August 2001

Contents

August FCE Calendar
FCE News

The Rebates Are Coming!---------- 2
FDA Advises Consumers About Fresh Produce Safety---------- 3
Allergens Lurk In Sweets---------- 4
Taking the "Bait" Out of Rebates---------- 5
Which Fruits Will Continue To Ripen After They're Picked?---------- 5
How To Create A Family Medical Chart---------- 6
Gardener's Corner---------- 6

Fajita Salad---------- 7
Make It Safer With Marinades:
Summer Citrus Sizzle---------- 8
Asia's Express Marinade---------- 8

The Rebates are Coming!

Many Floridians are in store for a windfall during the next few months. President Bush and the U.S. Congress are sending us a federal tax refund. Federal tax refund checks will be sent according to a staggered schedule, based on the last two digits of a person's Social Security number. For couples, the IRS will use the first Social Security number listed on the couple's tax return.

The mailing of federal tax refund checks (there was no time to verify bank account information for direct deposit) will begin the week of July 23 and continue through the week of September 24. If you're planning to move in the next few weeks, be sure to notify the IRS so your check is not delayed.

The federal tax refund is a result of a change in the structure of federal marginal tax brackets. A new 10% marginal tax bracket was added, reducing the tax rate from 15% to 10% on the first $6,000 of taxable income for singles, $12,000 for married couples filing jointly, and $10,000 for heads of households. This translates into a $300 refund for single taxpayers, $600 for couples, and $500 for heads of households who earn the full amount of income in the 10% bracket for their tax filing status. For those who earn less than the full 10% tax bracket amount, refund checks will be prorated.

So what are you going to do with this windfall? This is an important question. Below are several ideas to invest it for the future:

First, there is probably no better "investment" than to repay consumer debt (such as outstanding credit card bills). Paying off a 18% credit card is equivalent to earning a 25% return for a person in the 28% tax bracket (18 divided by [1-.28] 72 =.25). That is because you would have to earn a 25% return to be left with 18% after taxes. Unlike investments, like stocks and bonds, the amount that you'll earn by repaying debt is guaranteed and tax-free.

If you have no outstanding consumer debt (congratulations!), consider investing your tax rebates. A number of low-cost investment alternatives are available. You can add some money to your rebate and purchase U.S. Treasury securities (bills, notes, and bonds) which are available in $1,000 increments, as are unit investment trusts and corporate bonds. Don't think a $1,000 investment will really matter? Think again. With an 8% return, your money will double in nine years according to the Rule of 72. At the end of 20 years, your one time $1,000 investment will grow to $4,660. Check the web site: www.investing.rutgers.edu for additional investment ideas.

You could also use your $300 to $600 to fund part of your 2001 IRA. Check the calculators linked to the web site www.rothira.com to determine whether a traditional or Roth IRA is a better choice based on your age, planned retirement date, and marginal tax bracket. You are allowed to contribute up to $2,000 maximum to any IRA or combination of IRAs. In the years 2002-2004, the maximum IRA contribution amount will increase to $3,000 and eventually rise to $5,000 in 2008 and later.

Another good option is to invest in yourself or, as economists like to say, "build your human capital." Take a

course or other job training experience to improve your knowledge and skills. It could eventually lead to a raise or promotion and pay back your tuition payment many times over. Two good places to continue your education is county community colleges and professional or trade associations related to your occupation.

For further information contact:
Linda Bowman, Family and Consumer Sciences Extension Agent, The University of Florida-Santa Rosa County Cooperative Extension Service-IFAS, at (850)623-3868 or (850)939-1259, Ext. 1360 for south county residents, between the hours of 8:00 a.m. and 4:30 p.m. weekdays. Hearing-impaired individuals may call Santa Rosa County Emergency Management Service at 983-5373 (TDD).

