

The Home Extension Line

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Making Smart Choices

Power of Planning

One of the biggest secrets to healthy lifestyle success is to plan ahead. With these simple tips you'll save time and cut down on the meal preparation stress in your daily life.

- Keep meals simple! Foods that keep your family healthy can be fast and easy to prepare. Unless it's a special occasion, keep cooking simple and involve kids or other family members.
- Cook several main dishes when you have more time — like on weekends. Make soups, stews, or casseroles to freeze for the next week. Cook extra food as “plan-overs” for later use.
- Do some tasks ahead. Washing and trimming vegetables, cooking noodles for a pasta salad or lean ground meat for tacos a few hours, or the day before, can save you lots of time during busy weekday evenings.
- Plan activities for all family members to enjoy 2-3 times a month. For example, go on a family bike ride, plant a family garden, or pack a picnic meal to eat at the park and afterward go on a family hike.
- Plan (with your kids) fun activities for the whole family. Make a regular date to walk with friends and neighbors or join a community activity group, like aerobics, softball or body toning.

Source: www.fns.usda.gov/eatsmartplayhardhealthylifestyle/

Lunch Boxes that Pack a Healthy Punch

A new school year means new challenges, but packing your children's lunch boxes needn't be one of them. Use these tips to create healthy, kid-friendly lunches.

Think food safety

Be smart about food safety. Stave off food-borne illness with a few common sense precautions:

- **Start with a warm up.** If you plan to pack soup or other hot entrees, use preheated insulated containers. To preheat, just fill with boiling water and let stand a few minutes before adding the hot food.
- **Chill and fill.** Chill insulated containers with cold water before filling them to help keep perishable foods at a safe temperature.
- **On the rocks.** Before you hand off those lunch boxes, drop in an ice pack or two. Make your own ice packs by freezing water in reusable bottles. In addition, pack frozen foods that will thaw by lunch time. For example, use frozen bread for sandwiches.
- **Made in the shade.** Encourage your children to store their lunch boxes away from direct sun and any heating or cooling sources.

Pack the right stuff

To create nutrient-packed lunches, remember to cover the basics:

- **Grains.** Make whole-grain bread, pita or tortillas the basis of healthy sandwiches. Pack in a container that keeps them from being squished or crumbled.
- **Fruits and vegetables.** Make fruits and veggies easy to munch by cutting them into bite-sized pieces. Choose fresh, dried or canned. Send along a small container of yogurt for dipping. Again, pay attention to packing to protect food from unappetizing bruises.
- **Protein.** The standard PBJ is a great choice. If food allergies nix peanut butter, explore other protein-rich spreads for sandwiches. In addition to lean lunch meat, beans, nuts, cheese and tofu are great protein sources for growing children.
- **Calcium.** Send milk in a thermos or let your child purchase milk at school. If your child isn't a milk drinker, offer yogurt, cheese or fortified juices — all good sources of calcium.

Keep it interesting

If sandwiches are losing their appeal, try a twist to deliver the same great nutrition:

- **Shape up.** Cut sandwiches into fun shapes using cookie cutters to add pizzazz.
- **Switch it up.** Instead of bread, sandwich your protein, veggies or fruit between crackers, rice cakes, bagels, pita pockets or tortillas.
- **Put in the subs.** Try packing pasta salad with veggies; peanut butter dip for fruit; dry cereal mixed with dried fruit and nuts, or yogurt with fruit and granola.

Source: Mayoclinic.com/health/lunch-boxes

Don't Pay for an Education in Fraud!

There are a lot of “official”-looking offers that will come your way when you start looking for scholarships, grants, and loans for college. You will hear of these so-called offers at seminars, in emails, over the phone from telemarketers, or online. These offers and their websites may look “official” and sound real, but they are actually scams or just plain rip-offs. Often they will start asking for your personal financial information, such as Social Security number and bank account numbers, while making ridiculous promises and unreasonable requests, like:

- Millions of dollars in aid go unclaimed every year; don't you want some of that money?
- I just need your credit card or bank account number to hold this scholarship.
- You've been selected by a “national foundation” to receive a scholarship!
- The scholarship is guaranteed or your money back!
- We'll do all the work!
- Buy now or miss this opportunity!
- You can't get this information anywhere else!
- The scholarship will cost some money ...

