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# The Home Extension Line

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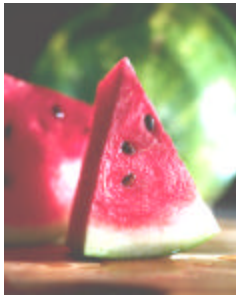
## Family and Consumer Sciences Department Staff

**Carolyn Gregov, Ph.D.**  
Extension Director  
[cgregov@scgov.net](mailto:cgregov@scgov.net)

**Mary Jo Oswald, MS, CFCS**  
FCS Agent II  
[mjoswald@scgov.net](mailto:mjoswald@scgov.net)

**Mary King**  
Program Assistant  
[mking@scgov.net](mailto:mking@scgov.net)

**Jodi Williams**  
Senior Secretary  
[jdwillia@scgov.net](mailto:jdwillia@scgov.net)



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*Family and Consumer  
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## Mother's Day

The first Mother's Day observance was a church service in 1908 requested by Anna Jarvis, of Philadelphia, to honor her deceased mother. Two years after her mother's death, Jarvis and friends began a letter-writing campaign to declare a national Mother's Day observance to honor mothers. In 1914, Congress passed legislation designating the second Sunday in May as Mother's Day.

Following are some interesting facts from the U.S. Census Bureau for 2002:

- There are an estimated 82.5 million mothers of all ages in the United States.
- Of the 4.0 million women who have babies each year about 425,000 are teens ages 15 to 19, and more than 100,000 are age 40 or over.
- 25.1 is the average age of women when they give birth for the first time – a record high. The average age has risen nearly four years since 1970.
- 40% of births are the mother's first. Another 32% are the second-born; 17% third; and 11%, fourth or more.
- The odds of a woman delivering twins is 1 in 32. Her odds of having triplets or other multiple births is approximately 1 in 540.
- August is the most popular month to have a baby, with 359,000 births taking place that month. July, with 358,000, was just a shade behind.
- Tuesday is the most popular day of the week to have a baby, with an average of almost 13,000 births taking place on Tuesdays.

# Fractures from Osteoporosis

***By 2020, One In Two Americans Over Age 50 Will Be At Risk For Fractures From Osteoporosis Or Low Bone Mass***

***The Surgeon General issues first-ever report on nation's bone health***

U.S. Surgeon General Richard H. Carmona, M.D., M.P.H., F.A.C.S., warned that by 2020, half of all American citizens older than 50 will be at risk for fractures from osteoporosis and low bone mass if no immediate action is taken by individuals at risk, doctors, health systems, and policymakers. This new report, "Bone Health and Osteoporosis: A Report of the Surgeon General" says that 10 million Americans over the age of 50 have osteoporosis, the most common bone disease, while another 34 million are at risk for developing osteoporosis. And each year, roughly 1.5 million people suffer a bone fracture related to osteoporosis.

This report is the first-ever Surgeon General's report on the topic of bone health. Osteoporosis and other bone diseases, such as Paget's disease and osteogenesis imperfecta can lead to a downward spiral in physical health and quality of life, including losing the ability to walk, stand up, or dress, and can lead to premature death.

"This report will shape the way we approach, talk, and act about bone diseases," HHS Secretary Tommy G. Thompson said. "The more we learn, the more we realize that so many diseases are preventable, from obesity, to many types of cancer, and now bone disease. I want to thank Dr. Carmona and all the scientists and researchers who worked on this report. I look forward to the impact this new information will make in the health of communities."

Other findings in the report include:

- About 20 percent of senior citizens who suffer a hip fracture die within a year of fracture.
- About 20 percent of individuals with a hip fracture end up in a nursing home within a year.
- Hip fractures account for 300,000 hospitalizations each year.
- The direct care costs for osteoporotic fractures alone are already up to \$18 billion each year. That number is expected to increase if action to prevent osteoporosis is not taken now.

"Osteoporosis isn't just your grandmother's disease. We all need to take better care of our bones," Dr. Carmona said. "The good news is that you are never too old or too young to improve your bone health. With healthy nutrition, physical activity every day, and regular

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medical check-ups and screenings, Americans of all ages can have strong bones and live longer, healthier lives. Likewise, if it's diagnosed in time, osteoporosis can be treated with new drugs that help prevent bone loss and rebuild bone before life-threatening fractures occur."

