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Family and Consumer
Sciences Department
University of Florida -
Sarasota County Extension



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Great Beans!

When it comes to naturally nutrient-dense foods, beans top the list.

High in protein but low in fat and calories, fiber-rich beans leave you satisfied while helping you maintain your energy. Despite their beautiful difference in color and taste, all the legumes have similar nutritional value. A serving (1/3 cup of cooked beans) contains around 80 calories, no cholesterol, lots of complex carbohydrates and little fat. In addition, beans are a good source of B vitamins, potassium and fiber, which promotes digestive health, relieves constipation, and may even help prevent colon cancer and reduce blood cholesterol. Here are some suggestions for choosing the best beans for every dish.

Adzuki: Nutty, sweet flavor Asian bean that adapts well to any cuisine. Used in sweet dishes such as desserts and drinks.

Black: Rich, earthy flavor — that has been compared to mushrooms — that can stand up to assertive seasoning. Ideal for soups and stews.

Cannellini: Ultra-creaming taste, mellow flavor and smooth texture. An Italian staple used in salads and minestrone soup.

Chickpea: Nutlike taste and buttery texture that makes it perfect for salads and a terrific base for spreads like hummus.

Great Northern: Rich, creamy taste and delicate flavor that can be highly seasoned or toned down for use in a mild side dish. Great for hearty stews and dips. They are particularly popular in baked bean dishes and can be substituted for any white beans in most recipes.

Kidney: Robust flavor with a coarse texture that is excellent in marinated salads, chili and Mexican dishes. They are especially good in simmered dishes where they absorb the flavors of seasonings and the other foods with which they are cooked.

Pinto: Rich, meaty taste and creamy texture. A must ingredient in Mexican cooking.

If Summer is Stressful, Plan Now to Slow Down

First, it might help to realize that you're not alone. Even though summertime often evokes thoughts of a never-ending stream of sunny days, barbecues and swimming parties, the reality is that it's often a stressful time. In fact, the National Association for the Education of Young Children suggests that most working families struggle to balance the demands of adult work schedules during the summer while providing safe activities for children — and the result is a hectic schedule full of stress.

If that sounds familiar, there are things you can do to reduce stress:

- Do what you can to avoid over-scheduling. Remember: Free play is an important part of childhood development, but a 2007 clinical report in the *Journal of the American Academy of Pediatrics* expressed concern that many children don't get enough of it. The academy suggests that a large proportion of play should be child-driven instead of adult-directed.

Think of things you used to do as a kid that you really enjoyed -- building forts (whether under clothesline or on top of the couch), playing tag or hide-and-seek, or getting the other kids together for a game of kickball. All are examples of unstructured play that can stimulate the imagination and release pent-up energy. As long as children are in a safe environment, they don't need to be scheduled 24/7.

- Understand that even vacations can cause stress. Taking time off work often means working extra hours beforehand or afterwards to catch up. And when co-workers are out, it often means you must take up some slack. In addition, the time and energy spent making vacation plans, plus dealing with unanticipated events during vacation, can be silent stressors you may have trouble recognizing. To help, do what you can to plan ahead and try to be as flexible as possible. And be sure to take time to actually relax when you're on vacation. Not every minute has to be planned. Leave time to lie on the beach or play card games around the table.
- Accept that you probably will experience some stress this summer. How you deal with it is key. The American Psychological Association suggests thinking about how you experience stress and identifying situations that trigger stressful feelings.

Once you understand your triggers, evaluate how you usually react. People often make unhealthy choices -- over-indulging in "comfort" foods, losing sleep, or foregoing personal time. Instead, try finding healthy ways to de-stress. Take a short walk, enjoy a fresh tomato from the garden, or read a chapter in a good book. And, the APA says, don't hesitate to ask for help when you need it. Friends and family can often step up to the plate when you need them — but first you have to ask.

Source: [Ohio State University Extension](#)

How Safe Are Color Additives?

