UNIVERSITY OF FLORIDA | EXTENSION
Institute of Food and Agricultural Sciences

Consumer Highlights

SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

NOVEMBER

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Protect Your Financial Privacy

BE WARY OF GIVING OUT PERSONAL INFORMATION. Provide your bank account or credit-card numbers only when you know you're dealing with reputable firms. If a telemarketer asks for either number, hang up immediately.

GUARD YOUR SOCIAL SECURITY NUMBER. Because criminals need it to open new credit-card and bank accounts, be especially careful, says Chris Hoofnagle, legislative counsel with the Electronic Privacy Information Center, a public interest research group in Washington, DC. If a business, like a health club, for example, wants to use your Social Security number to identify you, ask them to use another number.

OPT OUT. That is, let financial institutions know that they should not share your personal information with others. The less your information is shared, the less chance someone will be able to abuse it. What's more, you should get fewer telemarketing calls. Call 888-5-OPTOUT for more information.

SHRED. Destroy financial documents, like credit-card statements, even new credit-card offers, before tossing them. This will make it tougher for criminals who hunt through garbage cans seeking personal information.

KEEP TABS ON YOUR CREDIT REPORTS. Check these at least once a year so you can uncover discrepancies before they snowball into major problems. The three major credit-reporting agencies and their phone numbers are: Equifax, 800-685-1111; Experian, 888-397-3742; and TransUnion, 800-888-4213.

CONSIDER IDENTITY THEFT INSURANCE. Some companies offer coverage for the costs you rack up while you're clearing your name and credit, such as legal fees. Typically, policies are a rider to your homeowner's policy and cost about $25 annually.

Woman's Day - August 6, 2002

The Facts About Food Product Dating

Food product dating tells people certain information about specific foods, but there is no uniform or universally accepted dating system in the United States. Except for infant formula and some baby foods, product dating is not required by federal regulations. The following definitions should help you understand the dates that are voluntarily printed on various food products.

- **"sell by":** Tells the store how long to display the product for sale. Consumers should not buy the product after this date.
- **"best if used by" (or "before"):** Tells consumers how long the product will retain its best flavor or quality. (This is not a purchase or safety date!)
- **"use by":** Tells consumers the last date that is recommended for using the product while at peak quality. The manufacturer determines this date.
- **"closed or coded":** Represents packing numbers for use by the manufacturer to track inventory, rotate stock, or locate the product under suspicion of a problem. These

dates do not indicate freshness or quality of the product.

Family and Consumer Sciences Hotline – October 2002

Test Your Consumption Quotient

1. Which of the following is comparable to the size of a typical three-car garage?

a. a basketball court
b. a McDonald's restaurant
c. an "RV" (recreational vehicle)
d. the average home in the 1950s.

Answer: d. Many of today's three-car garages occupy 900 square feet, just about the average size of an entire home in the 1950s. Many people use the extra garage space to store things they own and seldom use. Often we hear that Americans have lost ground economically and have less purchasing power. But Americans are buying more luxurious items, partly by working more and going deeply into debt. The homes they live in and the cars they drive today are often bigger and more technologically advanced than those purchased by their parents.

2. The percentage of Americans calling themselves "very happy" reached its highest point in what year?

a. 1957
b. 1967
c. 1977
d. 1987

Answer: a. The number of "very happy" people peaked in 1957, and has remained fairly stable or declined ever since. Even though we consume twice as much as we did in the 1950s, people were just as happy when they had less.

3. How much of an average American's lifetime will be spent (on average) watching television commercials?

a. 6 months
b. 3 months
c. 1 year
d. 1.5 years

Answer: c. In contrast, Americans on average spend only 40 minutes a week playing with their children, and members of working couples talk with one another on average only 12 minutes a day.

4. True or false? Americans carry $1 billion in personal debt, not including real estate and mortgages.

Answer: False. Americans carry $1 trillion in personal debt, approximately $4,000 for every man, woman and child, not including real estate and mortgages. On average, Americans save only 4 percent of their income, in contrast to the Japanese, who save an average of 16 percent.

5. Which activity did more Americans do in 1996?

a. graduate from college
b. declare bankruptcy

Answer: b. In 1996, more than 1 million Americans declared bankruptcy, three times as many as in 1986. Americans have more than 1 billion credit cards, and less than one-third of credit card holders pay off their balances each month.

6. In the industrialized world, where is the U.S. ranked in terms of its income equality between the rich and the poor? (First being the most income-equal.)

a. 1st
b. 5th
c. 12th
d. 22nd

Answer: d. The income disparity between the rich and the poor is greatest in the United States.

