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Individual Highlights:

| | |
|--|----|
| Raising a Money-Smart Kid | 1 |
| Community Supported Agriculture (CSAs) | 4 |
| Money Saving Tips for Better Fuel Economy | 5 |
| Stay Out! Stay Alive! | 6 |
| Low-Cost Ways to Save Energy | 7 |
| Accumulate Miles, Not Pounds | 7 |
| Before You Buy Long-Term Care Insurance | 8 |
| What's on a Label | 10 |
| Florida Food Fare | 11 |

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



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Raising a Money-Smart Kid (Part 1 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. “Don’t they learn how to manage money from just watching me?” you may ask. The answer is “yes” and “no.” Yes — modeling by adults is the main way kids learn money attitudes and skills. However, research tells us that simply watching what adults do is **not** enough to keep them from getting into deep debt as a young adult.

About 60% of the high school seniors who took a Jump\$tart financial literacy survey failed. The majority of students answered only about half the questions correctly. Teens tell us that they look to parents and guardians rather than the school, as their main source of financial education. So, we have some work to do!

When to Start?

Even preschoolers, age two to four can learn:

- Money is a medium of exchange — Have your child give the cashier coins or bills to pay for things you buy at the store. Count the change you receive and explain that you are checking to make sure you received the right amount back. This shows that you respect the buying power of money.
- The names of coins and bills — They learn those multi-syllable names of dinosaurs, so they can also learn penny, nickel, dime, and quarter. Once they have the names mastered, start playing the “equivalency” game — five pennies equals a nickel, etc. It’s okay if they get confused, just handling coins and playing the game is fun at this stage.
- Saving gets us what we need and want — The response to “I need some crayons!” could be, “Okay, let’s save a penny and a nickel each day and we will soon have enough to buy them.” Use a see-through jar to hold the coins and tape a picture to the jar to remind her of the goal. Make sure the goal is short-term, though.

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Ages 5-7 Starting to Make Choices

Why give an allowance? At about age five, most children are ready to begin receiving an allowance — one of the most important tools for learning money management. With guidance, managing an allowance can prepare your child for having an adult income and set him on the path to financial well-being. Many experts believe that it is most effective to use the allowance only as a means of teaching money management — not as a source of reward and punishment, or as a means of control.

The importance of choice. Most children will make mistakes. Spending the entire allowance the first day is typical. Let your child do it. But don't bail him out. Instead, discuss how he may want to treat next week's allowance.

How much allowance? Some parents base the allowance on age. For example, a five year-old receives \$5 per week, a six year-old \$6, and so on. However, this method is somewhat mechanical and may be either too much or too little. Another method might be to decide what you expect your child to pay for and then adjust the allowance to his expected expenditures.

When establishing an allowance, start a discussion about needs and wants. Help your child to begin distinguishing between needs — things we must have to live — and wants — things we would like to have. Learning this money management skill can save her from impulse buying and compulsive spending later in life. As she grows, it will allow her to develop judgment about how to control her spending.

When and how often should you give an allowance? For 5-7 year-olds, give the allowance at short intervals — once a week is typical. Give it out on the same day of the week and at a set time of day, say after dinner on Fridays. Have bills and coins in the right denomination. Be consistent. To ensure that no one forgets when the allowance is given out, make a note on the calendar.

Should a child earn an allowance? Parents think differently on this subject. Many reach a compromise, giving the child a base allowance whether he has earned it or not, continuing to expect the child to do basic household jobs as part of the family, and paying extra money for "big" chores. There are several advantages to this method. You avoid family clashes, in which the child says, "No, I'm not going to make up my bed for that price," or "I don't care about the allowance. I don't want to pick up my toys." At the same time, the child learns that he can earn extra money and even negotiate the price for tasks like weeding the garden or dusting the furniture. Be realistic about how much the child can accomplish and how well he can do it. Match the job to the child's ability and then give adequate compensation when the job is completed.

