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Family and Consumer
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Raising a Money-Smart Kid

(Part 2 of 2)

There are so many important things you want to be able to teach your kids – how to get along with others, honesty, patience, nutrition and exercise to be healthy, to name a few. Let us add to the list – teaching money-smarts. Information below completes the two-part series on Raising a Money-Smart Kid.

Ages 8-10: Strengthening the Financial Foundation

Discuss the family budget. Children quickly learn that mom and dad spend a good deal of time working and paying bills. When your child shows an interest, tell her about the big spending categories – food, shelter, clothing, and transportation and how much the family spends on each of these categories. To provide hands-on experience, you may want to let your child help you write out the checks for one month, or if you bank on-line, let her fill in the blanks and click to send the money.

Continue the discussion of needs and wants. You can deepen the discussion about needs and wants by pointing out that the central budget items are needs. To help make the distinction, one mother had her kids inventory the family room, listing each item as either a want or a need. It didn't take long for her son to see that the Nintendo® was a want, and the telephone a need.

Learning to wait. You may also want to talk about delayed gratification – not in those words, of course. You can point out that if you don't actually need something, you can wait to purchase it until you have cash in hand. To the inevitable question of "why?" give a simple answer. Just say, "We don't want to owe too much money. We have to earn the money before we can spend it." Anticipating a purchase and finally being able to afford it can instill a great sense of pride.

More about choices. This may be a good time to introduce the idea of trade-offs. Tell you child that even very rich people can't have everything. This is a tough concept and may lead to a discussion about value. Point out that you have to know what you value most before making a choice. For example, if your child begs for an expensive software game, you might ask if he is willing to trade off Saturday movies for a while.

Start with a savings account. Now is the right time to set up a savings account for your child. Some banks and credit unions have child-friendly accounts that do not require a minimum balance and charge low or no fees. Shop for one of these accounts so your child's savings will not be eroded. Savings rates continue to be low, averaging around one percent. Explain to your child that once she saves a certain amount, she can open a Money Market account or a Certificate of Deposit (CD) with a higher interest rate. This can become a savings goal.

Few financial institutions offer passbooks anymore, so you will probably need to find other ways to make the growth of savings visible. One way is to have your child write down all deposits in a notebook. Also, go over the savings statement with her to see how much interest her account has earned. Keep the savings statements in a three-ring binder, by date, for easy reference.

Should your child have to save? Iron-clad rules seldom motivate, but you may want to strongly suggest that at least 10 percent go into savings. Financial planners recommend the “70-20-10 Rule” – that is, 70 percent of income should be earmarked for spending on immediate needs, 20 percent should be set aside for the purchase of big-ticket items, and 10 percent should be saved or invested for long-term goals. The point is to establish the savings habit.

Help your child establish a savings program with short-term, intermediate, and long-term goals. Show your child that some savings goals are short-term (money for snacks at the movie), others are mid-term (a baseball glove), and still others are long-term (such as saving enough to open a higher-paying savings account, or buy a computer).

It helps greatly to break total amounts needed to meet each goal into the amounts your child will need to save each “pay day” to meet the goal. For example, let's say your son decides he wants a baseball glove. The glove costs \$40. How much must he save each week to buy the glove? If he can save \$4 per week – or \$8 every two weeks – it'll take 10 weeks.

To keep children interested, some parents set up matching programs. For every dollar the child saves, the parent puts in a dollar – much like some employer savings and retirement plans. This can be especially helpful in keeping a child focused on long-term savings goals.

Encourage entrepreneurial effort and earning extra money. One great source of extra money is a garage sale. Your children can sell their old toys, books, and clothing. They can polish, wash, and mend things so that the sale items will be more attractive to prospective buyers. You may have to help set realistic prices. The depreciation in what was originally paid for the item and what it can be sold for can be instructive.

