UNIVERSITY OF FLORIDA | IFAS EXTENSION

Consumer Highlights

SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

June/July 2004

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De-clutter Your Summer!

Clean up and make more time for fun

1. **Junk toss.** Recycle or throw out junk mail immediately. Store "to-be-reads" in a designated box.

2. **Make room.** Make space for necessities by holding a garage sale for old toys and unused electronics, such as VCRs, computers, toasters, etc.

3. **Store it!** Use sealable containers for storing desk materials (pens, staples, paper clips); sewing items (zippers, buttons, threads); picnic cutlery (plastic knives, spoons, forks); cosmetics (lipsticks, nail polish, hair clips).

4. **Out of sight.** Hang cork bulletin boards inside your pantry closet to pin stray notes, bills, and receipts out - out of everyone's view.

5. **Trading places.** Designate drawer space for socks; for underwear; for scarves and other accessories, etc.

6. **Hidden dėcor.** Stash magazines and newspapers in beautiful lidded baskets. And, be sure to recycle or toss out old issues every month.

Santa Rosa County Extension Service • 6263 Dogwood Drive • Milton, FL 32570-3500
Phone: (850) 623-3868 • (850) 934-5278 • Fax: (850) 623-6151
Santa Rosa County EMS (850) 983-5373 (TDD)

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7. **Hook it up!** Use baskets, plastic organizers, hooks, and hanging bags to gather clutter. These are great for storing shoes, toys, socks, mittens, and pocketbooks.

For more information, visit:
www.cleaning101.com

The Soap and Detergent Association - May/June 2004

Picnic For A Day

Clean fun without bacteria!

Picnicking can be fun! But, be sure to keep bacteria from crashing outdoor celebrations by handling foods properly, says The Soap and Detergent Association. If harmful foodborne bacteria are consumed, they can cause foodborne illness. Here are proper food handling tips for before, during, and after your picnic.

Pre-picnic tips: Keep hands, utensils, preparation surfaces, and containers for transporting food clean. Use hand dishwashing detergent and hot water to get rid of bacteria. Rinse fruits and vegetables under running water before preparation and packing.

Picnic in the midst: Some picnic sites may not have a warm water source—or may not even have running water! So pack your picnic hamper with hand gel sanitizer or a packet of hand-cleaning wipes. Toss in some disinfecting or antibacterial wipes, too, so you can clean off dirty picnic tables and benches.

Post-picnic how-tos: If you take along reusable serving utensils and bowls, wash them with hand dishwashing detergent and hot water as soon as you return home.

The Soap and Detergent Association - May/June 2004

Summer Sun Skin Care

SUMMER IS ALMOST HERE, and that means longer days and more time in the sun. But as you enjoy the season, don't forget to protect yourself and your family from the sun's harmful effects.

Adding a few basic sun safety habits to your daily routine can save your skin not only from short-term damage such as sunburn, but also from long-term damage such as wrinkles and cancer. With just a few simple steps, you can look forward to a healthy, happy summer.

Use a Sunscreen

Before you head outside for the day, apply a sunscreen.

To use it most effectively:

- Use one with a sun protection factor (SPF) of 15 or higher.
- Use a broad-spectrum sunscreen that protects against ultraviolet-A (UV-A) and ultraviolet-B (UV-B) radiation. Apply it on sunny and cloudy days.
- Don't skimp when applying sunscreen. The average woman should use 1 oz. (the equivalent of a shot glass); the average man, 2 oz. For optimum protection, apply it 30 minutes before going outdoors to allow your skin time to absorb it.
- Reapply sunscreen every one or two hours and after swimming or exercising.

Be Proactive

- Watch the clock. During the middle of the day, between 10 a.m. and 4 p.m., the sun's rays are the strongest. Try to plan activities in the shade or indoors during those hours.
- Cover up with lightweight clothing while exercising to further protect your skin.
- Wear sunglasses that shield your eyes from 99 to 100 percent of UV-A and UV-B rays.

▪ Avoid the sun if you take any medications that make your skin more sensitive to it. They include tetracycline, sulfa drugs, thiazide diuretics, retin-A and indomethacin.

▪ Avoid tanning beds; they're not safe alternatives to the sun because they emit concentrated UV-A and UV-B rays.

Sunburn Savvy

If you have a sunburn, stay out of the sun until your skin recovers. Sunburn usually is uncomfortable for 24 to 48 hours.

