

# Lake Reflections

## Family & Consumer Sciences Newsletter

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### Lake County Extension Agents

**Dr. Juanita Popenoe** – County Extension Director, and Commercial Ornamental Horticulture

**Julie England** – Family and Consumer Sciences

**Laura Valencia** – 4-H Youth Development

**Brooke Moffis** – Urban Horticulture

**Gary England** – Multi-County Fruit Crops

**Megan Brew** – Livestock & Natural Resources

Upcoming Programs from all departments:  
<http://lake.ifas.ufl.edu/calendar.shtml>

Visit us on-line at <http://lake.ifas.ufl.edu>  
or our Facebook at  
UF/IFAS Lake County Extension

### Lake County Extension News



Have you tried on-line learning?

Traditional face-to-face education is and always will be a great way to learn. In-person programs provide live interaction and hands on activities.

On-line learning can be interactive as well. It is much more than searching the web and reading about a topic. Social media provides a connection to people and organizations. Our Facebook page offers timely topics and program information. Webinars (on-line seminars) provide live, interactive classes as well as the opportunity to watch archived sessions. You can expect to see more webinars from Extension and other sources in the future.

Lake Extension provides free monthly financial webinars. They are accessible by computer or web-enabled device. See page two for upcoming offerings. Previous webinars may be viewed at: [http://lake.ifas.ufl.edu/family\\_and\\_consumer/FCSWEBLINKS.shtml](http://lake.ifas.ufl.edu/family_and_consumer/FCSWEBLINKS.shtml)

  
Julie B. England, Family and Consumer Sciences Agent II

# Upcoming Family & Consumer Sciences Program

Programs at the Lake County Agriculture Center, 1951 Woodlea Road, Tavares

## Savory Summer Suppers - Hands on Food Preparation Class

June 18 – 5:30 to 7:30 p.m. <http://summersuppers2013.eventbrite.com> Register by June 15

It's too hot to cook! Discover healthy, easy to prepare meal ideas that are perfect for summer suppers. Then, prepare and sample what you have learned. **Cost: \$12.00**

## College Cooking – Ideas for Residence Hall and Apartment Cooking

July 30 – 2:00 to 4:00 p.m. <http://collegecooking2013.eventbrite.com> Register by July 28

Easy, delicious meals you can quickly prepare without a lot of fancy ingredients or equipment. Includes demonstration and tasting of several recipes and techniques that will help you eat better and save money.

**Cost: \$7.00**

## Maintain Your Brain: Ideas for a Brain Healthy Lifestyle

August 6 – 10:00 to 11:30 a.m. <http://brain2013.eventbrite.com> Register by August 5

Nourish and protect your brain through improved nutrition and physical activity. Learn how your memory works and find tools and techniques to help maintain or improve your memory. **Free - Registration Required**

## Sensational Salads - Hands on Food Preparation Class

August 13 – 10:00 a.m. to 12:00 p.m. <http://salads2013.eventbrite.com> Register by August 10

Find ways to add variety to your salads. Discussion includes different grains (quinoa, wheatberry, etc.), oils, and vegetables. Then prepare and taste-test a variety of salads. **Cost: \$12.00**

## Free On-Line Financial Seminars – 12:30 to 1:30 PM

**June 20**

### Building Your Finances for Retirement

Practical, cost-effective strategies to build a source of retirement funds. Learn about estimating retirement needs in today's dollars, employer sponsored plans, personal retirement accounts, and tax advantages.

<http://bit.ly/PlanRetire>

**July 18**

### Financial Planning When Retirement is Near

Calculate expense needs, strategies to make assets last, required minimum distributions, and how to choose a financial professional.

<http://bit.ly/RetireIncome>

**August 15**

### Reverse Mortgages

How reverse mortgages work, eligibility, costs, and loan types.

<http://bit.ly/RevMort>

**September 26**

### Funeral Planning

Even though we don't like thinking about death, we are faced with the reality that we may be required to assist with a loved one's final arrangements. Discussion includes pre-planning, final disposition options, and selecting funeral services & products.