Tips to avoid scholarship scams:

- Learn to recognize the warning signs — if it sounds too good to be true, it probably is!
- Check the organization's reputation by contacting the Division of Consumer Services, your school's guidance counselor, the local library, look for blogs about the business on the internet.
- Contact the Office of Financial Aid at the school or university you are interested in attending. They can provide relevant information regarding availability and eligibility requirements for grants, loans, and scholarships.
- Check out the company and its offer thoroughly, BEFORE giving them any confidential information about yourself. Call the Division of Consumer Services at 1.800.HELP-FLA to check their complaint history.
- Don't give in to high-pressure sales tactics. Be suspicious of any company that insists you make a quick decision because the offer is “time limited.”

Before you decide or make any commitment to use a financial aid advice service, you should investigate the organization yourself:

- Do a little research, most of the information these “opportunities” offer for a fee is actually available to you for free. Of course they won't tell you that because they want you to pay them for the information. Ask your local college or university for free resources that are available.

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- Use an internet search engine and enter the name along with the word “scam” — also do some research using their web address. If reputable sources identify it as a scam or illegal activity, it would be wise to look elsewhere!
- Ask for names of three or four local families who have used its services recently. Then call those people and ask questions.
- Ask how many students have used the service and how many of them received scholarships or grants as a result.
- Find out about the service’s refund policy, get everything in writing and read all the fine print before signing anything!

A company charging for financial aid advice is not committing fraud unless it doesn’t deliver what it promises. For more information about financial aid fraud or to report fraud, call the Federal Trade Commission toll free at 1.877.FTC.HELP (342-4357).

Source: Florida Consumer E-Newsletter

What’s Really Behind That Tempting CD Rate? Maybe You Should Ask.

The FDIC has received inquiries and complaints about certain companies advertising above-market interest rates for FDIC-insured Certificates of Deposit (CDs). Some of these ads display the FDIC logo or state “FDIC Insured.” Many of these companies are not FDIC-insured banks. Rather, they are insurance or financial service companies that sell non-insured financial products. The small print in the ads may state that the company is not an FDIC-insured financial institution.

The advertised CDs generally offer above-market interest rates for only a short term, require a minimum amount, and insist that the customer visit a company office. The advertisement’s goal is to attract consumers for the company’s non-deposit products or service. If a customer asks to purchase the advertised CD, the company will direct the customer to a computer terminal in the company’s office to purchase a CD from an FDIC-insured financial institution that accepts internet deposits. The CD will be offered at a rate lower than advertised. The company typically writes a separate check to the financial institution for the difference between the bank’s rate and the advertised rate for the term of the CD. Both checks are mailed to the bank, and the bank then issues the CD for the increased amount, but at the bank’s lower interest rate.

Source: www.fdic.gov/consumers

Eat Less & Move More

Get to a healthy weight

Reduce your portion sizes and be more physically active

Portion size and serving size are not the same!

A “portion” is how much you choose to eat at one time.

A “serving size is the amount of food listed on the Nutrition Facts label.

If you eat 100 “extra” calories each day, you could gain 10 pounds in 1 year!

- Measure how much your bowls, glasses, cups and plates hold. This will let you know how much you eat.
- Know how many servings of foods you are eating by reading the Nutrition Facts labels. Look for the serving size and the number of calories per serving on the food package label.

How much should you eat? The average person needs about 6-ounces of grains each day.

How much would that be?

Breakfast: 1/2 cup cooked oatmeal (cereal)

Lunch 2 slices of bread (sandwich)

Dinner 1 cup of noodles (spaghetti)
1 small slice of garlic bread

Avoid Eating Large Portions

- When you eat at a restaurant, share a meal with someone or take half home.
- Do not put serving dishes on the dinner table. They may tempt overeating. Place reasonable portions of food on your plate.
- Family meals can be healthier than eating out. Turn off the television to focus on the meal and reduce your chances of overeating.
- Healthful snacks between meals control hunger. Make snacking easy by having fruits and vegetables ready to eat in the refrigerator

Source: University of Illinois Extension, College of Agricultural, Consumer and Environmental Sciences

Energy Efficient Homes: The Energy and Water Connection

Among the most important influences on quality of life for modern society is the availability of adequate supplies of energy and water. Fundamental relationships existing between energy and water result in a mutual dependence upon the other for generation and supply processes. During every step in the water supply process, many kilowatts of electricity are used. Because energy required for treatment and delivery of water accounts for as much as 80% of our water supply cost, an insufficient supply of affordable energy will have a negative impact on the price and availability of water.

