

Family & Consumer News

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Dear Consumers:

Its summer and the season is moving by quickly. School is out and many of you are taking vacations and trying to stay cool. We are just starting hurricane season and you can get materials from our office to help you be prepared ahead of time. We are also your source of USDA tested instructions for food preservation, don't hesitate to call or stop by for fact sheets.

Have a good summer.

Sincerely,

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TIPS FOR COOL SUMMER TREATS



Summertime is a great time to enjoy whatever fresh fruits and vegetables abound in your neck of the woods. Purchasing locally grown fresh produce saves you money and provides great nutrition.

Many of these cool summer treats can be made with fresh ingredients or those that you have frozen during their peak season. Other ingredients are included to compliment the taste and nutritional value of the fruits and vegetables.

Linda Bobroff, Extension Nutrition Specialist at the University of Florida, offers a variety of summer food ideas to get more fruits and veggies into your diet. Try a few of these recipes throughout the summer.

- **Strawberry Milkshake** - Mix in a blender on high: 1 cup fat free milk, ¼ teaspoon vanilla extract, 1 tablespoon sugar or 2 packets sugar substitute and ½ cup quartered frozen strawberries.
- **Banana Milkshake** - Mix in a blender on high: 1 cup fat free milk, ¼ teaspoon vanilla extract, 1 tablespoon

sugar or 2 packets sugar substitute and 1 small frozen banana.

- **Fruit Cup with Pizzazz** - Cut up 2 or 3 of your favorite seasonal fruits and or berries in a bowl. Put ½ to 1 cup portions into small bowls. Add a spoonful of fat free or low fat vanilla yogurt and a sprinkle of wheat germ or chopped nuts to each.
- **Lime Spritzer** - Add a squeeze of fresh lime juice (to taste) to a glass of seltzer or club soda with crushed ice for a refreshing and no-calorie thirst quencher.
- **Cantaloupe Supreme** - Top ½ cup of small cantaloupe chunks with a small scoop of low fat vanilla ice cream.
- **Veggies with Dip** - Crunch cold veggies with a refreshing low fat buttermilk ranch dressing dip make a great summertime snack. Colorful and nutritious choices include carrot and celery sticks, cucumber rounds, grape tomatoes, bell pepper slices and broccoli.

Source: Bobroff, L. Ph.D. UF Extension

HOMEMADE ICE CREAM WITHOUT RAW EGGS



July is National Ice Cream Month and what better way to celebrate summer than with a bowl of this delicious frozen food. Many families will get out the ice cream churn and freeze a batch, many family recipes list eggs, which add a rich flavor to the texture. For several years now, food safety experts have recommended that you use cooked eggs in a recipe or use one without eggs altogether. Protect yourself from the danger of possible Salmonella infection by using a homemade ice cream recipe made with a cooked egg base, made without eggs or made with a pasteurized egg substitute.

Egg mixtures used in making cooked bases for ice cream are safe if they reach 160° F when tested with a thermometer. At this temperature, the mixture should coat a metal spoon.

Try this recipe for a cool treat:

Frozen Custard Ice Cream

- 6 eggs
- 2 cups milk
- ¾ cup sugar
- ¼ teaspoon salt
- 2 cups whipping cream
- 1 tablespoon vanilla
- Crushed ice
- Rock salt

- In a medium saucepan beat together eggs, milk, sugar and salt. Cook over low heat, stirring

constantly, until mixture is thick enough to coat a metal spoon with a thin film and reaches at least 160° F.

- Cool quickly by setting pan in ice or cold water and stirring for a few minutes.
- Cover and refrigerate until thoroughly chilled, at least one hour.
- When ready to freeze, pour chilled custard, whipping cream and vanilla into a 1-gallon ice cream freezer can.
- Freeze according to manufacturer's directions using six parts ice to one part rock salt. Transfer to freezer containers and freeze until firm.

Source: Henneman, A. University of Nebraska

TOP SUMMER FOOD SAFETY TIPS



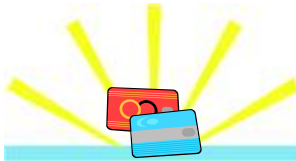
Warmer weather brings on an increase of food borne illness during the summer months—better know to the general population as “food poisoning.” Many bacteria in foods and the environment can grow very fast at temperatures from 90° F to 110° F. These temperatures are typical summer temperatures in Florida, so picnics and grilling outdoors only increase the potential for illness.