According to the new report, osteoporosis is a "silent" condition because many Americans are unaware that their bone health is in jeopardy. In fact, four times as many men and nearly three times as many women have osteoporosis than report having the condition. One of the most dangerous myths about osteoporosis is that only women need to worry about bone health. Osteoporosis affects men and women of all races, and while bone weakness manifests in older Americans, strong bones begin in childhood.

The Surgeon General's report is a call for Americans to take action to improve and maintain healthy bones. The report includes recommendations on what Americans can do to decrease the likelihood of developing osteoporosis.

These recommendations include:

- Getting the recommended amounts of calcium and vitamin D. High levels of calcium can be found in milk, leafy green vegetables, soybeans, yogurt and cheese. Vitamin D is produced in the skin by exposure to the sun and is found in fortified milk and other foods. For individuals who are not getting enough calcium and vitamin D in the diet, supplements may be helpful. The average adult under 50 needs about 1000 mg of calcium per day and 200 International Units (IU) of Vitamin D (one cup of vitamin D fortified milk provides 302 mg of calcium and 50 IU of Vitamin D).
- Maintaining a healthy weight and being physically active at least 30 minutes a day for adults and 60 minutes a day for children, including weight-bearing activities to improve strength and balance.
- Taking steps to minimize the risk of falls by removing items that might cause tripping, improving lighting, and encouraging regular exercise and vision tests to improve balance and coordination.

The report also calls on health care professionals to help Americans maintain healthy bones by evaluating risks for patients of all ages, recommending bone density tests for women over the age of 65 and for any man or woman who suffers even a minor fracture after the age of 50. In addition, the report calls on health care professionals to look for "red flags" that may indicate that someone is at risk, including people who are under 50 who have had multiple fractures, or patients who take medications or have a disease that can lead to bone loss.

The free People's Piece, *The 2004 Surgeon General's Report on Bone Health and Osteoporosis: What It Means To You*, is available by calling toll free 1-866-718-BONE or visiting [www.surgeongeneral.gov](http://www.surgeongeneral.gov).

# Credit Card Agreements

## The Addition of Universal Default Clauses To Cardholder Agreements and Increases In Credit Card Fees Often Go Unnoticed

Hardly a month goes by when credit card holders receive their monthly billing notices, which can include some subtle changes being made to their accounts and announced on a small page to fit the envelope. In small type, issuers explain the changes in the terms and conditions of the cardholder agreements. Hardly any cardholder reads these notices and the issuers know it, so there is another clause, which states that the cardholder's "use of the card, after receiving notice of the proposed changes, is indication of agreement to same. "

The Federal Deposit Insurance Corporation (FDIC) issued a consumer alert about these changes. The FDIC's alert reads: "Credit cards offer great convenience to consumers, but that convenience comes at a price. In recent years, card issuers have raised or added new fees for their products and services. While these costs are described in the mailings and card agreements (contracts) consumers receive from card companies, too many people forget about these fees or aren't aware of them until after they've run up a sizable bill." FDIC Consumer News asked Janet Kincaid, a credit card specialist with the FDIC in Kansas City, for examples of fees that are becoming more common or more costly, yet still go unnoticed by many cardholders:

**Monthly maintenance fees.** Rather than charge an annual fee, some lenders impose a monthly fee, often from \$6 to \$12 a month, whether you use the card that month or not. "Many people don't blink twice over \$6 a month - it doesn't seem so bad," Kincaid says. "But if they stopped to think that they're paying \$72 a year just to be able to carry a card, they'd realize they could have done better by paying a lower annual fee."

**Balance transfer fees.** You've probably received mail from a credit card issuer trumpeting a "can't-beat-this" low Annual Percentage Rate (APR) of, say, 2.9 percent on any balance you transfer to that card from a competitor's card. But, there also could be a fee for the balance transfer that could outweigh the benefit of the low interest rate. In addition, there may be no grace period on the balance you transfer. "Interest often begins accruing the moment the balance transfer is completed," Kincaid explains. "Even if you paid off the balance by the due date, you may still incur interest charges."