7. The world's 358 billionaires together possess as much money as the poorest _____ of the world's population?

a. 15 percent
b. 30 percent
c. 50 percent
d. 10 percent

Answer: c. Nearly 50 percent. The world's 358 billionaires' combined assets roughly equal the assets of the world's poorest 2.5 billion people.

8. Since 1950, Americans alone have used more resources than:

a. everyone who ever lived before them
b. the combined Third World populations
c. the Romans at the height of the Roman Empire
d. all of the above

Answer: All of the above. Since 1950, Americans alone have used more resources than everyone who ever lived before them. Each American individual uses up 20 tons of basic raw materials annually. Americans throw away 7 million cars a year, 2 million plastic bottles an hour and enough aluminum cans annually to make six thousand DC-10 airplanes.

9. Americans' total yearly waste would fill a convoy of garbage trucks long enough to:

a. wrap around the Earth six times
b. reach half-way to the moon
c. connect the North and South Poles
d. build a bridge between North America and China

Answer: a. and b. Even though Americans comprise only five percent of the world's population, in 1996 we used nearly a third of its resources and produced almost half of its hazardous waste. The average North American consumes five times as much as an average Mexican, 10 times as much as an average Chinese and 30 times as much as the average person in India.

10. Which president feared that untamed American capitalism might create a corrupt civilization?

a. Jimmy Carter
b. Ronald Reagan
c. Theodore Roosevelt
d. Abraham Lincoln

Answer: c. President Theodore Roosevelt feared that allowing American capitalism to develop unleashed would eventually create a corrupt civilization. He was a strong proponent of simple living.

11. Which economic indicator counts pollution three times as a sign of a growing economy?

a. the GDP (Gross Domestic Product)
b. the GPI (Genuine Progress Indicator)

Answer: a. The GDP counts pollution three times: first when it is made,

second when it is cleaned up and third when health-care professionals treat pollution-related health problems.

12. Of the Americans who voluntarily cut back their consumption, what percent said (in 1995) that they are happier as a result?

a. 29 percent
b. 42 percent
c. 67 percent
d. 86 percent

Answer: d. Eighty-six percent of Americans who voluntarily cut back their consumption feel happier as a result. Only 9 percent said they were less happy. In 1996, 5 percent of the "baby boom" generation reported practicing a strong form of voluntary simplicity. By the year 2000, some predict this number will rise to 15 percent.

Affluenza Diagnosis
September 2002

Pumpkins & More

A pumpkin is really a squash. It is a member of the Cucurbita family which includes squash and cucumbers.

Pumpkins are grown all over the world on six of the seven continents, with Antarctica being the sole exception. They are even grown in Alaska.

The self proclaimed “Pumpkin Capital of the World" is Morton, Illinois where Libby has it's pumpkin industry and plant.

Pumpkin Facts

- Pumpkin seeds can be roasted as a snack.
- Pumpkins contain potassium and Vitamin A.
- Pumpkin flowers are edible.
- Pumpkins are used to make soups, pies and breads.
- The largest pumpkin pie ever made was over five feet in diameter and weighed over 350 pounds. It used 80 pounds of cooked pumpkin, 36 pounds of sugar, 12 dozen eggs and took six hours to bake.
- In early colonial times, pumpkins were used as an ingredient for the crust of pies, not the filling.
- Pumpkins are fruit.
- Native Americans flattened strips of pumpkins, dried them and made mats.

Facets – October 2002

Turkey Fact Sheet

Purchase the right turkey

- Consider buying a fresh turkey from your grocery store. It is already defrosted and there is no added sodium like the self-basting frozen birds.
- For a small dinner party with 6 or less people, why not purchase just the breast? A bone-in turkey breast gives you a small turkey roast that can be carved in the traditional style without the excess fat and left-overs from dark meat.
- Purchase a half pound of turkey for every guest. Increase that to one pound per guest if you want leftovers. Turkeys over 12 pounds yield more meat, so go with a third pound per person.
- Frozen turkeys should be rock hard.
- Fresh turkeys should be firm.

Store and defrost safely

- Frozen turkey should be thawed in the refrigerator. Allow 1 day for every five pounds.
- A frozen turkey can be defrosted in very cold water. Change the water every 30 minutes. The turkey should be roasted right away.