<http://bit.ly/FuneralPlan>

Check the Lake County Extension Calendar for the most up-to-date listing of programs

<http://lake.ifas.ufl.edu/calendar.shtml>

## Protecting Your Plastic from High-Tech Criminals



While many people still like to use paper money and coins, more and more people are pulling out credit or debit cards to make

purchases. As the popularity of these cards has grown, so has the number of criminals trying to steal valuable details, including the cardholder's name and the card's account number and expiration date, which are printed on the card itself as well as encoded in the magnetic stripe or a computer chip.

If you're ever the victim or target of credit or debit card theft or fraud, catching it fast and reporting it to your card issuer are key to resolving the situation. Federal laws and industry practices protect consumers in these situations, there are important differences depending on the type of card.

In general, under the Truth in Lending Act, your cap for liability for unauthorized charges on a credit card is \$50. However, under the Electronic Fund Transfer Act, if your debit or ATM card is lost or stolen or you notice an unauthorized purchase or other transfer using your checking or savings account, your maximum liability is limited to \$50 **only** if you notify your bank within 2 business days. If you wait more than 2 business days, your losses under the law could go up to \$500, or even much more. With either card, though, industry practices may further limit your losses, so check with your card issuer. To learn more go to:

[www.fdic.gov/consumers/consumer/news/cnfall09/debit\\_vs\\_credit.html](http://www.fdic.gov/consumers/consumer/news/cnfall09/debit_vs_credit.html)

### Ways to Protect Your Cards and Money:

- Never give out your payment card numbers in response to an unsolicited e-mail, text message or phone call. An "urgent" e-mail or phone call appearing to be from a well-known organization is likely a scam attempting to trick you into divulging your card information.

- Take precautions at the checkout counter, ATM and gas pump. Be on the lookout for card reading devices that look suspicious, such as a plastic sleeve inside a card slot.
- Be alert when you give your card to an employee at a restaurant or retail establishment. If he or she swipes your card through two devices instead of one, the second device could be recording your account information to make a fraudulent card. Report that situation to a manager and your card issuer.
- Many card issuers have turned to the technology known as radio frequency identification (RFID). This uses wireless radio signals to identify people or objects from a distance. RFID cards are nearly impossible to breach because the chip in it creates an encrypted signal that is extremely difficult to hack or compromise. If you have questions about a payment card that is RFID-enabled, ask your bank about the precautions it takes to safeguard your information.
- Closely monitor your bank statements and credit card bills. Look at your account statements as soon as they arrive and report a discrepancy or anything suspicious. Don't assume that a small unauthorized transaction isn't worth reporting.
- Contact your institution if your bank statement or credit card bill doesn't arrive when you normally expect it. This could be a sign that an identity thief has stolen your mail and/or account information to commit fraud.
- Periodically review your credit reports for warning signs of fraudulent activity. If a credit report shows a credit card, loan or lease you never signed up for, this could indicate you are a victim of ID theft. To request your free report, go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call toll-free 1-877-322-8228.

Adapted from: Spring 2013 FDIC Consumer News  
<http://www.fdic.gov/consumers/consumer/news/cnspr13/?source=govdelivery>

## Dietary Supplements

Dietary supplements, like vitamins, minerals, energy formulas, and remedies for all kinds of ailments, are easy to find. They seem to be everywhere and some make questionable claims. Not all supplements are the same or appropriate for everyone.

Following a few basic guidelines can help you choose supplements wisely. Things to look for:

- Scientific evidence that supports use of the product and the conditions it has been found to alleviate or treat.
- Potential side effects or allergic reactions.
- Potential food and drug interactions.
- Supplement quality and safety.

People often assume that supplements are regulated by the U.S. Food and Drug Administration (FDA) the same way that drugs are. This is not the case. Manufacturers of supplements are responsible for ensuring the products are safe and that the label information is true and not misleading. The manufacturer does not have to prove the safety of the product before selling the product. In contrast, the safety and effectiveness of drugs must be proven before they are sold.