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Saving

Goal setting. Talk to your child about saving for something he truly wants and can save for in about a month — perhaps a Junior Monopoly® set for about \$10.00 or a remote control car for about \$20.00. Show him how much he needs to save each week to meet his goal. Continue to attach a picture of the item to the savings jar to make the goal seem less abstract.

Interest. Start teaching your child about interest. For every dollar she saves, you can add a dime at the end of the month. (This, of course, is more interest than a savings account pays, but at this point you are simply getting across the idea that saving money can earn money.) Keep the dimes in a separate jar so the growth is visible.

Spending

Learning to shop. If your child has money and saves money, he is ready to learn how to get the most value for that money. In the grocery store, show your children how to select produce such as apples (not bruised), oranges (firm and heavy), and bananas (not too green.) This can be fun, if he or she makes the selection.

When you buy clothing, explain the importance of waiting for sales and selecting quality merchandise. Suggest that he do the same with toys. Ask him to compare the price and the quality of two toys, rather than just forking over his allowance.

More about Money. When we were kids, our parents cautioned us, "Money doesn't grow on trees." Today, some children may be as unaware as we were about sources of money. For instance, some may believe that \$20 bills just come out of machines, or that plastic cards are all you need to make purchases. How can you offer your child a more realistic picture? Before you go to the ATM machine, take your child with you to the bank to make a deposit. Then explain at the ATM that you are simply using the money you've already put in the bank.

When you pay with a credit card, explain that giving the clerk the card is permission to charge your credit card account the amount of the purchase. Be sure your child understands that you will have to pay the credit card bill at the end of the month. When you are paying bills, show your child the credit card statement, saying something like, "Remember the T-shirt we bought for \$10? Here it is on the list of things I have to pay for now."

Note: Ages 8 -10 and 11-13 will be discussed in the next newsletter.

Source: Simple Steps to Raising A Money-Smart Child, National Endowment for Financial Education.

Community Supported Agriculture (CSAs) in Florida

Community Supported Agriculture (CSA) is gaining momentum, fueled by an increasing demand for local food and a desire to reconnect with nature and the farmers who grow the crops. Basically, CSA is a partnership between farmers and consumers. In conventional agriculture, the farmer bears all the risk of production, but CSA allows farmers to share farming's risks — and its rewards — with consumers. CSA revolves around a community of people who pledge their financial support to a farm. At the beginning of the growing season, members pay a fee to cover the cost of the farm's operations and the farmer's salary. In return, each member receives a weekly share of the farm's bounty — typically a box of fresh vegetables and herbs, though the box might also include fruit, honey, eggs, and even meat. For farmers, CSA offers a fair, steady source of income — and a way to revitalize the small family farm. Consumers, on the other hand, get fresh, great-tasting produce grown in a sustainable manner by someone they know and trust. Below is a list of CSAs in Florida. Contact a CSA directly for information about its farmers, crops and membership fees.

| County | Name | City | Telephone | Web |
|------------|---------------------------|---------------|--------------|-----|
| Alachua | Nix Beef Cattle Farm | Gainesville | 305.205.3036 | |
| | Plowshares CSA | Gainesville | 352.331.1804 | Yes |
| Brevard | Four Hands Farm | Rockledge | 321.806.0979 | Yes |
| Charlotte | Worden Farm | Punta Gorda | 941.637.4874 | Yes |
| Citrus | Farmstead Mercantile, LLC | Inverness | 352.400.1492 | Yes |
| Dade | Bee Heaven Farm-Pikarco | Homestead | 305.247.8650 | Yes |
| Hernando | Rabbits Etc. | Masaryktown | 352.796.0459 | Yes |
| Jefferson | Native Naturals Farm | Lamont | 850.997.1001 | Yes |
| Orange | Scott's County Market | Zellwood | 352.383.6900 | Yes |
| Palm Beach | Farming Systems Research | Boynton Beach | 561.638.2755 | Yes |
| Suwannee | Magnolia Farms | Live Oak | 386.364.6450 | |

Source: Florida Department of Agriculture and Consumer Services

Money Saving Tips for Better Fuel Economy

Saving money has always been a top priority for Florida consumers, especially at the gas pump. Regardless of its make and model, your car's estimated gas mileage, remember it is just that — an estimate. There are major variables that affect your vehicle's fuel consumption, including how you fuel, drive and maintain your car. What may seem insignificant to you may actually drastically reduce your fuel economy and thus create a larger expense for you. It's important that you understand what affects your consumption and what you can do to reduce your fueling costs.