Ages 11-13: Dealing with Peer Pressure and Learning to Plan

Keeping up with “everyone else.” During the middle-school years, and even before, “what’s hot, and what’s not” is an enormous force, enticing your child to spend. You really can’t control peer pressure. However, by the time your child has reached age 11, she should know about ways to make money (allowance, extra jobs) and how to spend it wisely (savings, planned expenses). If you have been paying her interest on savings, she has a rudimentary grasp of time value of money concept. With this background, you may have noticed that your child is beginning to have the independence and self-confidence to make her own judgments. Continue to allow her to make decisions on her own, even if it means she sometimes spends money on the latest fad.

A good time to introduce the “magic of compound-interest.” You could make a game of this by looking at a compound-interest rate chart with your child. To illustrate the power of compounding, show your child how a dollar grows over various periods of time at various interest rates. Then show what happens if you increase the amount to \$100. Kids get excited when they see how well they can do.

Pacing spending. Review your child’s allowance with him to see that his “income” covers what you expect him to pay, adding items when necessary. Again, lengthen the time between giving out the allowance – say to once every two weeks – so that he can learn to pace himself. If your child runs out of money before the end of that time, you might lend him some, but insist he pay it back from his next allowance. Keep careful records and continue to be consistent about his allowance day. Otherwise, he’ll get used to you bailing him out, and the opportunity for him to learn more about money management will be lost. If he continually runs out of money, don’t rescue him. This is a good time to introduce your child to the concept of a spending plan, or a budget.

Budget talk. Talk to your child about budgets and ways to live within one. Show her how the family budget works. Keeping track of expenses and living within a spending plan is hard for most people, so don’t expect immediate comprehension from your pre-teen. What you’re working on now is laying a foundation for understanding.

Look for teachable moments. Be observant and notice what your child truly wants. When the time is right, talk about how she can achieve what she desires. It would be helpful to have her determine how much she needs to save each week in order to reach her goals in a given amount of time. As she learns to plan and prioritize, she is learning the skills needed for a more formal approach to budgeting.

Introduce your pre-teen to market concepts – or explore these concepts together. It’s easy to get basic investment information. There are many quality Web sites and books on investing, some written specifically for young people. Talk to your kids to see what they already know. Also, go over basic investment principles such as setting investment goals and diversifying investments to reduce risk. Buy them a small amount of stock in companies they recognize and help them track it – or do this using fictitious “money,” just for the fun of it.

A Closing Word about Teaching your Kids Financial Skills

Now that you know where to start teaching your kids about money, you may be saying, “There’s still so much we both need to learn. Am I leaving out important things? Are my kids absorbing these ideas?”

It is essential to remember that your children may be mirroring your money habits. While you are teaching your kids the core concepts highlighted in this article, make sure that you are following your own advice. From your good example, they will begin to see how to apply these basic ideas practically. Your enthusiasm and creativity in passing along this information can instill in your children the habits and skills they need to put these ideas to work. Introduce them to additional personal finance information available in books, courses, and on the Internet. It makes sense to add to their knowledge and skills because learning to manage money wisely and well is a lifelong endeavor.

Source: Simple Steps to Raising A Money-Smart child, National endowment for Financial Education

Handwashing: A Habit for a Lifetime

When it comes to Handwashing, the experts agree: Handwashing is the single most important thing you can do to prevent the spread of infectious disease. In fact, scheduled handwashing at least four times per day can reduce the spread of illness by up to 50%!

At home or at school, encourage children and others to follow these simple handwashing steps:

- Wet hands with warm, running water before reaching for soap.
- Using liquid or bar soap, rub hands together to work up a sudsy lather. Do this away from running water, so the lather isn’t washed away.
- Wash the front and back of hands, between fingers and under nails. Continue to rub hands briskly for at least 15 seconds.

Timing tips: Encourage young children to count slowly to 15 or sing the “Happy Birthday” song twice. This helps ensure that they’ve washed long enough!

- Rinse hands well under warm, running water.
- Dry hands thoroughly with a clean towel or air dryer.

Tip: Waterless products, such as hand sanitizers and antibacterial wipes, are useful alternatives when soap and water are not available.