Suppose you transfer a \$100 balance at a special 2.9 percent APR to a card that otherwise charges a 15 percent APR, and you already have a \$200 balance on that card from your previous purchases. Then let's say you send in a \$50 card payment at the end

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of the month. It's important to know how that \$50 payment will be applied. Will the payment go to reduce the "old" high-rate \$200 balance or the "new" low-rate \$100 balance you transferred? "The card issuer can decide how to allocate your payment, and unless you know the card issuer's policy by calling the company or checking your card agreement, you can assume the procedures will benefit the card issuer," Kincaid says.

**Fees for late payments.** If you mail in your payment too close to the due date and miss the deadline, you could face a late-payment fee. These fees have increased in recent years from about \$15 to as much as \$29. You may face other penalties, such as having your interest rate raised or your card canceled. Here's another alternative to mailing a payment late: Consider calling your card company to authorize it to "debit" (deduct) your payment directly from your bank account before the deadline. "This convenience will cost you more than a postage stamp, usually as much as \$10," says Kincaid, "but it's usually a better, cheaper option than paying late and incurring a penalty."

**Fees for sending in less than the minimum monthly payment.** Suppose you're expected to pay at least \$50 for a card payment but you only have \$25 available, so you send it in anyway. "Yes, you've made a payment," Kincaid says, "but anything less than the minimum can be considered a late payment, subject to a late-payment fee." Again, those fees have increased to as much as \$29 at many institutions. And, because an insufficient payment is considered a late payment, you could be subject to other penalties, such as having your interest rate raised or your card canceled."

**Summary:**

The Institute of Consumer Financial Education (ICFE) recommends consumers carefully read and understand the entire credit card offer before committing to anything. Next, monitor monthly billings or other mailings for notices of fee increases or rule changes by credit card issuers.

New rules from the Federal Reserve Board also will make it easier to see and understand key information about the card's costs on the applications and solicitations.

Example: Card companies will soon have to clearly disclose the APR for purchases charged to a credit card and other changes, like adding Universal Default, in 18-point type.

**Source: Paul Richard, RFC (Registered Financial Consultant)  
Executive Director, Institute of Consumer Financial Education (ICFE)**

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## Eating Out with Health in Mind

Eating a mostly plant-based diet helps reduce your risk of getting cancer. If you use the strategies suggested in this article, there's no reason to let restaurant meals disrupt a healthy style of eating.

The Clean Plate Club was born of a wartime food conservation movement - to put on one's plate only the amount of food you needed. Nowadays, supersized portions plus a clean-plate mentality are causing obesity rates to soar, along with risk for cancer and other diseases.

With more research studies linking overeating and eating out, some restaurants are announcing plans to downsize the portions they serve. But unless you bring measuring cups to your restaurant meals and can get a list of nutrition facts about your order (which some fast-food chains provide upon request), it's hard to know exactly how much you're eating.

So when you are going to dine out, put on your thinking cap first. With a few easy strategies, you can make your restaurant meals healthy ones.

### Take Control at the Table

- Ask for water right away, and drink it while you wait for your food. Try to skip alcoholic beverages and order club soda, iced tea or tomato juice.
- Ask for bread or chips to be served either with the meal or not at all.
- Eat your lowest calorie foods first. Start with a green salad and lowfat dressing, or eat a side order of steamed vegetables - to avoid eating too much of higher calorie foods, like pasta and meats.
- Consider ordering an appetizer and a broth-based or tomato soup as your entree instead of a heavier main dish.
- Keep your meal lowfat by avoiding fried foods, cream sauces, cheesy or buttery dishes. Opt for items that are broiled, grilled, roasted or stir-fried. Instead of white or cream sauces, choose red tomato sauces. Always ask for salad dressings or sauces on the side, so you can control how much you use. Request olive oil instead of margarine or butter for items like baked potatoes or bread.
- If your entree is a large portion, ask for a take-out container to put half your food in before you begin eating. Save it for a meal the next day. (Be sure to refrigerate it within 2 hours of being served.) Or share an entree with a companion.
- Order sandwiches without mayonnaise or "special sauce." Instead, use mustard, relish or salsa. Get extra tomatoes, lettuce and other vegetables like peppers if they are available, to add to your sandwich. If the meat is piled high, get a take-out carton and save half for lunch the next day.