Because bacteria is invisible, it is hard to convenience people their summer meals served outdoors needs special care. Amy Simone, UF Extension Specialist in Food Safety and Quality, has a few suggestions for summer food safety.

- Wash your hands with clean potable water and soap often, especially before eating or preparing food.
- If there is no clean water to wash your hands, use alcohol-based gel to clean your hands.
- Keep the hand sanitizers away from small children and follow directions carefully.
- When temperatures are above 90° F, perishable foods should not be left out for more than one hour.
- Safe shelf-life of perishable food is a combination of time and temperature. Discard your perishable foods if it has been on a picnic table for a long time. If in doubt, throw it out!
- Ice is a food. Handle ice as you would handle foods. Ice that is used for cooling drinks and other foods should not be used in your drink! Consider putting other perishable food in a separate cooler. Keep ice for drinking separate from ice for cooling food.
- If your family enjoys eating home made ice cream in the summer, find recipes without raw eggs. A recipe using eggs should have steps for cooking the egg mixture before it is put into the ice cream churn.
- Follow safe handling of fresh fruits and vegetables to reduce the risk of food borne illness. Fruits like cantaloupes and watermelons should be rinsed under running water before slicing to eliminate any dirt.
- At family picnics, teach your children and family members the importance of good personal hygiene and serving etiquette to prevent some potential cross-contamination of germs from your hand to others!

Source: Simone, A. Ph.D. UF/Extension

NEW CREDIT RULES ON THE HORIZON



In recent months, many consumers have heard from their credit card companies informing them of changes. Many companies have raised the interest rates on your card and that means you pay more each month to keep a balance. This is a quick response before legislation goes into effect next year.

Congress passed strict regulations for credit issuers that will start July 2010. Many leaders have responded by raising their interest rates before the new rules go into effect. Here are a few of the changes.

- **Universal defaults** have been eliminated. Universal default allowed credit card companies to raise your interest rates if you had a missing or late payment on another unrelated debt. For example, a credit card company might raise the interest rate on a consumer's credit card if they missed a car payment.

The end result, a consumer was penalized by other lenders for a mistake made on one account.

- **Raising interest rates on existing balances** - Companies will no longer be able to raise interest rates on existing credit card balances. While your interest rate may be changed for variety of reasons like a credit score change, that new interest rate will only apply to future purchases. However, if your payment is over 30 days late, this new interest charge can be applied retroactively.
- **Applying Payments** - Any payment you make to a credit card company will be applied to the higher-rate balances first to reduce penalties and fees. This will save you money since it prevents the credit card company from applying your payment to the lower interest rate first. This would result in higher charges over time for the consumer. In the past, the practice was to apply payments to balances

links to lower rates such as a balance transfers before applying to purchases.

- **Double-cycle billing will no longer exist** - Before, lenders could base your finance charge on the average of your two most recent billing cycles. This resulted in higher charges for those individuals who made substantial payments during the most recent billing cycle. For example, if you paid off your balance at the beginning of the current cycle, you should have no finance charge under the new regulations. Prior to this, you still would have had a charge if your credit card company used double-cycle billing.
- **Simpler Statements** - Any changes to your account will be in bold or listed separately on your credit card statement. The statement will also state the time of day your payment is due. This will help consumers identify changes in their statement or policy.

Source: Gutter, M. UF Extension

PROTECT YOURSELF FROM IDENTITY THEFT THIS SUMMER



When you think about summer safety, water and seat belts usually come to mind. But if you plan a trip or weekend adventure, you might need to think about consumer safety. A relaxing time away from your regular routine may cause you to let down your guard and forget about protecting your wallet and credit cards.

When traveling this summer, leave your check book at home. If your purse is stolen, it is easy for a thief to empty out your account. Even a debit card attached to your checking account is at risk and best left at home.

When traveling, less is better; take only one or two credit cards. Keep your cards with you at all times, don't be tempted to leave

them in a hotel room. If you don't want to carry a purse or wallet, use a small pack that can be secured around your waist.