Source: Soap and Detergent Association

Lean Meats: 10 Tips for Low-Fat Cooking

Meat and poultry are favorite sources of essential protein, yet they can be high in fat, especially unhealthy saturated fat and cholesterol. Because of this, most healthy diets recommend just a modest amount of these nutritious foods. Knowing how to pick the right cuts of meat and practicing low-fat cooking techniques can cut unnecessary fat from your diet and help you achieve your healthy eating goals. These 10 tips can help.

- **Choose lean cuts of meat and poultry.** The leanest poultry choice is white meat from the breast of chicken or turkey, without the skin. Lean cuts of beef include round, chuck, sirloin or tenderloin. Lean pork includes tenderloin and loin chops.
- **Check labels on ground meat.** When buying ground beef, look for packages with the highest percentage lean meat – 90 percent or higher. Most grocery stores offer several types of ground beef with varying percentages of lean meat by weight.
- **Try low-fat ground turkey or chicken breast meat.** Ground poultry can have as much fat as ground beef has, or more, because it often includes dark meat and skin. To make the leanest choice, choose ground breast meat, or look for low-fat ground chicken or turkey.
- **Select meat with the least amount of visible fat.** Marbled meat is streaked with fat. Select beef that is labeled “Choice” or “Select” instead of “Prime” — which usually has more fat.
- **Trim off any visible, solid fat from meat and poultry.** This includes the skin on poultry. When roasting a whole chicken or turkey, leave the skin on during the cooking, but remove it and the fat underneath before eating. Also, remove any visible fat from pork and beef after cooking.
- **Choose low-fat marinades.** Marinades can enhance flavor, tenderize meat and keep food moist while cooking. Choose low-fat marinades, such as mixtures of herbs or spices with wine, soy sauce, cider vinegar or lemon juice.
- **Use low-fat cooking methods.** Low-fat cooking methods include grilling, broiling, roasting, sautéing and baking. When cooking meat in your oven, be sure to put the meat on a rack within a baking pan so that the fat drips away.
- **Cook meat in advance.** Make soups, stews and other dishes in which you boil the meat in liquid a day or two in advance and then refrigerate it. As the dish chills, the fat hardens on the top and you can easily remove the fat.
- **Drain fat after cooking.** After cooking ground meat, drain the fat from the pan and rinse the meat with hot water. Blot the meat with a paper towel to remove the water.
- **Watch serving sizes.** Reducing your portion size of meat and poultry further reduces your fat and cholesterol intake. Three ounces of meat is about the size of a deck of cards. Three ounces also equals ½ of a boneless, skinless chicken breast, 1 skinless chicken leg with thigh and 2 thin slices of lean roast beef.

Source: Mayo Clinic

Tips for Setting Up Your Teens' Personal Space Internet Web Sites

Since your kids will have a lot more time to be on the computer this summer, and possibly without as much parental monitoring, it is important to plan ahead to make their personal space sites safe. This is particularly important if you have adolescents who are using their personal space sites to communicate with friends they already have or possibly trying to meet new people on-line. As the parent of two teens, I have personally found that monitoring online communications is more difficult than offline.

Establishing some virtual parenting guidelines will let your kids know that you are involved in every aspect of their daily lives, including their media activities, even while you are at work. It is critical that you do this before they design their personal space, or at least before they get real active in any exchanges on it. At a minimum, parents need to sit down with their adolescents to talk with them about the risks involved. Some guidelines about who they should talk with on-line are especially important to stress, since some people navigating through sites might not be who they say they are. Predator proofing is a key component of building any safe personal space site for teens. I'd like to share with you some of what I have found works. Here's a list of:

10 Tips for Parental Monitoring of Teens' Personal Space Internet Web Sites

1. Talk to your kids about personal space sites. Keep the dialogue open and friendly.
2. Create your own so you understand how they work and how others gain access to them.
3. Show your kids your site and ask them to show you theirs.
4. Give them some notice so they don't feel you are trying to invade their space or control them.
5. Encourage them to use a pen name rather than their real name if the site allows it.
6. Make sure your home address and phone numbers are not in their personal profile.
7. Look at the photos on the site and make sure that they don't have content that can identify your teens to a stranger.
8. Remove any details that identify your teen before they launch their site.
9. Set the page to "private" to limit access.
10. Teach teens that whatever they put on the web is public, not private, information.