Color additives give the red tint to your fruit punch and the green hue to your mint-flavored toothpaste. They are dyes, pigments, or other substances that can impart color when added or applied to a food, drug, cosmetic, or the human body. They can be found in a range of consumer products – from cough syrup and eyeliner to contact lenses and cereal.

So how safe are they? “Color additives are very safe when used properly,” says Linda Katz, M.D., M.P.H., Director of the Office of Cosmetics and Colors in FDA’s Center for Food Safety and Applied Nutrition. “There is no such thing as absolute safety of any substance. In the case of a new color additive, FDA determines if there is ‘a reasonable certainty of no harm’ under the color additive’s proposed conditions of use.” Here are more facts you should know about color additive safety.

FDA regulates color additives used in the United States. This includes those used in food (and dietary supplements), drugs, cosmetics, and medical devices. These color additives (except coal-tar hair dyes) are subject by law to approval by the agency and must be used only in compliance with the approved uses, specifications, and restrictions. In the approval process, FDA evaluates safety data to ensure that a color additive is safe for its intended purposes. Color additives that FDA has found to cause cancer in animals or humans may not be used in FDA-regulated products marketed in the United States.

Two main categories make up FDA’s list of permitted color additives. In addition to undergoing approval, some color additives are known as “certifiable.” Certifiable color additives are man-made, derived primarily from petroleum and coal sources. The manufacturer submits a sample from the batch for which certification is requested, and FDA tests the sample to determine whether it meets the color additive’s requirements for composition and purity. If it does, FDA “certifies” the batch and issues a certification lot number. Only then can that batch be used legally in FDA-regulated products.

Certified color additives have special names consisting of a prefix, such as FD&D, D&C, or Ext. D&C; a color; and a number. An example is FD&C Yellow No. 6, often found in cereals, ice cream, and baked goods. Sometimes a color additive is identified by a shortened form of its name, consisting of just the color and number, such as Yellow 6.

Other color additives, in the second main category, are “exempt” from batch certification. These are obtained largely from plant, animal, or mineral sources. Examples include caramel color and grape color. They are not subject to batch certification requirements, but they are still artificial color additives and must comply with regulatory requirements. Both types of color additives are subject to rigorous safety standards.

Approval of a color additive for one intended use does not mean approval for other uses. For example, no color additives have been approved for injection into the skin—even though tattoo parlors often claim that the pigments in their inks are “FDA-approved.” Likewise, no color additives are approved for permanent makeup (a form of tattooing). And henna is approved for use on the hair, but not the skin.

Reactions to color additives are rare. It is possible, but rare, to have an allergic-type reaction to a color additive. For example, FD&C Yellow No. 5 may cause itching and hives in some people. This color additive is widely found in beverages, desserts, processed vegetables, drugs, makeup, and other products. FDA requires all products containing FD&C Yellow No. 5 to identify it on their labels so that consumers who are sensitive to the dye can avoid it. On medicine labels, this certified color additive is identified by its uncertified name, “tartrazine.”

FDA can take action against companies if there are violations. In the absence of a voluntary action such as a product recall, FDA can issue warning letters, detentions, and import alerts for products that are found to be unsafe or to contain color additives that are prohibited, misused, or not properly identified as ingredients. FDA can also seize such products. Color additive violations are a common reason for detaining imported cosmetic products that are offered for entry into the United States. Color additives in foods and cosmetics marketed abroad are not subject to the same safeguards as those marketed in the United States.

FDA monitors reports of problems related to color additives. Report adverse reactions to color additives to your nearest FDA district office at www.fda.gov/opacom/backgrndrs/complain.html

Source: FDA Consumer Health Information

Protect Your Move

If you're moving this summer, you'll want to find a company that's reputable. You can ask friends or neighbors for recommendations, and you can look at ads in the phone book or online. But you should also read “Protect Your Move” from the U.S. Department of Transportation. It's filled with tips to help you spot “rogue” movers, get an honest estimate, and insure your property while it's being moved.