FDA Advises Consumers About Fresh Produce Safety

The Food and Drug Administration is advising consumers to be aware of safe handling and preparation practices for fresh fruits and vegetables. The Centers for Disease Control and Prevention has reported that the occurrence of foodborne disease increases during the summer months for all foods, including fresh produce.
Foodborne illness can cause serious and sometimes fatal infections in young children, frail or elderly people, and others with weakened immune systems. Healthy persons with foodborne illness can experience fever, diarrhea, nausea, vomiting and abdominal pain.

Following are some steps that consumers can take to reduce the risk of foodborne illness from fresh produce:

- At the store, purchase produce that is not bruised or damaged. If buying fresh cut produce, be sure it is refrigerated or surrounded by ice.

- At home, chill and refrigerate foods. After purchase, put produce that needs refrigeration away promptly. (Fresh whole produce such as bananas and potatoes do not need refrigeration.) Fresh produce should be refrigerated within two hours of peeling or cutting. Leftover cut produce should be discarded if left at room temperature for more than two hours.

- Wash hands often. Hands should be washed with hot soapy water before and after handling fresh produce, or raw meat, poultry, or seafood, as well as after using the bathroom, changing diapers, or handling pets.

- Wash all fresh fruits and vegetables with cool tap water immediately before eating. Don't use soap or detergents. Scrub firm produce, such as melons and cucumbers, with a clean produce brush. Cut away any bruised or damaged areas before eating.

- Wash surfaces often. Cutting boards, dishes, utensils, and counter tops should be washed with hot soapy water and sanitized after coming in contact with fresh produce, or raw meat, poultry, or seafood. Sanitize after use with a solution of 1 teaspoon of chlorine bleach in 1 quart of water.

- Don't cross contaminate. Use clean cutting boards and utensils when handling fresh produce. If possible, use one clean cutting board for fresh produce and a separate one for raw meat, poultry, and seafood. During food preparation, wash cutting boards, utensils or dishes that have come into

contact with fresh produce, raw meat, poultry, or seafood. Do not consume ice that has come in contact with fresh produce or other raw products.

- Use a cooler with ice or use ice gel packs when transporting or storing perishable food outdoors, including cut fresh fruits and vegetables.

Following these steps will help reduce the risk of foodborne illness from fresh produce.

FDA Talk Paper
May 2001

Allergens Lurk in Sweets

A new investigation of foods brings scary news for the 1% to 2% of adults and 5% of children with food allergies. According to a recent Food and Drug Administration report, up to 25% of the ice cream, candy and cookies it analyzed tested positive for common allergens like peanut and egg, even though those ingredients did not appear on the label. That could prove life-threatening for some people. It takes only a minute amount of peanut, for example, to trigger a potentially deadly anaphylactic reaction.

Negligent Labeling. The FDA conducted its investigation amid a doubling of allergen-related food recalls in the past five years. The agency examined 85 companies likely to use peanut and egg in abundance in their products,

Residue, 18 were positive (25%). Of 45 tested for egg protein, five were positive (11%) . None was labeled correctly as containing the allergens. primarily makers of sweets and ice cream. Of 73 samples tested for peanut The FDA found that many companies unintentionally mixed allergens, like nuts, with other ingredients. For example, the agency found that the same utensils were used in making products with and without allergens, baking sheets were reused without cleaning, and baking parchments were reused, in some cases up to six times.

Eater Beware. "People with food allergies, particularly peanut allergies, which tend to produce the most severe reactions, have to realize there's a significant risk associated with eating processed foods," warns Hugh Sampson, M.D., of Mt. Sinai School of Medicine in New York City.

While children outgrow many allergies, that's usually not the case with peanuts, tree nuts, fish and shellfish. Moreover, nut allergies among children have doubled in the past seven years, making labeling a long-term concern as they age.

If you are one of the unlucky people with a potentially life-threatening food allergy, especially to nuts, be extremely wary of eating packaged foods, particularly sweets and ice cream. You simply cannot trust the label. And carry an injectable epinephrine pen (available by prescription) with you at all times. It could save your life.

Environmental Nutrition
June 2001

Taking the "Bait" Out of Rebates

Rebate offers can be irresistible to consumers, slashing the price of consumer goods at the time of purchase

or promising partial or full reimbursements after the purchase.