Source: Rose Barnett, Ph.D., Asst. Professor, Youth Development & Public Policy, Department of Family, Youth & Community Sciences, University of Florida

What's "New" in those Fruits and Veggies?

When you munch on a handful of blueberries, how many healthful compounds would you guess you are eating? Five? Thirty? Well, there's resveratrol, peonidin and delphinidin to name a few. But if you don't know the answer, you are not alone. Up until relatively recently, researchers had no idea these phytochemicals even existed. And knowing exactly how many healthful phytochemicals one blueberry contains – that's a work in progress.

The Search for Plant Chemicals

The world of phytochemicals is a relatively new one. Phytochemicals are natural compounds found in plants. The term stems from the Greek work *phyto*, meaning plant, and they have existed as long as plants. For plants, phytochemicals supply a variety of benefits, such as stimulating the immune system and attracting pollinators. For people, plant foods have long been associated with providing good health (along with good tastes) and reducing the risk of chronic diseases such as cancer and heart disease. But only in the past few decades have researchers begun to identify the numerous compounds in plants.

So far, researchers have identified thousands of phytochemicals in fruits, vegetables and grains. One of the larger groups, the flavonoids, contains an estimated 5,000 phytochemicals alone. And every year, every month, the list grows.

Phytochemicals that now ring familiar, such as EGCG (found in green tea) and resveratrol (found in grape skins) are relative newcomers to the health-providing phytochemical list. Not only are researchers continually identifying novel phytochemicals, but they are finding that many of the recently recognized compounds contain cancer-fighting properties.

The Latest Addition

Blueberries contain one of the latest additions to the phytochemicals shown to demonstrate anticancer properties. In a preliminary study, researchers at Rutgers University found that the compound pterostilbene (pronounced tero-STILL-bean) was associated with preventing colon cancer. The eight-week study found that rats fed pterostilbene had 57 percent fewer precancerous cells in their colon compared to the animals not fed the phytochemical. Pterostilbene also repressed certain genes involved in inflammation which is considered a colon cancer risk.

The berry compound had already shown promise for its cholesterol-lowering and anti-diabetic properties. Now researchers are also looking into its possible role in lowering breast cancer risk. Yet it was only a decade ago that a scientist first isolated and identified pterostilbene. And it was only in 2004 that blueberries were found to be a source of the compound.

To the Blueberry Section!?

So does this latest finding suggest we should all be gorging ourselves on blueberries? Well, not necessarily. If you love blueberries or there's a good sale, then by all means enjoy as many as you like. If you are not a blueberry enthusiast then this news might inspire you to eat more of the tasty fruit, plain or in a variety of dishes. But pick a plant (almost any plant) and you'll find a bounty of healthful phytochemicals. Some are known while others remain undiscovered, for the time being at least.

Here is a sampling of just a couple of recent discoveries:

- Olive oil: In 2000, researchers identified a new phytochemical in olive oil (pinosresinol) that may contribute to its suggested health benefits. The newly-discovered phytochemical belongs to a group of compounds linked with reduced risk of certain breast cancers because of its anti-estrogen properties. Studies are looking at whether the compound may reduce the risk of both heart disease and cancer.
- Carrots: A 2005 study gave us yet another reason to enjoy this versatile orange vegetable when one of its compounds showed cancer-preventive properties. The compound called falcarinol, adds to the long list of healthful compounds in carrots, such as beta-carotene. In the study, rats with colorectal tumors were fed either raw carrots or falcarinol-fortified food. Compared to a third group, rats fed a standard diet, tumors in the carrot and falcarinol-eating groups showed slower or delayed growth.