Quick Facts

- The electricity industry is second only to agriculture as the largest user of water in the United States. Electricity production from fossil fuels and nuclear energy requires 190,000 million gallons of water per day, accounting for 39% of all freshwater withdrawals in the nation, with 71% of that going to fossil-fuel electricity generation alone.
- Coal, the most abundant fossil fuel, currently accounts for 52% of U.S. electricity generation, and each kilowatt-hour (kWh) generated from coal requires 3.3 gallons of water.
- The U.S. Environmental Protection Agency (EPA) estimates that about 8% of the nation's energy demand is used to treat, pump, and heat water.
- By 2025, Floridians are expected to use about 2 billion more gallons of fresh water each day.
- Ground water, withdrawn from an aquifer, accounts for over 60% of water used for public and domestic supply, commercial, industrial, mining, agriculture, recreation, and power generation in Florida.

Terms to Help You Get Started

- **Aquifer** An aquifer is an underground formation of rock, gravel, sand, silt, or clay that contains groundwater. The Florida aquifer is one of the highest producing aquifers in the world. Found throughout Florida and extending into the southern portions of Alabama, Georgia, and South Carolina, the Florida aquifer is the source of many springs in Florida.
<http://www.dep.state.fl.us/swapp/aquifer.asp>
- **Groundwater** is water below the Earth's surface. It can be found almost everywhere in the world. It is not always reachable, or clean enough to use without treatment. It can be close to the surface, as in a swamp, or it may be hundreds of feet below the surface, as in some dry areas of the West. Close to the surface, the water might be only a few hours old; at greater depths, it may be hundreds of years old; and at the greatest depths or in confined areas it may have flowed long distances and may be several thousands of years old. (Source: <http://ga.water.usgs.gov/edu/earthgw.html>)
- **Potable Water** is water that is suitable to use for drinking water. In the United States, public drinking water is governed by the Safe Drinking Water Act (SDWA).

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- **Stormwater** is water that comes from precipitation events. Excess stormwater runoff can cause problems with flooding and the spread of contaminants and pollutants.

So what is the water and energy connection and what does it mean for a home like mine?

Outside of interactions with our home water heaters, most of us rarely consider the connection between our water use and energy use. Unless you have a well pump, swimming pool pump, or spa, the connection is seldom apparent in your energy bill. In order to appreciate the amount of energy it takes to run the domestic water system, you must start at the source.

Potable Water Delivery

Groundwater makes up the vast majority of potable water used in Florida. Large pumps are required to deliver the billions of gallons of water consumed daily from its source, often hundreds of feet below ground. On the water supply side, water pumping requires the greatest amount of energy. This includes pumping untreated water to treatment plants and delivering treated water to customers. Any reduction in water use saves energy because less water must be pumped and treated. In return, more water can be saved because less water is needed to operate power plants. In addition to the large amount of energy used for pumping water, treatment, or at minimum, inspection, must occur before water is distributed to customers.

Water treatment methods include, but are not limited to ultraviolet light, filtration, water softening, reverse osmosis, deionization, and powdered activated carbon treatment. All of these processes require additional energy inputs. In addition to the energy used every day for pumping and treatment, the energy required for infrastructure installation must also be considered. The average utility customer is seldom aware of the enormous amount of energy required for clearing land, building water treatment plants, and installing water conveyance systems and piping. When we are billed for water by our utility, most of that cost is associated with simply moving the water to and from your home.

Take the following example:

Tampa Bay Water provides water to Hillsborough County, Pasco County, Pinellas County, St. Petersburg, New Port Richey, and Tampa. Collectively, the area is home to 2.5 million Florida residents. Based on records from Tampa Bay Water, it takes 1.6 watt-hours of power to produce 1 gallon of water. Tampa Bay Water produces over 178 million gallons of water per day for its customers and in turn uses over 295 Megawatt-hours of electric energy per day. The year's electric bill for Tampa Bay Water in 2007 was \$9,933,253. Tampa Bay Water only serves about 14% of Florida's total population. To reflect the entire 18 million Florida residents, it follows, then, that about 71 million dollars worth of energy per year is used to pump, treat and deliver our water. Yet this estimate does not include the cost of transporting, treating, and discharging wastewater, and stormwater. (Tampa Bay Water, January 2008)

Once the water is withdrawn and suitable for drinking, it must be distributed to all of the homes in the area. Water distribution systems can serve homes and businesses over one hundred miles away from the water's source, requiring a massive infrastructure network of piping and pumps. The U.S. Department of Energy states that an estimated 3% of national energy consumption, equivalent to approximately 56 billion kilowatt-hours (kWh), is used for drinking water and wastewater services.