Big restaurant portions may induce us to overeat - but we can stay in charge by ordering healthful items, eating smaller portions and sharing or taking home the extra.

**Source: American Institute for Cancer Research**

## How Safe Are You in Your Home?

The trend to upgrade and remodel our homes is an indication of how much we value the creature comforts and security of home. But, how safe are we in our homes? Last year 7 million Americans suffered disabling injuries and another 27,000 died as a result of injuries sustained in their homes.

With May as National Electrical Safety Month, now is a good time to take stock of how you can prevent hidden electrical dangers from becoming disasters. The Leviton Institute recommends you have a professional electrical safety inspection performed every ten years and that you conduct your own inspection of your home and exterior grounds annually. Here's how:

1. Examine outlets and switches to make sure they have no cracked or broken parts. If they do or if they are hot to the touch, make sure you have them replaced immediately. Also check for loose-fitting plugs which can be a shock or fire hazard.
2. Outlets are designed to accommodate a certain amount of amperage, generally 15 or 20 Amps. If you overload an outlet with too many appliances you can exceed its amperage rating and create a fire or shock hazard in your home. Unplug the excessive appliances from the outlet and plug them in elsewhere in your home.
3. Never tape over a damaged electrical cord. Make sure cords are not frayed or cracked and never run them under carpets or rugs. Replace taped, frayed or damaged cords immediately.
4. Never force a plug into an outlet and never remove the ground pin from the plug to make a three-prong plug fit a two conductor outlet. If plugs fit loosely in an outlet and begin falling out, the outlet must be replaced.
5. Fuses should be properly rated for the circuits they're protecting. Always replace a fuse with the same size you are removing. Check to ensure that the circuit breakers in your home are working properly.
6. Make sure you have GFCIs (ground fault circuit interrupters) installed in your kitchen, bathrooms, workshop, basement, garage and outdoor areas where water and electricity are likely to come in contact.
7. Test your GFCI once a month. Plug an appliance or nightlight into it and turn it on. Press the "TEST" button and see if the appliance or the light switches off. Press the "RESET" button and the appliance or light should go back on. If the appliance or light doesn't go off when you push the TEST button or if it doesn't go back on when you press the RESET button, the GFCI isn't working properly and should be replaced.
8. When using an extension cord, always plug an appliance into the cord before plugging it into the outlet.

**Source: Leviton Institute, [www.leviton.com](http://www.leviton.com)**

## Children Act Fast ... So Do Poisons!

About 78,000 children under five years old visited U.S. hospital emergency rooms due to unintentional poisonings in 2003 – about one every seven minutes, the U.S. Consumer Product Safety Commission (CPSC) reported in March 2005.

CPSC Chairman Hall Stratton said that more than 9 of every 10 suspected poison exposures occur at home with readily-available household products. About 30 children die from poisonings each year, down from 450 in the 1960s. Approximately 1 million phone calls are placed to Poison Control Centers annually by adults seeking help when children have swallowed something harmful. Among the potentially toxic household products involved with calls to the poison centers were:

- Personal care products, including baby oil and mouthwash containing ethanol.
- Cleaning substances, including drain openers and oven cleaners.
- Over-the-counter pain relievers – including ibuprofen, acetaminophen, and aspirin – and cough and cold medicines.
- Hydrocarbons, such as lamp oil and furniture polish.
- Adult-strength vitamins and supplements g iron.