▪ To treat sunburn, soak the affected area in cold water (not ice water) or apply cold compresses for 15 minutes once an hour. This will reduce swelling and provide quick pain relief. Don't apply greasy lotions, such as baby oil or ointment, to sunburned areas. They can make the burn worse by sealing in the heat.

▪ Soak in a cool bath if sunburn affects large areas of your body. A half-cup of cornstarch, oatmeal or baking soda in the bath will help reduce inflammation and soothe sunburned skin. Adults can take aspirin to reduce inflammation.

Vitality
May 2004

Good Carbs

Remember the low-fat/fat-free trend that took over the food market back in the 1990s? This trend backfired because people thought that fat-free meant you could eat all you wanted without gaining weight. As a result, they filled up on fat-free foods, high in refined carbohydrates, that provided little satiety. These foods included fat-free cookies, fat-free ice cream and fat-free coffee cakes.

There seems to be an issue missing in discussions about weight loss. That is, the right foods to eat for weight loss are those that make you feel fuller on fewer calories. The right foods are mostly high in both carbohydrates and fiber with a low calorie density. These include all fresh fruits and vegetables, beans and cooked whole grains, which have a high moisture content; these include pasta, rice, oatmeal and corn on the cob.

Eating more of these foods may not be easy given convenience foods and the fare offered in most fast foods restaurants. But it is not impossible. Here are a few rules to help you succeed for sustained weight loss/control without hunger.

1) Limit the amount of fat or high-fat foods you consume.

2) Try eating foods in their near-natural state: baked potatoes instead of French fries or potato chips, oatmeal instead of cereal bars, apples instead of applesauce or apple juice.

3) Limit the amount of refined carbohydrates you consume. Refined carbohydrates are foods that are made of white flour and sugar. These include fat-free cookies, bagels, crackers, pretzels, candy and desserts.

4) Don't drink you calories. Soft drinks, juices and sugared drinks don't provide enough satiety for the calories they contain. It is better to choose water or calorie-free beverages. Choose fruit instead of juice.

Family & Consumer Science Hotline
May 2004

The Ins and Outs of Debit Cards

Quick. What do you call that card in your wallet that lets you withdraw cash from an ATM and make purchases without using credit?

The answer is a debit card. But if you said a check card or an enhanced ATM card or even an express checking card you could be right as well. Different banks call debit cards different things.

"There's quite a vocabulary out there," says E. Thomas Garman, author of 26 books on personal finance.

All the different names only add to the confusion swirling about these convenient payment cards. When it comes to debit cards, lots of people have an awful lot to learn.

How they work

Let's start at square one with how a debit card works. When you pay with a debit card, the payment is pulled directly from your bank account. There's no pay later option with debit cards. With a debit card you pay now.

"You really have to pay attention to your spending," Garman says. "A debit card is like a live checkbook. Before the ink dries the money is out of your checking account."

Some debit cards require a personal identification number. Others simply require a customer's signature.

A PIN-based or direct debit card removes a purchase price from your checking account almost immediately. These kinds of debit cards are accepted at gas stations, supermarkets and stores such as Wal-Mart, Walgreen's and Target.

A signature-based or deferred debit card has a Visa or MasterCard logo. These cards are accepted anywhere Visa and MasterCard are accepted. Just hand the clerk your card and sign a sales slip and you're done. The purchase amount will be removed from your bank account in two or three days.

Some banks offer both types of debit cards. Other banks place both kinds of debit functions on the same card. Let's say your debit card lets you pay by PIN or by signature.

When you swipe your card through at the checkout line, you'll be asked if you want to pay by debit or credit. If you hit "debit," you'll need to input your PIN number. If you hit "credit," you'll need to sign the sales slip.

Don't know what kind of debit card you have? Call your bank and ask.

Watch out for fees

Don't forget to ask about fees, as well. Some banks charge debit card customers monthly fees. Other banks charge fees on each debit card transaction. Fees vary from bank to bank and from checking account to checking account within the same bank.

"There could be a variety of fees," says Susan Grant, vice president of public policy at the National Consumers League.

"That's a good thing to compare ... A lot of times you have to keep a minimum amount in your account. Those are all things you have to consider."

World travelers should also take note. Some banks have started charging fees when customers use debit cards outside the United States. Bank of America, Bank One and Wells Fargo are among the banks that charge customers 2-percent fees for each debit card and credit card purchase made overseas.