Use the Right Gasoline — Follow your owner's manual recommendation for the right octane level for your car. For most cars, the recommended gas is regular octane. Using a higher octane gas than the manufacturer recommends offers no benefit — and costs you at the pump. Unless your engine is knocking, buying higher octane gas is a waste of money.

Beware of Gas Savings Gadgets — Be cautious about any gizmo that promises to improve your gas mileage. The Environmental Protection Agency (EPA) has tested over 100 proclaimed gas-saving devices — including "mixture enhancers" and fuel line magnets — and found that very few provided any fuel economy benefits. Those devices that did work provided only a slight improvement in gas mileage. In fact, some products may even damage your car's engine or cause a substantial increase in exhaust emissions.

Keep Your Vehicle in Good Repair — Fixing a serious maintenance problem, such as a faulty oxygen sensor, can improve your mileage by as much as 40 percent. Keep your engine tuned. Studies have shown that a poorly tuned engine can increase fuel consumption by as much as 10 to 20 percent depending on a car's condition. Follow the recommended maintenance schedule in your owner's manual; you'll save fuel and your car will run better and last longer. Make sure you're up to date on your scheduled oil changes. Clean oil reduces wear caused by friction between moving parts and removes harmful substances from the engine. You can improve your gas mileage by using the grade of motor oil in your owner's manual and changing it according to the schedule recommended by your car manufacturer. Motor oil that says "Energy Conserving" on the performance symbol of the American Petroleum Institute contains friction-reducing additives that can improve fuel economy. It also helps to make sure that you check and replace your air filters regularly. Replacing clogged filters can increase gas mileage up to 10 percent.

Keep Tires Properly Inflated and Aligned — You can improve your gas mileage by around 3.3 percent by keeping your tires inflated to the proper pressure. Under-inflated tires can lower gas mileage by 0.4 percent for every 1 PSI (pounds per square inch) drop in pressure of all four tires. Properly inflated tires are safer and last longer.

Drive Sensibly — While each vehicle reaches its optimal fuel economy at a different speed (or range of speeds), gas mileage usually decreases rapidly at speeds about 60 mph. Aggressive driving, such as speeding, rapid acceleration and braking, wastes gas. It can lower your gas mileage by 33 percent at highway speeds and by 5 percent around town. Sensible driving is also safer for you and others, so you may save more than just your money.

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Remove Excess Weight — Avoid keeping unnecessary items in your vehicles, especially heavy ones. An extra 100 pounds in your vehicle could reduce your MPG (miles per gallon) by up to 2%. The reduction is based on the percentage of extra weight relative to the vehicle's weight and it affects smaller vehicles more than larger ones. An extra 100 pounds in the trunk can reduce fuel economy by up to 2%. Removing non-essential stuff can save you at the pump.

Consider Altering Your Transportation — Try combining errands whenever possible. Several short trips taken from a cold start can use twice as much fuel as one trip covering the same distance when the engine is warm. Many cities make it even easier by matching up commuters. Or, why not leave your car at home and consider public transportation, a bike ride, or a stroll across town? In addition to saving money, you can get exercise too!

Consider Buying a Fuel Efficient Vehicle — Deciding which vehicle to buy may be the most important fuel economy decision you make. The difference between a car that gets 20 MPG and one that gets 30 MPG amounts to \$3,125 over 5 years, assuming gas costs \$2.50 per gallon and you drive 15,000 miles a year.

Source: Florida Consumer E-Newsletter, May 2007

Stay Out! Stay Alive!