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What happens to water after normal household use?

Postconsumer Removal, Treatment, and Discharge

When water flows down the drain, it travels through a system of drainpipes and lift pumps to a municipal wastewater treatment plant. The wastewater treatment plant passes water through a system of biological, chemical, and mechanical processes that reduce contaminants so that treated wastewater is safer for discharge into nearby rivers, streams, or lakes.

One more water conveyance system participating in the energy and water connection is stormwater. A stormwater system consists of ditches, culverts, piping, retention ponds, and even home gutter systems. Though most of the water in this system is moved by gravitational flow, instead of by mechanical pumps, it takes a lot of energy to construct and install the infrastructure required for stormwater conveyance.

We have followed the municipal water cycle and begun to envision the energy required to install and run such a system. The next step is to find ways to reduce energy use through reducing our water use.

How do I reduce my water use?

To reduce your water use, start inside your home. The first step is to take a look at how you typically use water. Never leave water running when it is not in direct use. Take shorter showers. When machine washing laundry or dishes, wash only full loads to reduce wasted energy and water. Also, ensure that all faucets are shut off completely and that toilets do not have leaks or faulty valves that might make them run. Once you have reduced your water use by examining how you currently use water, it will help even more to invest in water saving technologies such as low-flow faucet aerators, showerheads, and toilets.

Next, look outside of your home for excess water use. This is especially important if you have a permanent in-ground irrigation system. Consider creating a Florida-Friendly landscape that includes plants with low water requirements and, once established, can survive year round with no irrigation (except perhaps during extreme drought conditions). Installing landscaping that needs irrigation only in times of severe drought, once established, is the best way to save water outdoors. If you do maintain an irrigation system, have a qualified professional perform an audit of your system. Many utility companies have auditors or offer rebates for irrigation audits. See *Energy Efficient Homes: The Irrigation System* (available online at http://edis.ifas.ufl.edu/topic_series_Energy_Efficient_Homes) for more ways to use water efficiently when operating your irrigation system. Just as with indoor fixtures, make sure that all outdoor hose bibs are closed completely to save water.

Last, but not least, maintain a stormwater system that allows you to retain as much stormwater as possible in your yard. This may include adding a rain barrel or cistern to capture rainwater. You may also consider adding a rain garden that helps collect and infiltrate stormwater while reducing demand on municipal stormwater systems.

Now that you have made the energy and water connection, use your knowledge to help yourself and your neighbors reduce the demand on these two essential resources.

Source: Nicholas W. Taylor, Brent Philpot, and Kathleen C. Ruppert, University of Florida

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Keep Your Produce Safe

With fruits and vegetables playing such a big role in healthful eating, it is important to practice proper buying, storing and preparation techniques to ensure the safety of your food. Most health risks that are linked to produce can be eliminated with proper food preparation like thorough cleaning. Below are more tips from the American Dietetic Association on safely shopping for, storing and preparing your fresh produce.

Buying

- If you go to a farmers' market, go early to avoid produce that has been sitting out all day long.
- Buy most produce in season when possible.
- If you are not satisfied with the store's selection, ask the produce manager if there is more available.
- Buy loose produce rather than hand packaged. You have more control over what you select.
- Don't purchase produce with mold, bruises or cuts.
- Buy only the amount of produce that you will use within a week.
- Buy only pasteurized juices.

Storing

- Promptly store produce that needs refrigeration. Fresh, whole produce such as bananas and potatoes doesn't need refrigeration.
- Refrigerate fresh produce within two hours of peeling or cutting. Throw away leftover cut produce that is left at room temperature for more than two hours.
- Discard cooked vegetables after three to four days.

Preparing

- Wash all fresh fruits and vegetables with cool tap water immediately before eating. Scrub firm produce such as melons and cucumbers with a clean produce brush.
- Remove and discard outer leaves of lettuce.
- Use two separate cutting boards to avoid cross-contamination. Use one for raw meats and the other for fruits and vegetables. Color-coded cutting boards can help you remember which is which.
- Cook raw sprouts (alfalfa, clover, etc.). Cooking them significantly reduces the risk of illness.