PIN is the best protection

Some consumer experts urge people to choose PIN-based, direct debit cards only. With a PIN-based debit card you have to know the PIN number to make a purchase. With a signature-based debit card, anyone could pick up the card and use it.

"Anyone can sign your name. Clerks in stores aren't handwriting experts," Grant says. "That's why it's a good idea to get a debit card that can only be used with a PIN number. It may limit the number of places you can use it. But that's the tradeoff you make for extra security."

Grant needed that "extra security" a couple of weeks ago when her wallet was stolen. The thief had her PIN-based debit card but not the PIN number. So her checking account was safe.

"That was a big relief for me," Grant says. "It's a much more dire situation than your credit card being stolen. The thing that gives you the most protection is having a debit card that can only be used with a PIN number."

Federal safeguards

You do have some federal protections if a thief gets hold of your debit card and goes shopping.

It's not so bad if you act fast. Under the Electronic Fund Transfer Act, your liability is capped at $50 if you notify your bank within two days of finding out your debit card is missing. Wait more than two days and you could lose as much as $500.

"The liability is frightening, " Garman says. "You're liable. You've got two days to do the right thing."

If you discover an unauthorized charge on a bank statement, you may be on the hook for as much as $500, and that's provided you contact your bank within 60 days.

If you wait longer than 60 days, you're stuck paying every cent of a thief's spending spree. You could lose everything in your checking and overdraft accounts.

The banking industry has stepped forward and capped consumer liability on unauthorized, signature-based debit card purchases at $50, the same limit that exists under federal law for credit cards.

In 2000, both Visa and MasterCard extended their zero liability protection for credit card customers to debit card customers as well. So in most circumstances, a debit card customer will not pay a penny for unauthorized purchases made with these debit cards.

However, these are voluntary measures and could change at any time. Thus far there is no equivalent law protecting consumers.

So when it comes to fraud it's important to realize that you don't have the same legal protections with a debit card as you do with a credit card.

Tougher returns

You may also have trouble getting a refund on poor-quality or damaged merchandise purchased with a debit card.

Because many merchants treat a debit card purchase as they would a personal check or cash, you may get stuck with several hundred dollars in store credit instead of a refund.

When you make a purchase with a credit card you have the option of withholding payment should you be unsatisfied with the quality of an item. This right is protected under the Fair Credit Billing Act. This federal law does not apply to debit card purchases.

As long as you have your receipt, you may have a case under a state's unfair trade practices law. But pursuing that course could prove costly and time-consuming.

So as a dissatisfied debit card customer you're pretty much stuck trying to resolve the dispute with a merchant on your own. It could go on for weeks or months and when it's all said and done you may not get your money back.

When to use a debit card

So it's a good idea not to use a debit card to pay for big-ticket items or expensive services.

When the car breaks down while you're out on vacation, it's best to reach for a credit card, not a debit card.

"Man, I'd never put a car repair on a highway on a debit card," Garman says. "Because you want to have the power of the Fair Credit Billing Act behind you."

It's also a good idea to use credit cards when ordering merchandise from the Internet or a catalog. With a credit card purchase you have the law on your side if something should go wrong. Make an order with a debit card and you're on your own.

"I would encourage people to use a credit card for purchases for future delivery because your rights are stronger," Grant says. "You could get nothing or nothing like you were promised."

Debit cards are a great way to pay for everyday items such as gas or groceries. A debit card can also be a good money management tool if you're diligent about recording every single transaction in your checkbook.

"You know how much you've got and you only spend what you have," Garman says.

Now that you know how a debit card works and understand the risks, you can better decide if and how often you'd like to pay by debit.

"If you use a debit card use it with your eyes open," says Steve Rhode, founder of My-vesta.org, formerly Debt Counselors of America.

"Realize it's like an electronic check and every time you hand it to someone you're giving them access to your checking account."

Bankrate.com
May 2004

Gardener's Corner

Late spring has arrived and it seems to have been a short one. Cool days and nights continued well into May, so spring planted flowers and vegetables were slow to start. Since then, warmer weather and unusually low humidity is resulting in generally good plant health in the garden and landscape.

June Gardening Tips

● Finish pruning azalea, spirea, forsythia, wisteria and other early spring flowering plants by mid-month.

● Inspect centipede grass lawns for spittlebug infestations and St. Augustine lawns for damage by chinch bugs.