Here are some reminders about safe use and smart storage of cleaning products:

### Safe Use

- **Schedule routine cleaning around the kids' routines**, such as nap time or when they're not around.
- **Don't be distracted when you are cleaning.** Children act fast and can get hold of a product and swallow it in a surprisingly short time.
- **Never leave cleaning buckets containing liquid unattended.** Beside the obvious dangers of spilling, slipping, and sipping, there's the fact that toddlers are "top heavy." If they topple into a bucket, they could drown, even in a very small amount of liquid.
- **Never leave children unattended around cleaning products.** If you need to answer the doorbell or the phone, take the child with you.
- **Call (1) 800-222-1222 for poison-related emergencies.** It's the Poison Control Center's nationwide, toll-free hotline. Your call will be answered by experts at your local poison center.

### Smart Storage

- **Close cleaning product caps securely.** Products with more potential hazard, such as some oven or drain cleaners, come with child-resistant packaging. But, they don't come with someone to close the cap properly. It's up to adults to provide a safe environment!

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- **Lock products up.** Store them in a location that’s away from children, pets, or food. Install child-proof locks on cabinets and doors.
- **Keep cleaning products in their original containers.** If a child accidentally ingests or spills something on himself, the label provides information concerning the product’s contents and advice on what immediate first aid to perform.
- **Carefully dispose of empty cleaning containers.** To protect children, pets, and garbage handlers, replace caps first, then discard in a sealed recycling bin or garbage container.

**Source: U.S. Consumer Product Safety Commission and The Soap and Detergent Association**

## Servings From Fresh Fruits and Vegetables

The Produce for Better Health Foundation recommends you eat five servings of fruits and vegetables every day. Here’s a quick guide to how many servings you can get from fresh fruits and vegetables:

Food	Number of Cups	Number of Servings
Berries, one pint	2 cups	4 servings
Cantaloupe, 1 melon	5 ½ cups	11 servings
Grapes, 16 each	½ cup	1 serving
Beans, green (20 each)	1 cup	2 servings
Broccoli, 1 bunch	7 cups	14 servings
Cabbage, 1 head	12 ½ cups	25 servings
Greens, 1 pound	9 cups	9 servings
Okra, 25 pods	3 cups	6 servings
Peppers, 2 medium	1 ½ cups	3 servings
Squash, 1 medium	1 ½ cups	3 servings
Tomatoes, 1 medium	½ cup	1 serving

**Source: Produce for Better Health Foundation**

## Diabetes Warning Signs

Could you have diabetes and not know it? It is possible. About half of the people who have diabetes don't know they have the disease.

Why is this a concern?

If you have diabetes but are not getting treatment, you are at high risk of having health complications. This can be heart disease, kidney disease, blindness, and amputations.

Treating diabetes can greatly decrease the chances of having these problems. It will allow you to have the energy to do things you enjoy.

Knowing the warning signs of high blood sugar can help you know when to have your blood sugar checked.

High Blood sugar Warnings:

- Constant thirst or hunger
- Need to urinate often
- Unexplained weight loss
- Dry, itchy skin
- Nausea, vomiting
- Blurry vision
- No energy, drowsiness
- Numb or tingling hands or feet
- Frequent infections that take longer to heal

**Source: Linda B. Bobroff,, PhD, Rd, LD/N, Associate Professor, Department of Family, Youth, and Community Sciences, Institute of Food and Agricultural Sciences, University of Florida**

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## Home Office Equipment

If you're in the market for new home office equipment, consider buying Energy Star™ rated products for the most energy efficiency and savings. They go into standby or sleep mode when not in use, which can save you about 50 percent more money over conventional equipment. The average annual savings on Energy Star™ equipment could include: Computer and Monitor — \$20.00; Fax — \$14.00; Laser Printer —\$38; and medium-sized copier — \$57.

**Source: [www.fpl.com](http://www.fpl.com), Energy Saving Tips**

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## An Apple a Day .....

An apple a day may keep the doctor away.

Enjoy a crunchy, medium-sized apple with its peel on, and get the benefits of about 4 grams of dietary fiber in just 80 calories. That's about 15 percent of the amount advised daily for adults. An apple's mostly soluble fiber may help lower blood cholesterol levels by binding to fatty substances and promoting their excretion. Its insoluble fiber helps waste move through your intestinal tract faster.