Source: American Dietetic Association, www.eatright.org

Update on H1N1 (swine flu)

The Centers for Disease Control and Prevention (CDC) has stated that influenza illness, including illness associated with the influenza A H1N1 virus is ongoing in this country. This virus is not "going away" as some people seem to think.

You can combat fear with common sense – stay informed and take simple precautions. Hygiene helps! Wash your hands and clean countertops, door knobs, and other surfaces that hands often touch. If you are sick, stay home for 7 days after your symptoms begin or until you have been symptom-free for 24 hours, whichever is longer. This is to keep from infecting others and spreading the virus further.

The experts have communicated that food safety is not an issue.

Health officials continue to recommend that schools regularly clean and disinfect surfaces as a normal practice. Education Secretary Duncan said that the Department was working to remove all impediments to creating safe and healthy schools.

SDA offers these common sense reminders:

- Seek information from credible sources
- Stay informed about your community's intervention plans
- If you have a sore throat, fever or cough, stay at home

Resources

Do your part to stay informed. Visit these credible websites for continuous updates and information about H1N1 (swine flu).

- Centers for Disease Control and Prevention (CDC): [H1N1 Information](#)
- World Health Organization ([WHO](#))
- US Department of Education (DOE): [Flu Response](#)
- National Education Association Health Information Network (NEA/HIN): [Swine Flu Information](#) and [H1N1 Flu & U.S. Schools Questions & Answers](#)
- The Soap and Detergent Association: [Hand Hygiene](#) and [Household Cleaning](#) resources for schools and families

Source: The Soap and Detergent Association

Florida Food Fare

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Bok Choy

Bok choy is one of the oldest of the Chinese vegetables. A Chinese cabbage, bok choy has been cultivated in China since the fifth century A.D. and in the West since the mid-18th century. Some confusion continues, in spite of its ancient lineage, as to what bok choy really is. "Bok choy" simply means "white vegetable" in Cantonese.

Bok choy is grown in several Florida locations as a minor or specialty crop, primarily during the winter months. Among the mildest, most versatile, and prettiest of the Crucifer family, bok choy extends into attractive, very large dark green leaves. Having long thick white stalks, this rather distinguished vegetable is quite juicy and its crunchy stalks have a sweet but slightly sharp taste that reminds one of delicately flavored cabbage.

Good quality bok choy should exhibit clean, crisp stalks and fresh-looking leaves. Avoid wilted or significantly discolored leaves. To store, place unwashed bok choy in a perforated plastic bag or wrap loosely in a brown paper bag, or in paper towels. Refrigerate in crisper drawer for only one or two days, as this vegetable is best used immediately. Wash bok choy thoroughly to remove any sandy grit; drain well.

Boy choy, like other cabbages, is rich in vitamin C, and a good source of vitamin A and calcium. One-half cup has only about 15 calories. High in fiber, bok choy is ideal roughage to aid digestion. Bok choy is normally cooked (stir-fried as a side dish or added to soups). It is excellent boiled or steamed. Its subtle flavor blends well with poultry, beef, shellfish, lamb, pork, or is superb just by itself.

Recipe: **Bok Choy Au Gratin**

1 ½ pounds fresh bok coy	1/8 teaspoon ground nutmeg
1/2 cup shredded low fat Swiss cheese	1 tablespoon or butter, melted
2 tablespoons butter	1 cup fat free half-and-half
1 tablespoon all purpose flour	2 tablespoons fine dry bread crumbs
1/4 teaspoon salt	

Wash the bok choy well and cut off leaves and save. Cut stems into ¼ inch slices. Cut leaves into ½ inch strips. Drain thoroughly. Place bok choy in ungreased pan 10x6x1 inch or 8x8x2 inch pan. Sprinkle with cheese.

Heat 1 tablespoon butter in 1 qt. saucepan over low heat until melted. Stir in flour, salt and nutmeg. Cook over low heat, stirring constantly, until smooth and bubbly. Remove from heat. Stir in half-and-half. Heat to boiling, stirring constantly. Boil and stir 1 minute. Pour over bok choy. Mix bread crumbs and 1 tablespoon melted butter. Sprinkle over bok choy. Broil in oven with top about 4 inches from heat until golden brown and bubbly, 3-5 minutes. Serve 6.