Roast it right

- Minimum oven temperature should be 325°.
- Wash all utensils, your hands and surfaces that come in contact with the raw turkey or juice.
- The turkey should be placed breast up in a shallow roasting pan with a rack on the bottom. For added color and flavor in your gravy, add chunks of carrots, celery and onions.
- For safety and uniform doneness of the turkey, cook stuffing separately.
- Leave the skin on the turkey while roasting. Remove the skin prior to carving.
- Using a food thermometer is the only way to tell if food has reached a high enough temperature to destroy harmful bacteria and that it is the desired doneness. Place it into the thickest part of the thigh.
- A whole turkey is done when it reaches an internal temperature of 180°. The legs will jiggle in their sockets and the juices will run clear.
- If you are roasting a turkey breast by itself, the internal temperature should reach 170°.
- Your turkey should be roasted in one operation - from start to finish without interruption. Opening the oven door should be kept to a minimum. When parts of the turkey are getting too brown, cover those with foil.
- For a more moist turkey breast, cover the turkey with gravy once it is carved.
- Recommended cooking times with oven at 325°:

Weight of the Turkey	Hours for Roasting
8 to 12 lbs	3 to 3½ hrs
12 to 14 lbs	3½ to 4 hrs
14 to 18 lbs	4 to 4¼ hrs
18 to 20 lbs	4¼ to 4¾ hrs
20 to 24 lbs	4¾ to 5¼ hrs

- Keep in mind that cooking times may vary.
- A roasted turkey should sit for 10 minutes before carving. It should never be at room temperature for more than 2 hours.

Leftover matters

- For best results, carve meat off the carcass and store it in shallow containers. Once cooked, turkey has a shelf life of about 4 days if the temperature is properly maintained below 40 degrees.
- Reheating the whole bird is not recommended due to food safety concerns. If you must roast the bird ahead of time and reheat it later, it is best to roast it all the way, carve it and store it refrigerated in shallow containers. Reheat it quickly to 165 degrees using broth or gravy to keep it moist.

Call the meat and poultry hotline

- The USDA meat and poultry hotline is staffed from 10:00 AM to 4:00 PM Eastern Standard Time. All other times, you can get an automated message system that lets you pick topics and get general information.
  - 800-535-4555 (Toll-free Nationwide)
  - 202-720-3333 (Washington, DC area)
  - 800-256-7072 (TTY)
  - Web site: *www.fsis.usda.gov*

Gardener's Corner

It's time to enjoy the most pleasant time of year. Late October and November usually provides several weeks of cool, clear weather with lower humidity.

This is the ideal time for many gardening activities:

• Transplant trees and shrubs.
• Establish cool season flowers.
• Control scale insects on shrubs by spraying with a solution of horticultural oil emulsion.
• Plant seeds of wildflowers.
• Overseed the lawn with annual ryegrass for winter color, if desired.
• Prepare to move tender pot plants indoors before the first freeze.

Visit Nurseries and Garden Centers Now

Plant supply businesses are stocking up on plants that can be established during the fall. In the flower section, look for started plants of pansy, petunia, snapdragon, Delphinium, statice, Shasta daisy, flowering kale and flowering cabbage.

There are a number of bulbs, rhizomes or tubers that can be planted for winter color. Look for Agapanthus, Amaryllis, Aztec lily, Calla, Society Garlic, Spider Lily, Zephyr lily and Watsonia.

Several garden centers are also offering cool season vegetable plants and seeds. Establish plants of broccoli, Brussels sprouts, cabbage, cauliflower, lettuce, collards, onions and strawberry. Plant seeds of beets, carrots, kohlrabi, mustard, parsley, radish, spinach and turnips.

Growing the "Northern" Bulbs

Bulbs of tulips, hyacinths, irises, lilies and crocuses have also arrived. Gardeners who plan to grow these so called "northern bulbs" should be aware of their special requirements.

Due to our mild winters, we simply do not have enough low temperatures to properly condition them naturally. The result of inadequate chilling is sporadic flowering, few blossoms and sometimes foliage with no blossoms.

Flowering can be enhanced by artificially cooling in the refrigerator before planting. Place them in the bottom portion of the refrigerator for 60 to 90 days immediately after they are purchased. Forty degrees Fahrenheit is about the ideal pre-cooling temperature and this is the approximate temperature found in the crisper portion of the refrigerator.

This sounds rather simple, but there are a couple of challenges with artificial cooling. First, there can be no ripening fruit present. As fruit ripens it releases ethylene gas. Bulbs exposed to ethylene would produce leaves, but no flowers.