“Stay Out—Stay Alive” is a national public awareness campaign aimed at warning children and adults about the dangers of exploring and playing on active and abandoned mine sites.

Every year, dozens of people are injured or killed in recreational accidents on mine property. The U.S. department of Labor's Mine Safety and Health Administration (MSHA) launched “Stay Out—Stay Alive” to educate the public about the existing hazards. The campaign is in partnership of more than 70 federal and state agencies, private organizations, businesses and individuals.

Throughout the year, “Stay Out—Stay Alive” partners visit schools, communities and youth organizations around the country to educate children about the importance of steering clear of active and abandoned mines.

To report unsafe public mine access, abandoned mine emergencies or abandoned mine locations, call the MSHA Hotline at (800) 746-1554.

Source: U.S. Department of Labor, Mine Safety and Health Administration

Low-Cost Ways to Save Energy

- Air-dry dishes instead of using the dishwasher's drying cycle.
- Turn off computer and monitor when they are not in use for extended periods of time.
- Plug home electronics into power strips and turn power strips off when not in use.
- Lower thermostat on hot water heater to 120° F.
- Wash only full loads of dishes and clothes.
- Clean/replace AC filters monthly; cleaning or replacing dirty air filters can save 5% of the energy used to run the AC system.
- Close the air vent in the laundry room.
- Replace incandescent light bulbs with compact fluorescent bulbs.
- Caulk or weatherstrip air leaks.
- Repair leaky air ducts; these are recognized as a major source of energy waste and can prevent HVAC systems from working properly.
- Close blinds and shades during the day to keep out the sun's heat.
- A representative from your energy provider company may come to your home and inspect windows and doors for leaks and look at the insulation, water heater, and piping. Call your provider to see if they offer this energy audit service for free.

Source: University of Florida/IFAS Living Green Website

Accumulate Miles, Not Pounds

Big portions, rich desserts and tantalizing menus are just a few of the roadblocks travelers face in maintaining a healthful eating style. But travel and nutritious eating can go hand in hand. Consider the following air travel tips:

Drink lots of water, even if you're not thirsty.

With low humidity and recirculating air within the pressurized airplane cabin, air travel can be dehydrating and can aggravate symptoms of jet lag. Drink plenty of juice, water, milk or other non-caffeinated beverages — about eight ounces for each hour of flight.

Pack a "survival kit."

Put dry fruit such as raisins or apricots, muffins, bagels, crackers or pretzels in your carry-on bag. With the new carry-on rules, be sure to check the airline's policy.

Go easy on the alcohol.

If you are going to drink alcohol, remember moderation is key. Some people mistakenly believe large amounts of alcohol will help them relax on long flights; the truth is alcohol can trigger restlessness and dehydrate you.

The pilot has turned off the seatbelt sign....

Especially on long flights, walk up and down the aisles. At the airport, walk through terminals and skip the "people movers" to get the extra health benefits of the longer walk.

Source: American Dietetic Association *Public Relations Team*

Before You Buy Long-Term Care Insurance

Before spending any money on a long-term care policy, you should first ask yourself if you need one and if you can afford it. Also find out if the policy provides the types of benefits you want.

Will you need a long-term care insurance policy?

The possibility of needing long-term care increases with age. At age 65, seniors face a 40-percent lifetime chance of a nursing home stay, according to the U.S. Department of Health and Human Services. For about 10 percent of the seniors, this stay will last five years or longer.

You may not need long-term care insurance if you have enough savings to cover your health care. Nationally, the average cost of nursing home care may be about \$50,000 a year or more, according to America's Health Insurance Plans (AHIP). Medicaid is the only government program available to pay long-term care costs for those who meet certain federal poverty guidelines and cannot afford to buy private insurance or pay the costs out-of-pocket. Contact your local Social Security office or your Area Agency on Aging for more information on Medicaid. To obtain the Area Agency on Aging phone listing in your area, call the Florida Elder Helpline toll-free at 1.800.963.5337.