Some manufacturers and retailers entice shoppers with instant cash rebates that can be redeemed immediately at the checkout counter.

But most rebates are of the mail-in variety. They require consumers to pay the full cost of an item at the time of purchase, then to send documentation to the manufacturer or retailer to receive a rebate by mail.

The documentation required generally includes the original sales receipt, UPC code, rebate slip, and the customer's name, address and telephone number. In most cases, this paperwork must be sent to the manufacturer or retailer within 30 days of the purchase. Consumers generally receive their rebates up to 12 weeks later.

But the Federal Trade Commission cautions consumers against being "baited" by rebates that never arrive or arrive far later than promised. By law, companies are required to send rebates within the time frame promised, or if no time is specified, within 30 days.

When purchasing a product that offers a rebate, the FTC encourages consumers to:

- √ Follow the instructions on the rebate form and enclose all required documentation in the envelope when filing for a rebate.
- √ Make a copy of all paperwork to be mailed when applying for a rebate. It's the only record a consumer will have of the transaction if anything goes wrong.
- √ Contact the company if the rebate doesn't arrive within the time promised.
- √ If the rebate never arrives or arrives late, file a complaint with the Federal Trade Commission, the state Attorney General or the local Better Business Bureau. Call the FTC's Consumer Response Center helpline toll-free at 1-877-FTC-HELP (382-4357) or write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Consumers also may file a complaint online at www.ftc.gov. Click on "Complaint Form."

FTC Consumer Alert
January 2000

Which Fruits Will Continue to Ripen After They're Picked?

Apricots, bananas, cantaloupe, kiwi, nectarines, peaches, pears, plantains and plums continue to ripen after they're picked.

Fruits that you should pick or buy ripe and ready-to-eat include: apples, cherries, grapefruit, grapes, oranges, pineapple, strawberries, tangerines and watermelon.

To speed up the ripening of fruits such as peaches, pears, and plums, put them in a ripening bowl or in a loosely closed brown paper bag at room temperature. Plastic bags don't work for ripening.

Cook It *Quick!*
July 2001

How to Create A Family Medical Chart

Creating a medical chart for all your family members can help keep them healthy and safe, especially if a medical emergency occurs.

To make the chart, record the following information for each family member in an accessible notebook or file folder:

- *A list of drug and food allergies.*

- *A list of medications taken,* the dosages and how often they're taken.

- *Primary doctor's name, address and phone number.* Also list the contact information for any specialist the person sees regularly.

- *Brief medical history,* including any chronic conditions.

- *Date of last tetanus shot.*

Vitality – March 2000

Gardener's Corner

There is plenty to do in the garden and landscape – even in August! Just remember to throttle back a notch, work during the cooler times of the day and drink plenty of liquids.

August Tips

• Begin planting your fall garden during the last half of the month. There is still time for one last planting of some warm season vegetables. These include: lima beans, green beans, corn, eggplant, okra, southern peas, peppers, winter squash, pumpkins and tomatoes.

Start growing seedlings for September transplanting of: brussels sprouts, cabbage, cauliflower, collards, kohlrabi, leek, lettuce and bulbing onions.

• Remove old blooms from annuals and perennial flowers in order to prolong the season. Make a light, supplemental fertilizer application to beds.

• You can still plant caladiums, cannas, celosia, crossandra, exacum, golden shrimp plant, impatiens, kalanchoe, nicotiana, portulaca, and vinca plants.

• Raise the lawn mowing height by ½ to 1 inch. This will reduce stress on the grass and allow it to better cope with summer heat.

• 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 such as Sevin, Diazinon, Orthene or B.t.

August Wildlife Events

✓ Gopher tortoise and turtle eggs are hatching.
✓ Purple martins and tree swallows begin to gather to migrate south for the winter.
✓ Yellow warbler migration begins.
✓ Great southern white butterflies can be seen migrating through coastal areas.
✓ First flocks of blue-winged and green-winged teal arrive to winter on Florida lakes and wetlands.
✓ Young sea turtles are hatching, so watch where you are walking on the beach.