Pre-cooled bulbs should be planted immediately after removal from storage. The advantage of this pre-treatment can be lost completely if they remain at room temperature for five days or longer before planting.

An Interesting Northern Bulb Study

Several years ago 70% of northern bulb cultivars in a large study provided repeat flowering for 3 years in a row. This study was done in Navarre by a Master Gardener volunteer.

The reason for repeated spring flowering was believed to be due to:

? Depth of planting – Those that were planted deeper than normal were thought to remain cooler, and better preserved throughout the year.
? Retention of foliage – Leaves were encouraged to grow for as long as possible following the flowering season. Irrigation and fertilization was provided and leaves were allowed to die down naturally.

New Sago Pest

Keep a close watch on sago palms and other closely related species. There is a newly imported scale insect that is damaging and killing plants down state, and could be moving into West Florida. The pest is known as the Cycad aulacaspis scale.

Signs of infestation first show up as chlorotic spots on the upper surfaces of fronds, while individual white scales are found on the undersides. As infestation progresses, entire fronds become covered with a white crust and plants can be seriously damaged or killed.

Report unusual Cycad scale infestations to your local agricultural official. We need to know if or when this scale reaches Santa Rosa County.

Several insecticides are currently being evaluated for control. Currently, the recommended control is the use of horticultural oil sprays. Additional information about this potential pest can be found at http://creatures.ifas.ufl.edu/orn/palms/cycad_scale.htm

Dan Mullins
Horticulture Agent

Recipes

Mexican Minestrone

This delightful one-pot meal is full of flavors and color. Better still, it is made in the microwave or on the stove in just 15 minutes.

1-15¼ oz. can kidney beans, rinsed and drained
1 c. prepared chunky salsa
1 c. corn kernels, fresh or frozen
1 - 15¼ oz. can chicken broth*
¾ c. macaroni
1 c. red and green bell pepper, diced
1 c. cabbage

Combine all ingredients in a large pan or microwave container. If making on the stove, bring to a boil then reduce to a simmer and cook until macaroni is tender - about 15 minutes. Stir occasionally. If making in microwave, cook on full power until macaroni is tender - about 12-15 minutes, stirring occasionally. Optional: garnish with nonfat plain yogurt and chopped cilantro or dried oregano.

* Chicken broth for this recipe should be the low in fat and sodium. 1 serving of this recipe = 1¼ cups = 7 grams of fiber.

Best Light Pumpkin Pie

9-inch ready pie crust, unbaked
15-oz. can of pumpkin
½ c. egg white or nonfat egg substitute
½ c. sugar
½ Tbsp. pumpkin pie spice
12-oz. can evaporated skim milk

Directions:

1. Preheat the oven to 350 degrees. Add the ingredients for the pie filling to a food processor and process until smooth. Pour the filling into the crust and bake until the pie is firm in the center, about 50-60 minutes.

2. Allow the pie to cool at room temperature. Serve warm or chill for later use.

3. Cut the pie in 10 slices. Garnish with fat-free whipped cream.

Serves 10. Each slice: 179 calories, 5.7 g fat, 2.5 g saturated fat, 5 mg cholesterol, 137 mg sodium, 27 g carbohydrate, 1 g fiber, 4.5 g protein.

Maple-Baked Pecan Pie

¼ c. brown sugar
1 Tbsp. all purpose flour
6 egg whites or ¾ c. nonfat egg substitute
1 Tbsp. melted margarine
1 c. light reduced calorie syrup
¾ c. pecan pieces
½ c. Grape Nuts cereal
9-inch ready pie crust, unbaked

Directions:

1. Preheat oven to 350 degrees. Place the dough into the pie pan and make sure there are no holes. You can patch any holes or tears with extra dough from the edges and a little water.
2. In a medium-sized mixing bowl, combine the brown sugar, flour and 2 egg whites. Mix smooth and add the rest of the egg whites along with the melted margarine and the reduced calorie syrup. Do not overmix because air bubbles will form.
3. Place the pecan pieces and the cereal in the pie shell. Put the pie pan onto an oven rack and then pour the filling into the pan over top of the nuts and cereal.
4. Bake until the center is firm, about 1 hour. Remove from oven and allow to cool.
5. Cut the pie in 10 pieces and serve warm or chilled.

Note: You can add 1 Tbsp. cocoa powder to the filling to make Chocolate Pecan Pie.

Serves 10. Each slice: 245 calories, 12 g fat, 3 g saturated fat, 4 mg cholesterol, 212 mg sodium, 31 g carbohydrate, 1 g fiber, 4 g protein.

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:etc