To get a free copy, send your name and address to the **Federal Citizen Information Center, Dept. 601P, Pueblo, CO 81009.**

Or call toll-free **1 (888) 8 PUEBLO**, that's **1 (888) 878-3256**, and ask for **Item 601P**.

And visit www.pueblo.gsa.gov to read or print this and hundreds of other FCIC publications for free.

Source: U.S. Department of Transportation

A True “Grill Master” Always Knows to Clean, Separate, Cook and Chill

to ensure a pleasant cookout for all. As a Grill Master, please remember to:

- Wash your hands with warm water and soap for at least 20 seconds before and after handling food.
- Always marinate foods in the refrigerator, not on the counter or outdoors. Don't use sauce that was used to marinate raw meat or poultry on cooked food. Boil used marinade before applying to cooked food.
- When grilling foods, preheat the coals on your grill for 20 to 30 minutes, or until the coals are lightly coated with ash.
- If you partially cook food in the microwave, oven or stove to reduce grilling time, do so immediately before the food goes on the hot grill.
- When it's time to cook the food, cook it to a safe internal temperature. Use a good thermometer to be sure:
 - Beef, veal and lamb steaks and roasts: 145°F for medium rare, 160°F for medium, and 170°F for well done.
 - Ground pork and ground beef: 160°F.
 - Poultry: to at least 165°F.
 - Fin fish: 145°F or until the flesh is opaque and separates easily with a fork.
 - Shrimp, lobster and crabs: The meat should be pearly and opaque.
 - Clams, oysters and mussels: Until the shells are open.
- Never place cooked food on a plate that previously held raw food including meat, poultry, seafood or eggs. Be sure to have on hand plenty of clean utensils and platters.
- Grilled food can be kept hot until served by moving it to the side of the grill rack, just away from the coals where it can overcook.
- Never let raw meat, poultry, eggs, cooked food or cut fresh fruits or vegetables sit at room temperature more than two hours before putting them in the refrigerator or freezer (one hour when the temperature is above 90°F.)

Source: www.fightbac.org

Get Punchy Without Alcohol

Whether it's rum punch or a glass of wine, plenty of alcohol can flow during the holidays. But taking it easy with the alcohol isn't just a word to wise drivers. It's a good idea for anyone to limit alcohol for good health and lower cancer risk.

Researchers have linked regular alcohol intake to head, neck and liver cancers, and believe it may be a culprit in higher risk for colon, rectal and breast cancers.

Alcohol affects men and women differently. A woman's body has more fat and less muscle than a man's. Alcohol can be diluted in water-holding muscle tissue, but not in fat tissue. That means alcohol lingers in a woman's bloodstream longer so the health risks for cancer, liver disease or injury to an unborn child are greater.

Health experts recommend limiting alcohol consumption to one drink per day for women and two for men. One drink equals: 12 oz. of beer, 5 oz. of wine, or 1.5 ounces of 80-proof liquor.

It can be challenging to rein in drinking in a social setting – but these strategies might help you make one drink last longer:

- Start with a non-alcoholic drink. When you do drink alcohol, choose a wine “spritzer” (wine mixed with club soda), a low-alcohol beer or a drink that is diluted with fruit juice or soda and ice. Take small sips of any drink so a little lasts a long time.
- Save your alcoholic beverage to drink with dinner so you are not drinking on an empty stomach. Food will slow alcohol's effect and take the focus off just “having a drink.”
- If you are a host, set filled water glasses next to every plate on the dinner table. Use small glasses to serve wine and other alcohol. Always provide plenty of non-alcoholic choices for your guests.
- If you're a guest, offer to bring a fruity punch to the party for everyone. “Spike” it with something special like sparkling cider, an unusual fruit juice or fruit nectar.