Adding More to Your Mix

With so many unknowns about phytochemicals, it's no surprise research shows that eating a lot of different fruits and vegetables provides health benefits. Who knows what future studies will reveal about the lemon or the parsnip?

For now, as researchers continue to understand what plant compounds provide health benefits, it's nice to know that all the fruits and vegetables we enjoy are doing something healthy.

Source: American Institute for Cancer Research

Recognize and Avoid Telemarketing Fraud

Few inventions have had greater impact on society than the telephone. This system of instant communication has made life easier for consumers and businesses. Unfortunately, the telephone has also made life easier for con artists. It is estimated that every year, telemarketing fraud robs Americans of more than \$40 billion dollars.

The Florida Department of Agriculture and Consumer Services is the state's leading consumer protection agency. The Department actively investigates telemarketing fraud and works to protect consumers by public education and consumer outreach.

As with most scams, the best protection against telemarketing fraud is public awareness. The more people know about telemarketing fraud, the less likely they will fall victim to the faceless crime.

Here One Day, Gone the Next

Unfortunately, fraudulent telemarketers are hard to track down. Most are "fly-by-night" operators working out of "boiler rooms" – leased space with rooms full of telephones staffed by trained scam artists. Once under investigation, they can easily shut down and move – virtually overnight – to another town or state. They usually change their name to cover their tracks.

Fraud on the Rise

Con artists are industrious and continually develop new ways to separate consumers from their money – in the form of cash, credit card, check or electronic debit from a bank account.

Early forms of telemarketing fraud involved con artists obtaining a consumer credit card account number over the telephone and making unauthorized charges against it.

In a newer twist on this scam, con artists obtain the consumer's checking account number and electronically debit the account with unauthorized or inflated charges using a demand draft (a check that is generated by the merchant). A fraudulent demand draft is made by generating a check and imprinting it with the consumer's name, address, phone number and, most importantly, the account number and the numbers necessary to route the draft through the banks' check clearing system. The fraudulent check is then deposited the same as any conventional check, and in most cases it clears in exactly the same way as a conventional check; the lack of a handwritten signature is not a problem in processing it.

It is very important not to give out your bank account, credit card or personal information (date of birth, mother's maiden name, social security number, etc.) over the telephone, unless it is to a known trusted source.

Before doing any business with a telemarketer, find out if any complaints have been filed against the company by calling the Florida Department of Agriculture and Consumer Services at 1-800-HELP-FLA (435-7352). You may call the same number to obtain information on how to file a complaint or to subscribe to the Florida Do Not Call List.

Victims

It's tempting to believe that fraud only happens to someone else – someone less educated, less sophisticated, less financially astute. But, victims belong to all social and economic classes and age groups. In fact, 92% of adult Americans are affected. Swindlers also infiltrate social clubs, ethnic organizations and places of worship, to target victims more effectively.

Profile of Con Artists

The heart of the telemarketing operation is a room filled with desks, telephones and sales people who call hundreds of prospective customers all over the country. Most are assertive and highly skilled in conversational patter. Sales people use persuasive sales pitches, weaving together facts and half-truths. They deceive the prospective customer into believing the financial gains will be great, with very little risk.

Con artists may be reluctant to send literature by mail; however, keep in mind that items that are sent may not necessarily be legitimate. They pressure the prospective customer to act quickly – usually immediately and over the phone. Allowing the customer time to think gives the potential victim a chance to become suspicious, check out the scheme or back out of the deal. As a result telephone fraud usually involves urgency and includes phrases such as:

- “This opportunity is being offered to only a few investors.”
- “Prices will rise in the next few days, so act now.”
- “Large profits are guaranteed.”

- “Low risk or risk free. You can’t lose.”
- “Insured against loss.”
- “Government guaranteed.”
- “Refundable, money-back guarantee.”

Remember, think before you act. Don’t allow yourself to be pressured into something you are unsure of.