Informal caregivers, such as family and friends, provide about 70 percent of all long-term care, according to AHIP. You should discuss with your spouse, children or friends what assistance they would provide if you became sick or injured and needed care. It is a difficult subject to discuss, especially when you are feeling well, but you should know what kind of help they can provide and what care you will have to pay for.

Before committing yourself to a policy, you should also investigate what services your community provides for seniors. Area Agencies on Aging may be able to provide you with some of this information.

What kind of policies can you buy? There are many combinations of benefits available for long-term care insurance, and many types of policies.

Fixed dollar amount — Most policies pay a specific amount, or indemnity, for each day you receive coverage.

Individual life insurance and annuities — Under this arrangement, a percentage of the policy's benefits goes toward long-term care costs. However, the benefits and the cash values are reduced when long-term care benefits are paid. Check with your agent to find out if you qualify for this coverage. These are generally sold as "acceleration riders" to the life insurance coverage because they accelerate the death benefits.

Limited benefit policy — This is any policy that limits coverage to care in a nursing home or to one or more lower levels of care. For example, "nursing home only" or a home health care policy are choices that would be considered as limited benefit policies.

Can you afford long-term care insurance?

Some financial experts recommend that you spend no more than 5 percent of your income on a policy. Following this recommendation means that you would need an annual income of at

least \$60,000 to afford a \$3,000 policy that would provide all the benefits for a range of care. Of course, the price of your policy will depend partly on your health status, your age and the benefits you choose.

Carefully evaluate your sources of income. If you have large investments to protect, such as houses, businesses or stocks, it might be a good idea to buy a long-term care policy. This is especially true if you do not want to use all of your savings and assets to pay for long-term care. However, if you are living on a limited income, such as Social Security benefits or a small pension, a long-term care policy may not be the best way to spend your money.

During your application review process, you will be provided with two important forms. One is a personal worksheet; the other is a disclosure. The personal worksheet will collect financial information to determine if the policy is suitable for you. The disclosure will provide, among other things, a list of the company's past rate increases. This information is valuable when comparing products and companies.

Can you qualify for a policy?

Companies selling long-term care insurance underwrite their coverage. This means that you may have to answer a few questions about your health for the "short-form" underwriting process. The company may also collect a more detailed health history from you for an extensive underwriting process. The detailed underwriting procedure includes an examination of your current medical records and a statement from your doctor regarding your health.

If you have only minor health problems, most companies will issue you a policy. However, there will be a waiting period for most pre-existing conditions. A **pre-existing condition** refers to a case in which medical advice or treatment was needed, recommended by or received from a health care provider within a certain period of time before the date the insured person's coverage took effect.

Will a long-term care policy help provide the care you need?

Although long-term care policies have mandated coverage requirements in Florida, they may provide limited types of care. Discuss your needs with your family and friends before signing a contract, and make sure the policy will fill any gaps in care you have.

Long-term care insurance involves a significant expense for most people. Before you buy, decide whether you need and can afford it, and whether it will provide the services you need.

Do you qualify for Medicaid?

Seniors who do not have the financial resources to pay their long-term health care expenses may qualify for Medicaid. Medicaid pays almost one half of the nation's long-term care bills.

To qualify for Medicaid, your monthly income must be less than the federal poverty level, and your assets cannot exceed certain limits. Medicaid will cover you only in Medicaid-approved nursing homes that provide the level of care you need. Under certain circumstances, Medicaid will pay for home health care. The rules governing Medicaid are complex. For more information about Medicaid and long-term care, contact the Florida Department of Elder Affairs toll-free at 1.800.963.5337.

Source: The Florida Department of Financial Services, www.fldfs.com

What's on a Label?

We often take labels for granted — instead of taking advantage of all the information they provide. Labels on household cleaning product packages contain just about everything we need to know about a product and its safe and effective use. Use them as a resource for answers to your questions and *be sure to follow directions for use!*

1. Product Name

Identifies the product.

Generally a brand name, or the generic name of a product, like “Bleach.”

2. Product Type

Identifies what type of product it is.

For example: an all-purpose cleaner, laundry detergent, disinfectant cleaner, etc.