Fruit Punches Sparkle with Health Protection

Punches can be a chance to get creative. If making a cold punch, unsweetened frozen and thawed fruits, like strawberries, blueberries, raspberries and cherries, are usually packaged with some juice and can be pureed in a blender to use as punch ingredients. Dilute them with other club soda and 100% juice.

Source: American Institute for Cancer Research

Credit Reports & Credit Scores

There are three nationwide companies – Experian, TransUnion, and Equifax – that collect credit history information about you and compile that information into a credit report.

A credit report is a record of your credit activities. It lists any loans or credit card accounts you may have, including the balances, and whether your payments are made on time. It also shows if there are law suits, liens, or an account sent to a collection agency on your record.

It is possible that the information is not exactly the same in all three reports. It is also possible for credit reports to contain mistakes.

The credit reporting agencies sell their reports to lenders, insurers, employers, and other businesses. The reporting agencies also sell the reports back to consumers. But wait! You can order your report for free ... read on.

The Federal law (Fair Credit Reporting Act (FCRA)) requires that each of the nationwide consumer reporting companies provide you with a free copy of your credit report, at your request, once every 12 months. Thus you could have three free credit reports per year, one from each bureau.

Order Your Free Reports: You can order your free annual credit reports online at www.annualcreditreport.com or by calling 1.877.322.8228.

Warning! Many companies have misleading offers that sound like they are offering free credit reports but they are actually selling product subscriptions. The above web site and number is the best place to order your free reports. Make sure you do not misspell the web site address.

When you order, you need to provide your name, address, social security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of a monthly loan account payment.

You may be offered additional products or services while on the authorized web site, but you are not required to make a purchase to receive your free annual credit reports.

Additional situations where you might be eligible for a free report: Under federal law, you're entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company because you must request your report from that company.

You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft. Otherwise, any of the three consumer reporting companies may charge you up to \$9.50 for another copy of your report within a 12-month period.

Your credit report will NOT contain your credit score. You can order your score for a price (about \$10). However, ordering your score is not always money well spent. It is more important to make sure your credit report is accurate.

You can find out your score at no cost. When you apply for a bank account, a loan, or homeowners or automobile insurance, the company will routinely run your credit score and you can ask them to tell you your score. Try to avoid spending money unnecessarily in order to purchase your score.

Credit Scores:

The information from your credit report is shared with Fair Isaac and Company (FICO) to generate a FICO score, which is also known as your credit score.

Higher numbers are interpreted to mean that a consumer has a better track record of meeting their liabilities. A consumer with a high credit score is more likely to pay a debt on time. Consumers with low scores are considered “risky” and are charged higher rates for loans since they are more likely to be late or to default.

Credit scores can also be used by:

- Insurance companies to set automobile or homeowners insurance rates.
- Banks to determine eligibility for bank accounts.
- Employers to determine eligibility for some jobs.
- Landlords to determine whether they will rent an apartment to an individual.
- Other service providers including investment firms or cell phone companies to determine access to various services.

You have more than one score. While the FICO score is the primary score and their method is used by the three major bureaus, your score may vary from bureau to bureau for several reasons. Not all lenders report to all three bureaus, so they may not all have identical information, which they do not tend to compare with each other. They also have slightly different score models for using your information and giving you a score.

So you actually may have more than one score. However, the key factors that determine your credit score are similar or all scoring programs.

Factors That Influence Your Score

#1 Payment History – This carries the most weight (35%)

- Are bills paid on time?
 - Companies can report late bills after 30 days.
-

- Do you have collections, bankruptcies, or liens on your record?
- Is there a record of foreclosures or wage garnishments?

#2 Debt Utilization – This also plays a big role. (30%)

This deals with how much you owe, how close you are to your credit limits each month, and how many account balances you are carrying.

- What percent of your total credit limits have you used?
- One rule of thumb is to keep the amount you owe to 30% or less of the amount of credit that is available to you.
 - For example: if the total of all the lines of credit available to you is \$8,000, then you want to keep your total balances to \$2,400.
 - If your credit limit on a credit card is \$5,000, then you want to avoid charging more than \$1,500.