10 Tip-offs the Caller Might be a Crook

1. The phone number does not display on your caller ID.
2. High pressure sales tactics, especially when the caller insists on an immediate decision.
3. The offer sounds too good to be true.
4. A request for your credit card number for any purpose.
5. They offer to send someone to your home or office to pick up money, or suggest methods of overnight mail to get your funds quickly.
6. A statement that something is “free” followed by a requirement that you pay for something.
7. An investment that is without risk.
8. Unwillingness to provide written information or references. Legitimate telemarketers answer questions, provide written material to back up their claims and give the consumer ample time to decide.
9. A suggestion that you should buy or invest on the basis of trust.
10. You have been selected because of (“insert flattering reason here”) e.g., your outstanding credit, you have been a generous supporter in the past, etc.

Protection from Unwanted Sales Calls

The Florida Department of Agriculture and Consumer Services maintains the Florida “Do Not Call List.” Florida residents who do not wish to receive sales calls may have their residential, mobile/paging device, telephone number(s) included on this list for a small annual fee. The cost of having your telephone number listed is \$10 per number for the first year. A renewal fee of \$5 per year, per number is required to keep your number on the list. Annual notices are mailed to remind you to renew your subscription.

The Florida Do Not Call Law offers protection for consumers who do not wish to receive telephone sales solicitation calls at home. Furthermore, the law requires solicitors to identify themselves by true first and last name and by the name of the business on whose behalf they are calling.

To subscribe to the Florida Do Not Call List, please contact the Florida Department of Agriculture and Consumer Services at 1-800-HELP-FLA (435-7352).

Source: Florida Department of Agriculture and Consumer Services

Florida Food Fare

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Figs

Description: A native of western Asia and the Mediterranean area, the fig is one of the earliest fruits known to man. It is estimated that they have been around for at least 6,000 years. The fig, a member of the mulberry family, is one of the sweetest fruits when fully ripe. Figs are not generally grown commercially in Florida because they are so perishable, but rather enjoyed as a dooryard fruit. The common varieties in Florida include; Celeste, a small purplish-bronze to light brown fruit with closed "eye"; Brown Turkey, a moderate sized bronze fruit with medium "eye"; and Green Ischia, a green color with a closed "eye".

Availability: Fresh figs are available from June through October. Figs are sold dried and candied in the supermarket, particularly around the holidays.

Nutritional Value: Figs are high in dietary fiber and are a rich source of magnesium and potassium. They are also relatively high in vitamins A, B, and C and low in calories, about 50 calories each.

Selection and Care: Fresh figs must be fully ripe to be of good quality. Green ones will shrivel when cooked. Ripeness or maturity cannot be judged by size. A ripe fig is rather soft and varies in color according to variety. Pick just as the skin begins to break. Be careful not to bruise the fruit, as this will make it spoil very quickly. Avoid overripe figs detectable by their sour odor, a sign of fermentation.

Fresh figs are highly perishable. Try to pick the fruit daily and either use or preserve it the same day for best quality and flavor. If you must store figs overnight, place in a single layer in a shallow container in the coldest part of the refrigerator. For longer storage, fresh figs may be frozen for up to 6 months. They can also be dried, candied or canned in syrup.

Preparation and Use: To use figs, remove the stem ends and halve, chop or slice, according to your recipe. Because their skins are edible, figs do not require peeling. Figs are a favorite breakfast fruit, and make a delightfully sweet addition to appetizers, salads or desserts. For variety, add chopped figs to your favorite bread or rice-stuffing recipe. Because figs are high in pectin, they are ideal for jams and preserves.

Stuffed Figs Appetizer

4 ounces Neufchatel cheese	1/4 teaspoon paprika
Skim or lowfat milk to moisten	12 large figs
1/3 cup nuts, chopped	Lettuce
1/3 cup celery, chopped	

Soften cheese with milk to make a paste. Add nuts, celery and paprika. Mix, remove stems from figs. Cut in half lengthwise. Scoop out some of inside and fill cavity with cheese mixture. Arrange 3 stuffed figs on lettuce and serve cold as an appetizer or salad. Yield 4 servings.