Newly Revised Publication Available

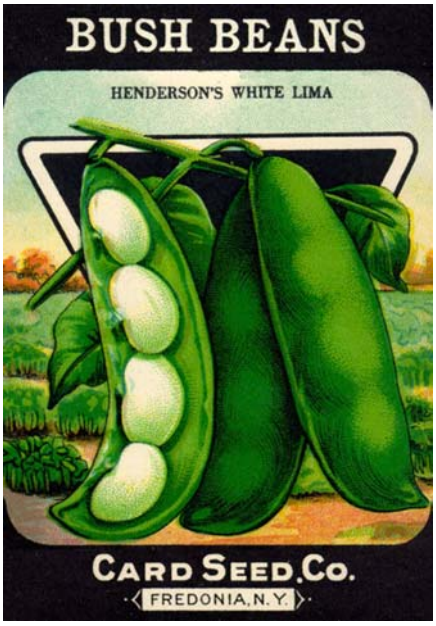
Weed Control in Florida Ponds (Circular 707) is a 25 page publication that will be useful to anyone managing aquatic weeds.

The circular contains color photos of 33 of the most common weeds. There is information concerning the construction of ponds, as well as specific weed control recommendations.

The Santa Rosa County Extension office has received copies for distribution.

Note: There should be a good supply of locally grown lima beans (butterbeans) during this month. The acreage of this crop is up this year and several growers also offer shelling. Contact the Extension office for a list of growers and support our local farmers!

Dan Mullins
Horticulture Agent



RECIPES

Fajita Salad

1 beef sirloin steak (6 oz.)
¼ c. fresh lime juice
2 Tbsp. chopped fresh cilantro
1 clove garlic, minced
1 tsp. chili powder
2 red bell peppers
1 medium onion
1 tsp. olive oil
1 c. garbanzo beans, rinsed and drained
4 c. mixed salad greens
1 tomato, cut into wedges
1 c. salsa
Sour Cream (optional)
Cilantro (optional)

1. Cut beef into 2x1x¼-inch strips. Place in resealable plastic food storage bag. Combine lime juice, cilantro, garlic and chili powder in small bowl. Pour over beef; seal bag. Let stand for 10 minutes, turning once.

2. Cut bell peppers into strips. Cut onion into slices. Heat olive oil in large nonstick skillet over medium-high heat until hot. Add bell peppers and onion. Cook and stir 6 minutes or until vegetables are crisp-tender. Remove from skillet. Add beef and marinade to skillet. Cook and stir 3 minutes or until meat is cooked through. Remove from heat. Add bell peppers, onion and garbanzo beans to skillet; toss to coat with pan juices. Cool slightly.

3. Divide salad greens evenly among serving plates. Top with beef mixture and tomato wedges. Serve with salsa. Garnish with sour cream and sprigs of cilantro, if desired. *Makes 4 servings*

Nutrients per Serving: Calories: 181, Calories from Fat: 18%,Total Fat: 4 g, Saturated Fat: 1 g. Protein: 16 g, Carbohydrate: 25 g, Cholesterol: 22 mg, Sodium: 698 mg, Fiber: 6 g, Iron: 4 mg, Calcium: 83 mg, Vitamin A: 259 RE, Vitamin C: 81 mg. Sugar: 7 g
Dietary Exchanges: 1½ Starch, 1½ Meat

Make It Safer With Marinades

Summer Citrus Sizzle

½ c. lime juice
½ c. grapefruit juice
¼ c. chopped cilantro
dash of cayenne pepper

Combine in shallow dish with fish or skinless chicken. Cover and refrigerate for one hour. Turn after 30 minutes.

Asian Express Marinade

½ c. pineapple juice
¼ c. rice vinegar
1 Tbsp. low sodium soy sauce
2 tsp. grated ginger

Combine ingredients and pour enough to cover well-trimmed beef strips, skinless chicken or firm-fleshed fish in a shallow dish. Refrigerate and turn halfway through, about 30 minutes.

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

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