

Family & Consumer News

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Dear Consumers:

School is back in session and Fall is arriving without cooler temperatures. It's a time for football games and festivals. September is National Food Safety Month, Cholesterol Education Month and More Matters. All three observances focus on food and its impact on our health and well-being.

The North Florida Regional Fair will be held November 5th—15th. 4-H youth must have entries registered with the Extension office by October 5th. There are several departments for adults to exhibit; sewing, craft, baked goods and canned products to name a few. You can find details by going to the North Florida Fair website at www.northfloridafair.com or call our office. It's a great opportunity for Madison County residents. Have a good Fall.

Sincerely,

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FOOD SAFETY MYTHS



September is National Food Safety Month, sponsored by the National Restaurant Association, FDA and USDA, each

September this annual campaign is committed to teaching food safety. The Partnership for Food Safety Education recently shared common food safety myths consumers practice in their homes. These misconceptions can lead to food borne illness.

Myth #1: Lemon juice and salt will clean and sanitize a cutting board.

Fact: Sanitizing is the process of reducing the number of microorganisms that are on a properly cleaned surface to a safe level to reduce risk of foodborne illness. Lemon juice and salt will not do this. The best way to sanitize any kitchen surface is with a diluted bleach and water solution. To get a sanitizing solution, mix 1 tablespoon unscented bleach and 1 gallon water. When

cleaning a cutting board, first wash it with hot soapy water, then spray the bleach solution and let it stand for a few minutes; then rinse and blot dry with a clean paper towel.

Myth #2: Putting chicken in a Colander and rinsing it with water will remove bacteria like Salmonella.

Fact: Rinsing chicken in a colander will not remove bacteria. In fact, it can spread raw juices around your sink, countertops and even onto ready to eat foods. Bacteria in raw meat and poultry can only be killed when cooked to a safe minimum internal temperature, which for poultry is 165° F. USDA now recommends you not rinse raw poultry because you run the risk of cross contamination.

Myth #3: Once a hamburger turns brown in the middle, it is cooked.

Fact: You can't use visual cues to determine whether food has been cooked to a safe minimum internal temperature. The only way to know that food has been cooked to a safe minimum internal

temperature is to use a food thermometer. Ground meat should be cooked to a minimum internal temperature of 160° F, as measured by a food thermometer. Bottom line, if you don't have a food thermometer; get one and use it.

Myth #4: You should not put hot food in the refrigerator.

Fact: Hot food can be placed directly in the refrigerator. Food should be divided into small portions and put in shallow containers for quicker cooling in the refrigerator. Food is not safe to eat after sitting out at room temperature for more than 2 hours. Bacteria grows rapidly in the “danger zone” between 40° F and 140° F.

Always follow the “2 hour rule” - eat perishable foods or refrigerate them within two hours at a refrigerator temperature of 40° F or below. For more information on food safety, go to the website www.fightbac.org

Source: Partnership for Food Safety Education

OH, THOSE FRUITS AND VEGETABLES OF FALL



Each season is known for certain foods, and Fall is no exception. Seasonal fruits and vegetables can add a variety of color and texture to your meals, not to mention good nutrition.

Pumpkin—A member of the squash family, these bold colored vegetables can only mean Halloween and Thanksgiving are around the corner. A great source of Vitamin A, they are not just for pies. Try combining pumpkin with potatoes or substitute pumpkin in recipes calling for acorn or butternut squash. Add pumpkin to waffle or pan cake batters, muffins and cookie recipes

for a nutrition boost. Try cooking fresh pumpkin: Cut a pumpkin in half vertically, discarding the seeds and stringy pulp. Place pumpkin sliced side down in a large baking dish, add water so there is 2” and bake at 350 F for one hour.

Sweet Potatoes—A 2 cup serving contains more than a day’s supply of Vitamin A and they are a good source of Vitamin C. There are two kinds of sweet potatoes: one has yellow flesh and a dry, meaty texture; the other, which is sometimes called a yam, is moist, dark orange and high in sugar. They can be cooked a variety of ways and usually end up in sugary casseroles. Make oven fries by cutting

them into strips, brush with canola oil and bake. Try eating a baked sweet potato with a sprinkle of cinnamon, you’ll discover they have a remarkable taste of their own.

Pears—Abundant in September, pears ripen best if they are picked while still firm. They can be preserved in jars for use all winter. Eat them for a snack, use in salads or make a cobbler.

Apples—Although apples are available year round, there is nothing like a fresh picked apple. You can get a variety of different apples these days. Baked, stewed or eaten whole, apples add texture and color to your meals.