Before leaving home, write down your account number, expiration date, and the telephone number and address to report a lost or stolen card. Be sure to store personal items and credit cards you are leaving behind in a locked safety deposit box.

TAKE A FAMILY VACATION AROUND THE WORLD WITHOUT LEAVING HOME



Ever dream of a summer vacation in a far away place? Trips to a foreign place are expensive and the average family doesn't have the funds to take such an adventure. In these economic times, you may not

even have the money to take a short weekend trip.

This summer, you can explore the world right from your own community. It's a great learning experience for children and will help keep their learning skills sharp over the summer months.

Our local libraries are a starting

place to begin your exploration and learn about other countries. Get the kids or grandchildren involved.

- Learn about a country your family would like to visit. Help your child find information about the country from a variety of sources.
- Libraries often have many children's books, music CDs, and

movies available.

- Select a few age appropriate websites for your children to read.
- Help your child send a letter or e-mail to a different country's tourism center for brochures and maps.
- Post a map and colorful pictures of the destination's cities, countryside and people.
- Pick a traditional dish that you can make together at home and serve it to your family.
- You might want to come up with a few questions for your child to answer about the country's famous citizens, natural environment or family life.
- Have an international feast. Invite friends for an international pot-luck,

where everyone brings a dish from another country or culture. You may want to encourage younger children to dress in clothing from the country they have studied.

- Get started with another language. Listen to language training tapes or enroll your child in a language camp or lessons in your town. Listening to music or watching movies or TV in another language are fun and entertaining ways to learn.
- At your local museum, look at art work from other countries. Or, use the Internet to find information about a country's art.
- Find international music at a store or library. There is fantastic international music CDs compiled

specifically for children. Be on the lookout for performances by international artists at nearby locations.

These activities can be adapted. For example, while younger children will be satisfied with thinking about the country's culture, older children may be just as interested in political controversies, government and social systems, and the country's heroes. Also, children can work alone, but may find it even more fun to work with a sibling or friend, exploring one country together or learning about different nations. The help broaden a child's perspective on the world's cultures, history and environment. Don't forget to take some pictures!

Source: Smith, S. PhD. UF/IFAS Extension

SUMMER SAFETY FOR KIDS



Summer, for kids, means freedom and adventure. It has the mystique of being a time when kids can reinvent themselves. We have all seen ugly-duckling-inspired movies in which the main character, usually a teenager returns from summer vacation physically transformed. Kids really believe that the summertime can change their lives (or at least their social status.) They may take this idea so seriously that they become more vulnerable to peer pressure and poor decision-making when school is out. You can help your children become independent thinkers (and help yourself feel comfortable with the kinds of decisions they're likely to make) if you and your children establish a pattern of open communication.

Make yourself your children's first and best resource for their questions

and concerns. You can do this by starting conversations about tough topics early. While it's normal to worry about raising an issue before your children are ready to hear it, it's a mistake to assume your children don't think about tough issues. Kids today are exposed to and concerned about adult topics much earlier than previous generations. For example, a recent survey reported that 44% of 8 to 11 year olds say that drugs and alcohol are "a big problem" for people their age. Moreover, research has shown that 8 to 12 year olds are especially susceptible to outside influence. But here's the good news: kids in this age group are also more likely to go their parents for advice. And there's one more reason to talk with your kids about tough topics - if you don't, they're likely to get information from friends and from the media, who may not share your values. The hardest part of any conversation is often introducing the subject in the first place, so if you see a chance to bring up an important but awkward topic, take it.

Use summer events as lead-ins to discussions about drugs, violence and other topics. For example, a summer movie may offer an opportunity to talk

about violence. Ask your children what they think about such images when the movie ads play on TV. As a parent, you can communicate values that will help your children make smart decisions.

Even if you have already discussed them, studies have shown that there is a gap between what parents say and what kids hear. So, at the risk of sounding like a broken record to your child (who has, by the way, probably never even seen one), revisit these topics. And don't leave out older teens.

Even if you've planned every day of your children's summer vacation and feel confident that they are not vulnerable to these dangers, talk to your children about them anyway. At the very least, you'll be reminding your kids that they can come to you with their questions and concerns surrounding tough issues and can count on you for guidance and support.

Source: CYFER