Overall, dietary supplements are safe. Be wary of health claims on supplement labels. Makers of dietary supplements cannot legally claim that their product cures, treats, or prevents a disease. They can say that it supports a function or contributes to health or well-being. Those types of claims are not checked by the (FDA).

### Safety Considerations of Dietary Supplements

If you are thinking about or are using a dietary supplement, here are some points to keep in mind. Tell all your health care providers about all dietary supplements and complementary health approaches you use. It is especially important to discuss if you:

- Take any medications (whether prescription or over-the-counter).
- Are thinking about replacing your regular medication with a dietary supplement.
- Expect to have surgery.
- Are pregnant, nursing a baby, attempting to become pregnant, or considering giving a child a dietary supplement. Most supplements have not been tested in pregnant women, nursing mothers, or children.
- Have any medical conditions.

If you are taking a dietary supplement, follow the label instructions. Talk to your health care provider if you have any questions, particularly about the best dosage for you to take.

Keep in mind that although many dietary supplements (and some prescription drugs) come from natural sources, “natural” does not always mean “safe.” Also, a manufacturer’s use of the term “standardized” (or “verified” or “certified”) does not necessarily guarantee product quality or consistency.



### Sources of Science-Based Information for Dietary Supplements

It’s important to look for reliable sources of information on dietary supplements so you can evaluate the claims that are made. The most reliable information on dietary supplements is based on the results of rigorous scientific testing.

To get reliable information on a particular dietary supplement:

- Ask your health care providers.
- Look for scientific research findings on the dietary supplement. [The National Center for Complementary and Alternative Medicine](#) (NCCAM) and the [National Institutes of Health \(NIH\) Office of Dietary Supplements](#) (ODS), provide free publications and information.

## Disaster Preparation



Hurricane Season is June 1 to November 30. However, disaster preparation isn't just about hurricanes. Lightning, wildfires and flooding are some of the problems faced

by Floridians. Advance preparation can help reduce damage, family stress and ease recovery.

University of Florida/IFAS Extension provides a variety of disaster information for home, agricultural enterprises and animals of all sizes. Take a little time to prepare now and save the stress and expense of facing a disaster unprepared. If you or a family member have special needs, it is especially important to plan in advance. The [Lake County Special Needs Program](#) (352-343-9420) assists people with special medical, transportation or mobility considerations during disaster situations. It is important to register for the Lake County Special Needs Program before a disaster strikes.

### Resources from UF/IFAS Extension

[Tips for Preparing a Low Cost Disaster Kit](#)

[Preparing Your Home for Strong Winds](#)

[Trees and Hurricanes](#)

[Quick Guide for Disaster Preparation and Recovery](#)

[The Disaster Handbook](#) - detailed information and printable handouts on preparation and recovery of disasters. Contains specific information on different disasters for home and businesses. Many of the publications are also in Spanish.

### Additional Resources

[Lake County Emergency Management](#)

[Florida Division of Emergency Management](#)

[Preparation for Older Adults](#)



## Swallowing Disorders

Chewing and swallowing difficulties can keep people from getting proper nutrition. Although more common in older adults, a number of medical conditions may cause difficulties. These conditions include stroke, ALS, Parkinson's disease, multiple sclerosis (MS), cerebral palsy and Alzheimer's disease. Many older adults have problems with chewing their food due to missing or broken teeth, poor fitting dentures, or a sore mouth or toothache.

Swallowing problems can be a serious health concern. The most serious risk is aspiration - when food or liquid gets into the airway or lungs. This can cause immediate choking and death if the airway is blocked. Smaller amounts of food or liquid in the lung can lead to pneumonia.

Older adults with signs and symptoms of swallowing problems should consult their doctor. Speech Language Pathologists are specially trained to assess and recommend treatment for swallowing problems. A Registered Dietitian (RD) can provide reliable information regarding foods and diets for older adults with swallowing problems.