9—A—DAY



That is right, we now recommend up to 9 servings of fruits and vegetables a day. This means you serve fruits or vegetables at each meal and include them at snack time. As a family activity, visit www.fruitsandveggiesmatter.gov to get tips and recipes so you can get your 9 servings in each day. Some people may think buying fruits is too expensive, but many grocery stores have sales on seasonal items and you can always get a good deal in canned foods.

So, how do you get your serving in each day? Get creative. Here are a few ideas:

- Start your day with 100% juice and add a banana to your cereal.
- For a breakfast on the run, mix a smoothie with milk, fruit and orange juice.

- Nature’s original fast food, take along an apple, banana, celery or carrot sticks for a snack.
- At lunch choose a salad or fruit instead of fries.
- For a fun treat, try ants on a log. Spread peanut butter on celery, add raisins.
- Keep 100% juice boxes on hand instead of soda.
- Serve fresh vegetables with ranch dressing for a healthy snack.
- Add cut up fruit to vanilla yogurt for breakfast or a snack.

Top 10 Reasons to Eat MORE Fruits and Vegetables

1. **Color & Texture.** Fruits and veggies add COLOR texture...and variety...to your meals.
2. **Convenience.** Nutritious in any form—FRESH, FROZEN, CANNED, and DRIED.
3. **Fiber.** Fruits and veggies provide FIBER that helps fill you up and keeps your digestive system happy.

4. **Low in Calories.** Fruits and veggies are naturally LOW IN CALORIES—High in NUTRIENT DENSITY.
5. **May Reduce Disease Risk.** Eating plenty of fruits and veggies may help reduce the risk of many diseases, including heart disease, high blood pressure, and some cancers.
6. **Vitamins & Minerals.** Fruits and veggies are rich in VITAMINS AND MINERALS that help keep you healthy.
7. **VARIETY.** Fruits and veggies are available in more than 200 varieties.
8. **Quick, Natural Snack.** Fruits and veggies are nature’s FAST FOOD and easy to grab for a snack.
9. **Fun to Eat!** Some crunch, some squirt, some you peel...some you don’t, and some grow right in your backyard!

10. **Taste Great!**

Source: Fruits and Veggies Matter

BREAKING THE CREDIT CARD HABIT



The ideal credit card user uses credit cards only for convenience and pays off the balance every month. Here is the reality: The average American carries \$2400 in credit debt and pays nearly \$453 yearly in interest for that debt.

The average American has nine credit cards. America charged \$303 billion on bank credit card debt, it's time to break the credit card habit. Try these strategies:

Don't carry your credit cards with you—Leave them at home. This will help people who automatically reach for a credit card when they should be paying with cash or check -- or not buying at all!

Build up a checking account—Before you begin using your credit card again, wait until you build your checking account with \$200 or \$300, or enough to pay off a typical monthly credit card bill. Your goal is to be able to pay off the credit card balance every month, and you'll need money in the bank to do that. Credit cards should be used as a convenient substitute for ready cash, not as a long-term interest loan.

Stop impulse shopping—Wait 24 hours before buying something you haven't planned for. And, force yourself to pay for it in cash.

Avoid temptation—Spend Saturday afternoon in the park playing with the kids, not wandering the malls. Don't spend leisure time shopping. That leads to lots of impulse buying. Find

less expensive ways to pass time.

Reduce the number of credit cards you have—Make sure the ones you use have a low interest rate and low or no annual fees.

A savings account should be enough to cover any purchase—Remember that if you can't save for that purchase in the first place, you'll probably have trouble paying for it when it's a credit card debt.

Stay on the lookout for the worst-case scenario of credit card use—Paying only the minimum amount due each month. When you pay only the minimum, you end up nearly doubling the cost of the original purchase in interest.

Source: Family and Consumer Economics

FALL IS THE TIME FOR A HOME INSPECTION



Maintaining a home is an ongoing process, if you don't stay ahead of it, you can quickly find yourself with a costly house repair. The key to preserving your home for the least expense is to do a periodic home inspection to find and correct little problems before they become big money repairs.

The job of inspecting your home is easier, if you make a list of all the areas to be checked and then divide it by season, so you are working on a few tasks every few months. In the Fall, weatherization is a concern, consider the following points:

- Check outside walls for cracks and holes. This may indicate the house is settling, moisture penetration or rodents.
- Check hardware and tracks on windows; lubricate moving parts and wax doors and tracks as needed.
- Check window screens for damage, rust and soil; clean or repair as needed.
- Check glass for cracks and replace promptly.
- Check for decay and caulking gaps around doors, windows, corner boards and joints.
- Check furnace and outside air conditioner condenser unit grills, coils and furnace room for soil and blockage. Vacuum (indoor), trim shrubbery, brush and hose (outside) with power off!
- Have your heating unit inspected and serviced by a qualified servicer. (this is very important for gas and oil systems)
- Cover interior side or remove window A/C unit for winter.
- Check your roof for damage, curled, loose or missing shingles.
- Check flashings around vents, chimneys, ect. For corrosion, rust, cracks or loss of sealant.
- Cut back tree limbs growing over the roof.
- Remove accumulation of leaves and pine needles from gable valley. (They trap moisture and foster decay.)