● In the vegetable garden plant seeds of lima beans, okra and southern peas. Establish transplants of eggplant, pepper and sweet potato. To grow a fall tomato crop, sow seed in small containers. Grow the seedlings for transplanting to the garden in mid-July.

● Rejuvenate annual beds by clipping off old, spent flowers, fertilizing and pulling weeds.

• Hydrangeas are in full bloom this month. Clip off faded flower clusters to promote a longer season of color.

• Do any necessary pruning of unruly gardenia branches as soon as the flowering season is over.

• Promptly pick ripening fruit of Anna, Dorsett Golden and other early apples. If left on trees for too long, summer rains result in rotted fruit.

Prime Time for Rooting Cuttings

Terminal cuttings from many shrub species are most easily rooted during this month. At this time of year they have made their spring flush of growth and this new tissue has begun to toughen.

This stage of new growth is known as "half hardened" wood and is the ideal stage for rooting many of our most popular shrubs. Contact the Extension office for information about rooting your own plants.

Mid-Season Tomato Tips

Most home grown tomato plants are well established and have begun to produce fruit this month. Whether you have only a couple of decent pickings or enjoy fresh tomatoes for several weeks depends upon the degree of maintenance provided during the remainder of the season.

Keys to long term tomato production include:

Disease control:

- Avoid handling plants when the foliage is wet.
- Irrigate plants without wetting the foliage, stems or fruit.
- Make regular applications of an approved fungicide such as Maneb or Mancozeb plus copper.

Some insect control will likely be required. Caterpillars that feed upon the foliage and fruit can be destructive at this time of year. They can be controlled with B.t. (Dipel, Biotrol or Thuricide) or Carbaryl (Sevin®). Follow label directions carefully when using these and other fungicides and insecticides.

Maintain uniform soil moisture by stepping up the frequency of irrigation as plants load up with fruit.

New Publications

Following are some publications from the University of Florida that pertain to gardening. Go online and type in the site address below a title of interest. The publication should appear on screen for review or printing.

ENH968: Establishment of Native Wildflower Plantings by Seed
http://edis.ifas.ufl.edu/EP227

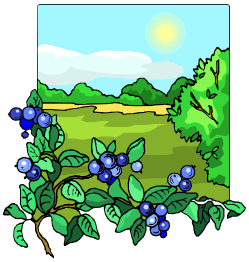
ENH970: Horticultural Therapy
http://edis.ifas.ufl.edu/EP145

HS960: Guide to Using Rhizomal Perennial Peanut in the Urban Landscape
http://edis.ifas.ufl.edu/EP135

HS967: Blueberry Varieties for Florida
http://edis.ifas.ufl.edu/HS215

HS968: Protecting Blueberries from Freezes in Florida
http://edis.ifas.ufl.edu/HS216

Dan Mullins
Horticulture Agent



Recipes

Cranberry Spinach Salad

Prep Time: approx. 10 minutes
Cook Time: 10 minutes
Ready in: approx. 20 minutes
Makes: 8 servings

1 Tbsp. butter
3/4 c. almonds, blanched and slivered
1 lb. spinach, rinsed and torn into bite-size pieces
1 c. dried cranberries
2 Tbsp. toasted sesame seeds
1 Tbsp. poppy seeds
1/2 c. white sugar
2 tsp. minced onion
1/4 tsp. paprika
1/4 c. white wine vinegar
1/4 c. cider vinegar
1/2 c. vegetable oil

Directions

1. In a medium saucepan, melt butter over medium heat. Cook and stir almonds in butter until lightly toasted. Remove from heat, and let cool.
2. In a large bowl, combine the spinach with the toasted almonds and cranberries.
3. In a medium bowl, whisk together the sesame seeds, poppy seeds, sugar, onion, paprika, white wine vinegar, cider vinegar, and vegetable oil. Toss with spinach just before serving.