Other benefits? Apples, especially their peels, are loaded with quercetin. A powerful antioxidant, quercetin may reduce the growth and spread of cancer cells, and help promote heart health by protecting your blood vessels from fatty deposits. What's more, tannins in apple juice may help keep your gums healthy.

Another "a-peeling" fact: aroma and flavor mostly comes from fragrance cells in the peel. Vitamin C is just underneath the peel.

**Source: American Dietetic Association**

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## All Wrapped Up

Are you all wrapped up in the latest food fad?

The latest craze is the wrap – everything is wrapped in tortillas, tacos, pitas and pastry shells. But how healthful are these new sandwiches? Wraps can provide a quick meal, but often provide the calories of two. Wraps can have from four hundred to fifteen hundred calories, depending on the size and the filling – so before you jump on the bandwagon, check out the wrap.

Ask how large the wrap is – many are more than one pound in weight – enough for two meals. Check out the fillings; have they been sauteed, which increase calories, and what is the dressing or marinade? Wraps can also provide a whopping amount of sodium, some as high as thirty-five hundred milligrams – more than the recommended daily intake.

**Source: American Dietetic Association**

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# Florida Food Fare

By Jean Meadows

## Guava

**Description:** Guava ---- goo-wa-va ---- is a sweet or low-acid fruit suited to eating out of hand. Guavas may have thick or thin skins, depending upon the variety. Skin color is light green to yellow and the flesh may be white, yellow, pink or red. The fruit is usually oval in shape, about 2 inches in diameter and 3 inches long, with small edible seeds inside. There is also a small red guava, known as the Cattle or strawberry guava, about 3/4 inch in diameter.

**History:** Native to the American tropics, believed to have originated from the region between Peru and Mexico, the guava (*Psidium guajava*) is one of the more widely utilized tropical fruits throughout the tropical and sub-tropical world. In Florida, guavas grow as a semi-wild and cultivated tree.

**Availability:** Fruit matures practically year round, with the peak season during the summer months. Fresh fruit may be found locally in some of the produce markets. It is available year round in various processed forms - canned guava shells, guava paste and guava jelly. Guava juice is one of the major ingredients used in some of the processed juice blends.

**Selection:** Ripe guavas have a fragrant aroma that ranges from strong and penetrating to mild and pleasant; shells give to gentle pressure. Guavas sold in markets are usually quite firm and should be ripened further at home before using.

**Nutritional Value:** 1 medium guava, 2 1/2 inches diameter with seeds discarded, is about 1/2 cup or 100 gms. It contains: 86% water, 51 calories, .8 gm protein, .6 gm fat, 11.9 gm carbohydrate, 792 IU vitamin A, 183.5 mg vitamin C (about 5 times that of an orange), 284 mg potassium, 5 mg sodium.

**Storing:** Ripen guavas at room temperature until they give to gentle pressure. Refrigerate ripe guavas immediately and use within 2 days. Freezing: Wash firm, ripe guavas. Peel thinly. Cut in halves and, with a teaspoon, scoop out seeds and soft pulp. Pack into moisture-vapor proof containers and cover with a medium syrup, using 2 parts sugar to 1 part water. (Do not heat; the sugar will dissolve without heat, if stirred.) Allow 2 cups syrup for each quart of shells. Seal and freeze. Lime juice may be added if guavas are sweet. Guavas will keep at 0 degrees F. for up to 1 year.

**Basic Uses & Preparation:** Popular as a fresh table fruit, guava is often consumed as fresh juice. It is processed into juice, nectar, puree, jam and as preserves. Guavas may be frozen, canned, preserved, spiced or made into jam, butter, marmalade, relish, catsup and chutney. Served fresh, it makes a great breakfast fruit sliced with a little sugar and cream.

### Stuffed Guava Shells

*A favorite dessert in many Spanish restaurants.*

8 ounces reduced fat cream cheese, softened or lowfat cottage cheese	1 tablespoon orange juice
2 tablespoons skim milk	1 tablespoon lemon or lime juice
1 tablespoon sugar	3 cups guava shells

Place softened cream cheese in bowl, beat. Add remaining ingredients, except guavas. Beat well. Place cream cheese mixture in guava shells, serve chilled.