Source: UF Extension

FINANCIAL MISCONCEPTIONS CAN CAUSE MONEY PROBLEMS



Habits are influenced by values and result in behaviors that may not be in your best interest. In short, your attitudes about money have a direct

affect on your spending habits. According to the Institute of Consumer Financial Education, your view of personal finances will determine how you handle money. Many people have a different idea of their finances that end up causing financial problems.

Here are a few misconceptions that

can lead to financial ruin:

- **Credit cards are money**—Because credit and money buy things, people often confuse the two. Credit is actually borrowing money and you will pay interest if the debt is not paid off each month. Get a handle on the use of those

plastic cards.

- **Paying the minimum payment helps you buy more**—The true cost of credit can add up quickly if you just pay the minimum amount. If you charged \$1,000 on a credit card with a 18% interest rate, make the minimum payment and never add another purchase, it would take you six years to pay it off and cost you \$1,040 in interest. Think about the consumers who always carry a balance on their card. The hidden cost of credit can keep you in debt for years.

- **There is no need for a saving account when you have a credit card**—Money in a savings account can cover unexpected emergencies. When the car breaks down or the hot water heater quits, you will have funds to pay for the bill. If you always rely on credit cards, you only increase your debts and will pay more for the repair if you carry a balance on the credit card.
- **Using the equity in your house to buy things**—It's not wise to pull out the equity in your home to pay off credit cards and go on

vacations. Your home usually accounts for 60% of your net worth. When you draw equity out, you increase your debt and will be paying a higher interest to pay it off.

- **Mistaking “wants” for “needs”** - Needs are basic --you need clothing, shelter, and food, but you don't need designer labels and prime rib to survive. It is ok to have a list of “wants”, but they need to be prioritized and purchased in a manner that doesn't increase your debt load.

HOMWORK STRATEGIES



Now that we are into the swing of school, homework is probably a nightly ritual at many homes.

Although both children and parents often dread it, homework provides an important opportunity for children to practice what they have learned in school. At home, they can get more in-depth information, apply skills learned more broadly, obtain important learning and organizational skills, and learn how to work independently with self-discipline. Homework can also provide an opportunity for parents to get a sense of what their children are doing in school, how well they are doing, and enhance their relationship with their children.

Heidi Radunovich, UF/IFAS Extension Specialist offers the following suggestions:

- **Set a regular family quiet time for working.** It helps to have a family quiet time set aside in the afternoon or evening for study, reading and working on homework. Regardless of whether or not children have homework assigned, everyone in the family should participate in this quiet time, and children without homework should use the time to read or review school lessons.

- **Find a good location.** It is helpful to set aside a comfortable place in the home where your child can do homework, such as a desk or a kitchen table with a chair. It helps to have good lighting. Younger children will need more assistance with and monitoring of their homework, so picking a location that is within easy view of the parent is helpful.
- **Minimize distractions.** Turn off the TV and make video games off-limits during quiet time. Although some children seem to enjoy working while listening to music, there is some evidence to suggest that even music can be distracting. If you do let children listen to music while working, make sure that the music is quiet, and not distracting to other children who are working.
- **Express interest and enthusiasm in your child's homework.** Ask about the assignment, and express interest in the topic. Talk to your child about how to tackle the assignment and what it means. Children will be more interested and enthusiastic about their homework if you show interest and enthusiasm. Posting work that received good grades on the refrigerator, or keeping a folder with special work in it show children that you are interested and

care about their work.

- **Set a good example.** Children watch what we do, and if we model good study skills, read, and organize our time well, our children will learn from our example.
- **Give praise and encouragement.** Homework can be tiring and frustrating, so make sure to praise children for their efforts, even if they are struggling. Give children the message that they are capable of doing the homework and that you believe in them. If necessary, encourage them to take short breaks after they finish smaller tasks so that they don't get too fatigued or restless.
- **Don't do your child's homework!** Although it may be tempting at times, it is important for children to do the work themselves. Not only do they not learn if you do the work for them, it gives them the message that you think they can't do it, or they are not important enough to take the time to help with homework.

Source: Radunovich, H. Assistant Professor, Human Development, UF/IFAS