Nutrition Info:
Amount Per Serving: Calories: 338, Total Fat: 23.4g, Cholesterol: 4mg, Sodium: 62mg, Total Carbohydrates: 28.9g, Dietary Fiber: 4.3g, Protein: 4.9g

Easy Eggplant Dish

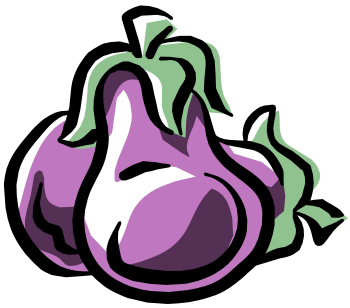
Prep Time: approx. 10 minutes
Cook Time: approx. 40 minutes
Ready in: approx. 50 minutes
Makes: 6 servings

1 eggplant, diced
1 yellow squash, peeled and diced
1 c. chopped onions
1 c. dry bread crumbs
1 Tbsp. butter
1/8 c. canned sliced green chilies
1/3 c. crushed buttery round crackers
1/2 c. shredded mozzarella cheese

Directions

1. Preheat oven to 350 degrees F (175 degrees C).
2. Bring a large pot of salted water to a boil. Add eggplant and squash and cook until tender but still firm, about 10 minutes. Drain and cool.
3. In a 2 quart casserole dish combine eggplant, squash, onions, bread crumbs, butter and chilies. Sprinkle crushed crackers and cheese over the top.
4. Bake in preheated oven for 30 minutes.

Nutrition Info:
Amount Per Serving: Calories: 171, Total Fat: 5.7g, Cholesterol: 11mg, Sodium: 287mg, Total Carbohydrates: 24.9g, Dietary Fiber: 3.6g, Protein: 6.1g



FCE NEWS

State Conference Planning Meeting

June 3, 2004 - 9:30 AM
Washington Co. Ag. Center

If you plan on attending the meeting, please let Paula Ernest or me know so we can make travel arrangements.

Project Planning Meeting

June 16, 2005 - 10:00 AM
Pace-Pearidge Clubhouse

Bring your sack lunch and a dessert to share. Make plans to bring ideas for summer/fall workshops. Meeting is open to all members.

District FCE Camp

A big thank-you to all members who worked to make camp a big success. We received many compliments on how well everything went. Pat yourself on the shoulder for a job well done.

District/State News

Registration for state meeting is on the back of the state newsletter. Send registration to Peggy Collins, 621 Fairway Ave. NE, Ft. Walton Beach, FL. 32547-1749.

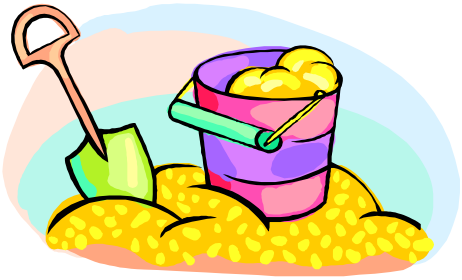
On the registration form the 1-800# to Ramada should be: 1-800-2RAMADA(1-800-272-6232) The room tax is 10.5%.

25 and 50 year FCE members' forms (state handbook) and county nominations for Heart of FCE are due to the county president by August 5 planning meeting. They are due to state by September 1.

Annual Fall Planning Meeting

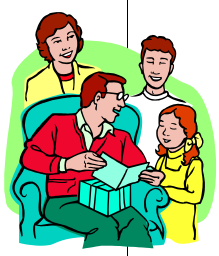
August 5, 2004 - 9:30 AM
County Extension Office

All club presidents and county council officers need to attend this meeting. Please bring ideas for speakers and council projects. A covered dish luncheon will be served at the end of the meeting.

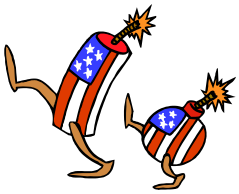


Have A Great Summer!

June 2004

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 State Conference Planning Meeting 9:30 A.M. Washington Co. Ag. Center	4	5
6	7	8 Skyliners Club Meeting 9:30 A.M	9	10	11	12
13	14	15	16 Project Planning Meeting 10:00 A.M. Pace-Pearidge Clubhouse	17 Milton Club Meeting 9:30 A.M.	18	19
20 	21	22	23	24 Pace-Pearidge Club Meeting 10:00 A.M. Pace-Pearidge Clubhouse	25	26
27	28	29	30			

July 2004



Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5 *Office closed for day after July 4th Holiday!*	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 Pace-Pearidge Club Meeting 10:00 A.M. Pace-Pearidge Clubhouse	23	24
25	26	27	28	29	30	31

Annual Fall Planning Meeting

August 5, 2004 - 9:30 A.M.
County Extension Office

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Sincerely,

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

LKB:etc

UNIVERSITY OF FLORIDA
IFAS EXTENSION
Santa Rosa County
6263 Dogwood Drive
Milton, FL 32570-3500

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