Older adults with swallowing problems may begin to eat less. This may lead to dehydration and weight loss. As weight loss progresses, malnutrition may be the result. Some older adults may have problems communicating their symptoms. Caregivers can be on the lookout for signs of swallowing problems:

- Coughing while eating
- Gargling voice quality
- Drooling while eating
- Food pieces in the cheeks or under the tongue
- Very slow eating or swallowing

### Food Modifications for Special Needs Workshop

(for professional caregivers)

July 25, 2013: 9:00 am – 4:00 pm

Learn about the unique food and nutrition needs of the frail older adult and preparation of texture-modified foods. Hands on workshop with demonstrations and hands-on activities.

Cost: \$20 (w/lunch) <http://foodmodjuly2013.eventbrite.com>

Programs for individual caregivers coming soon.

## Is Greek Yogurt a Better Choice?

Greek yogurt is becoming a common product in the dairy aisle. What makes it different from “regular” yogurt? The first thing you will notice when you open a container of Greek yogurt is the thickness. Greek yogurt goes through a special straining process that removes much of the yogurt’s watery whey. This results in a creamier, thicker, lush yogurt with more of a tart taste.

Greek yogurt has more protein, which can make you feel fuller than eating regular yogurt. One cup of regular plain, low fat yogurt has 12.9 g of protein while one cup of Greek yogurt (plain, low fat) has 17 g of protein. Greek yogurt also tends to have lower sugar content than does regular yogurt. Greek (one cup plain, low fat) has 9 g of sugar while regular (one cup, plain, low fat) has 17.2 g of sugar. Greek yogurt generally has fewer carbohydrates, sodium and lactose than regular yogurt.

Nearly any yogurt flavored with fruit, vanilla, or other flavorings contain more sugar. In addition, when whey is removed during the process to make Greek yogurt, some calcium can be lost. Greek yogurt remains, however, an excellent source of calcium, providing 20 percent of the recommended daily allowance in a 6-ounce serving. Always read nutrition labels to see what nutrients you are getting. Remember, different yogurt brands may have varying amounts of sugar or protein; always check your nutritional label. Greek yogurt comes in full-fat, reduced fat and fat-free varieties.

Greek yogurt is very versatile. Use it as a sweet snack or dessert by adding honey, fruits or jam. Try it as a healthy substitute for butter, cream cheese and sour cream.

More Information: [Shopping for Health: Yogurt](#)



Topping baked potatoes with Greek yogurt and a sprinkling of fresh chives or parsley, adds nutrition, a pop of color and flavor, and few calories.

<http://cookitquick.org/2013/02/15/the-skinny-on-potatoes/>

## Greek Tzatziki Sauce

Use on grilled meats, vegetables and sandwiches

2 cups non-fat or low-fat plain Greek yogurt  
1 medium cucumber, peeled, seeded, shredded or diced  
1-2 garlic cloves, minced  
1 Tbsp extra-virgin olive oil (optional)  
1 Tbsp fresh or 1½ t dried dill or mint  
Salt

Mix all ingredients together in bowl. Cover and refrigerate one hour.



## Florida Tropical Mango Soup

Hot weather is the perfect time to fix a chilled soup!

1 large mango, peeled and seeded  
½ small onion, diced  
½ cup cold water  
1-2 small chili peppers, minced (or to taste)  
1 lime, juiced  
½ tsp fresh ginger root, peeled and minced  
2 TBSP plain Greek yogurt  
½ tsp honey  
kosher salt to taste

1. In a blender or food processor, add mango, onion, water, chili pepper, lime juice and ginger. Blend ingredients until smooth.
2. Taste and adjust seasoning with salt. In a small mixing bowl combine yogurt and honey, stir to combine.
3. Serve soup chilled and garnished with yogurt mixture.

Source: <http://www.thefloridachef.com/florida-tropical-mango-soup/>