3. Directions for Use

Tells how to use the product for satisfactory results. For example:

- How much should be used.
- What fabrics/dishes/surfaces it should be used on.
- What surfaces it should not be used on is often included.

4. Ingredients

Materials used to formulate the product may be listed.

- For disinfectants, the active ingredients must be listed.
- For other cleaning products, ingredient listings aren't required, but some may include them anyway. And, unlike packaged food labeling, the order does not necessarily represent the relative amounts of each ingredient.

5. Human Safety Information

Provides CAUTION/WARNING or DANGER statements, as well as other precautionary statements and emergency treatment information.

6. Storage and/or Disposal Information

Provides special guidelines for properly storing and/or discarding a product, if necessary. For example:

- Store in a cool dry place.
- Rinse the package before recycling and/or disposing in the trash.

7. Environmental Information

Provides special environmental information or instructions for the product and/or its container. For example:

- If the package is recyclable.
- If the package contains recycled materials.
- If some ingredients are biodegradable.

8. Net Weight or Volume

Required by law. Lists the amount of product in the container.

9. Manufacturer's Name and Address and/or a Toll-Free Phone Number

Enables consumers to contact the manufacturer with questions, comments or problems.

Source: Soap and Detergent Association

Florida Food Fare

by Mary King

Program Assistant for Family & Consumer Sciences
Cooperative Extension for Sarasota County

Argula

Description: Also known as *salad rocket*, *roquette*, *rugula* and *rucola*, arugula is a tender mustard-flavored, bitterish green, whose leaves closely resemble those of the radish in flavor and appearance. Originating in the Mediterranean and western Asia, it has been a part of Italian cuisine for many years but until recently it was often considered too peppery for American palates. Its strong flavor and attractive leaves combine well with milder greens. It appears as one of the small flavorful leaves in the celebrated mesclun salad.

Availability: Arugula is a cool season vegetable best grown during the spring and fall. In this part of the country the best time to plant is September through February. It is generally available in the supermarket year round.

Nutritional Value: Argula is a good source of vitamin A, vitamin C, calcium and fiber. 1/2 cup, approximately 10 g., has 2.5 calories, no fat or cholesterol, 16 mg. calcium and 36.9 mg. potassium. It also yields 1.5 mg. Vitamin C, 9.7 mcg. folate and 237 IU vitamin A.

Selection and Storage: Arugula is usually sold in small bunches, with roots attached. Choose leaves that are bright green with no signs of yellowing or limpness. Nor should it be waterlogged, which happens if it is kept too long on ice. It is very perishable. Wrap the roots in damp toweling, enclose the bunch in plastic and refrigerate. Use within a day or two.

Preparation and Use: Like radishes, arugula can be quite hot, especially during the summer, and you may want to taste it first and use it sparingly. It is particularly delicious in a salad with the contrasting citrus sweetness of oranges or tangerines. Blended with pine nuts, garlic, oil and parmesan cheese, arugula makes a flavorful pesto sauce which can be used on pasta or potatoes. Although cooked arugula loses some of its bite, it has much flavor and can be added to stir fries or pureed soups and sauces.

Do not be tempted to rinse the leaves casually under running water, no matter how clean they appear to be. Cut off the roots and any thick stems, and then dunk the leaves up and down in a bowl of cold water. Let stand a moment, and then gently lift them out so sand is left at the bottom. Rinse out the bowl and repeat, a third time may even be necessary. Dry and wrap in toweling and refrigerate until serving time.

Recipe:

Arugula and Red Onion Salad

| | |
|--------------------------------------|----------------------------------|
| 12 ounces Arugula leaves | 1 teaspoon finely chopped garlic |
| 1 medium size red onion, sliced thin | 3 tablespoons olive oil |
| 1 tablespoon red wine vinegar | Salt and pepper to taste |

Clean, trim and dry arugula leaves. Place leaves in salad bowl, add onion slices. Blend vinegar, oil, garlic, salt and pepper and pour over salad. Toss and blend well.