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#3 Credit History (15%)

- How long have you had credit on average?
- Do you have accounts with long established histories?

#4 New Credit (10%)

- If you rate shop for a particular type of loan – such as a home loan or an auto loan – in a fixed period, like 30 days, your score should not be negatively impacted. However, if you open many new lines of credit in a short period of time, or even shop around for revolving credit, this can hurt your credit score.
- Also, if you attempt to open new lines of credit and are denied, this might hurt your credit score.
- Checking your own credit report or score will not hurt your score. You can obtain your credit report for free from www.annualcreditreport.com. You can obtain one copy of your report from each of the three credit agencies each year. Your score is not free, but it is seldom important to check unless you are shopping for a substantial loan.

#5 Types of Credit (10%)

- It helps to show that you have used different types of credit such as a mix of credit cards, installment loans, and mortgage loans.
- Too many accounts or too few accounts (such as not showing credit card accounts) will affect your score.

Remember, paying credit card balances in full and on time each month is the best way to go and will likely boost your credit score. If you cannot pay the balance in full, pay as much as you can. Timely payments and carrying low debt levels boost credit scores!

Source: University of Florida, Hillsborough County Extension.

Florida Food Fare

by Mary King

Family & Consumer Sciences

University of Florida / IFAS

Sarasota County Extension

Avocado

Description: Native to the tropics and sub-tropics, this rich fruit is known for its lush, buttery texture and mild, faintly nutlike flavor. Known early on as “alligator pear,” the many varieties of today’s avocado can range from round to pear-shaped. There are more than 56 different varieties of Florida avocados. The skin can be thick to thin, green to purplish black and smooth to corrugated. The flesh is generally a pale yellow-green and softly succulent. Both California and Florida grow avocados. The varieties grown are different for the two states. Florida avocados are smooth skinned and generally larger than California varieties.

Availability: Florida produces avocados from June through March. California avocados are available year round.

Nutritional Value: Florida avocados are lower in calories and fat than other varieties and are rich in vitamin A and potassium. However, avocados are one of the highest sources of fat (unsaturated) in the fruit and vegetable group. One fourth of a Florida avocado contains: 85 calories, 6.8 gm fat, 1.3 gm saturated fat, 1.2 gm protein, 6.8 gm carbohydrate, 371 mg potassium, 1.6 gm fiber, 465 IU vitamin A.

Selection and Care: Like many fruits, avocados ripen best off the tree. Ripe avocados yield to gentle, palm pressure but firm, unripe avocados are usually found in the market. Select those that are unblemished and heavy for their size. To speed the ripening process, several may be placed in a paper bag and set aside at room temperature for 2-3 days. Ripe avocados can be stored in the refrigerator for several days. Once avocado flesh is cut and exposed to the air it tends to discolor rapidly. If you are using part of an avocado, leaving the seed in the unused portion and covering with plastic wrap, will lessen the darkening. Use within 2-3 days.

Preparation and Use: Avocados can be mashed for guacamole dip, peeled and sliced for salads, sandwiches and burgers or halved lengthwise as a boat for shrimp, chicken and other salads. They can also be used in hot or cold soups. For best flavor serve at room temperature except where chilling is specified for dishes such as cold soups or desserts.

Serving Suggestions:

- Add sliced or mashed avocado to sandwiches (turkey, chicken, tuna).
- Fill an avocado half with poultry, seafood, rice or vegetable salads.
- Sprinkle lemon and salt on an unpeeled half; eat with a spoon.
- Add slices, chunks or cubes at the last minute to salads. For a simple salad, mix slices of avocado and onion with olive oil and vinegar.
- Substitute avocado for cheese in chef’s salads.
- For a fast guacamole, add lemon juice and taco sauce to mashed avocados.