
 1/4 c. sliced green onion
 Juice and grated rind of 1 lemon
 Black pepper to taste

Directions:

1. Heat oil in a large nonstick skillet over medium-high heat. Add onion and garlic; sauté 2 minutes.

2. Add mushrooms; sauté 3 minutes. Stir in peas and carrots, broth and shrimp. Cover, reduce heat to medium, and cook 3 minutes or until shrimp are done.
3. Stir in rice, green onion, and remaining seasonings. Cook 3 minutes or until thoroughly heated, stirring constantly.

Serve this rice pot in large bowls and accompany with a large tossed salad.

Serves 6. Each 1.5-cup serving: 233 calories, 4.2 g fat, 0.5 g saturated fat, 0 g trans fat, 116 mg cholesterol, 158 mg sodium, 29 g carbohydrate, 3.5 g fiber, 20 g protein.

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, 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



Roasted Vegetables Primavera

Serving Size: 1/6 recipe, Total Servings: 6

1/4 c. olive oil
 1 Tbsp. chopped fresh dill weed
 1 tsp. salt
 1 tsp. black pepper
 1 lb. small red potatoes, washed and quartered
 3 ears corn, husked and cut into 1-inch rounds
 1/2 lb. baby carrots
 1 large red onion, cut into wedges
 1/2 lb. fresh sugar snap peas

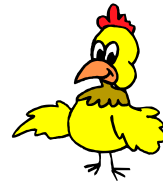
1. Preheat the oven to 400°F. In a large bowl, combine the oil, dill, salt, and pepper.

2. Add the remaining ingredients except the sugar snap peas; toss to coat well, then pour into a 9" X 13" baking dish.

3. Roast, uncovered, for 20 minutes; gently stir in the sugar snap peas, then roast for 25 to 30 more minutes, or until the vegetables are lightly browned and almost tender, turning once. Serve immediately.

Exchanges: 1-1/2 Starch, 2 Vegetable, 1-1/2 Fat

Calories 226; Calories from Fat 80, **Total Fat** 9 g; Saturated Fat 2 g, **Cholesterol** 0 mg, **Sodium** 417 mg, **Carbohydrate** 35 g; Dietary Fiber 6 g, Sugars 9 g, **Protein** 5 g



Chicken "Ribs"

Serving Size: 2-1/2 oz. (3 to 4 strips), Total Servings: 12

1 can (10-1/2 oz.) condensed beef broth
 1/4 c. ketchup
 1/4 c. honey
 1/4 c. light soy sauce
 4 garlic cloves, minced
 1/8 tsp. red food color
 2 lbs. boneless, skinless chicken thighs, cut into strips

1. In a large bowl, combine all the ingredients. Cover and chill overnight, or for at least 4 hours.

2. Preheat the oven to 450°F. Line a rimmed baking sheet with aluminum foil. Place the chicken strips on the baking sheet, discarding the remaining marinade.

3. Bake for 10 minutes, then turn the chicken over; bake for 8 to 10 more minutes, or until no pink remains in the chicken and it is glazed. Serve immediately.

Exchanges: 3 Very Lean Meat

Calories 106; Calories from Fat 18, **Total Fat** 2 g; Saturated Fat 1 g, **Cholesterol** 46 mg, **Sodium** 214 mg, **Carbohydrate** 4 g; Dietary Fiber 0 g, Sugars 4 g, **Protein** 17 g



HCE NEWS



Council Meeting/Yearly Planning Session

**August 3, 2006
9:30 AM
County Extension Office**

Make plans now to attend our yearly planning session. Come with lots of good ideas for programs and projects.

Covered dish luncheon will be served at the end of the meeting.



Cultural Arts Show

**September 7, 2006
9:30 AM
County Extension Office**

Make plans now to enter the Cultural Arts Show. All items should have been made during the past year. Only HCE members may participate for judging.

Following are this year's categories:

CULTURAL ARTS EXHIBIT CATEGORIES

1. Basketry: Pine needle, reed, rag.
2. Ceramic, Pottery, Sculpture: Free form Plaster Art.
3. Crocheting: Any item crocheted.
4. Embellishment: (judging of the embellishment, not the construction of the item): Appliqués, fabric painting, buttons, ribbons, lace.
5. Fiber Art: Rug making, macramé, hook weaving, string art, looms.
6. Handcrafted Toys or Dolls: If more than one article, they must be attached securely to one another.
7. Hand Stitchery: Counted cross stitch, needlepoint, embroidery, bunka, Swedish Brazilian, chicken scratch, hardanger, candlewicking, net darning.
8. Plastic Canvas: On plastic canvas only.
9. Heritage Arts: Quilting, scrimshaw, dyeing, leather craft, copper tin punch, lace-making, tatting, weaving, rug making, needlepoint, crewel.
10. Heirloom Sewing: Smocking, French machine stitchery.
11. Knitting, Hand: Any item knitted by machine.
12. Knitting, Machine: Any item knitted by machine.
13. Machine Stitchery: (judging of the machine art, not the construction of garment or item) Embroidery, battenburg lace, charted needlework, cut work, etc.
14. Quilts for a Bed: (may be hand or machine quilted.)
15. Quilted items: Garments, wall hangings, pillows, placements, etc.
16. Painting, framed: Drawings, watercolors, pastels, charcoal can be under glass; oils and acrylics—no glass.
17. Photography: (matted or mounted, no glass) Black and white or color.
18. Writings: Poems or short stories.
19. China painting.
20. Jewelry making. Any item *not from a kit*.
21. Miscellaneous.
22. Clothing



August 2006



Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 School Begins	3 HCE Council Mtg./Yearly Planning Session 9:30 A.M. County Extension	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23 Wallace Club Mtg. - 10:00 A.M. Wallace Clubhouse	24 Pace-Pearidge Club Mtg. 10:00 A.M. Pace-Pearidge Clubhouse	25	26
27	28	29 Skyliners Club Mtg & Workshop 9:30 A.M. Doris Engberg	30	31	CULTURAL ARTS SHOW September 7, 2006 - 9:30 A.M. County Extension Office	

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,

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