

HEALTHY, WEALTHY, & WISE

Live Well. Be Well.



April 2008
Volume 3, Issue 3

Agent's Corner



Hello everyone!

I apologize for the lack of a newsletter in March; I kept putting it off in favor of other matters and then all of a sudden, the month was over!

But April's here and there's a new edition of the newsletter to celebrate the occasion! There are lots of great things going on this month, not the least of which is the Volunteer Appreciation Lunch on April 24th. All volunteers should have received an invitation. If you would like to attend, please call the Extension office today to RSVP. Thank you!

Samantha Kennedy
Samantha Kennedy, M.S.
Family & Consumer Sciences Agent

In This Issue:

- Agent's Corner 1
- Move Over, Drivers! 1
- Credit Caution for Couples 2
- Color Yourself Healthy 2
- Curried Chicken Salad 3
- Learning is Healthy 3
- FICO Gets a Facelift in '08 3
- The Nuts and Bolts of Milk 4
- Birthdays/Calendar of Events 4

The Wordsmith

obverse \AHB-verss\ adj.: the front of a coin bearing the face or bust

Example: On a U.S. quarter, the *obverse* side shows the bust of George Washington.

Simply Florida:

A Taste of Flavors from the Sunshine State

Looking for a great gift idea for that gourmet cook in your life? The new *Simply Florida* cookbook created by Family & Consumer Sciences agents throughout Florida is the perfect choice! Order your copy today by calling Samantha at (941) 722-4524 or by visiting <http://www.simplyflorida.org>.

Fast Fact

A "Sticky" Situation...

In 1945, Swiss engineer George de Mestral invented the fabric hook-and-loop fastener. You may know it better as Velcro.

Move Over, Drivers!

You're driving down the highway when you see an emergency vehicle on the side of the road. Some vehicles slow and move over a lane to keep from potentially hitting them. Not only is this a good idea—it's the law. The "Move Over Law" was enacted in Florida in July of 2002. Unfortunately, many residents and tourists are not aware of this law, which was designed to protect law enforcement and other emergency personnel working on the sides of Florida's busy highways and interstates.

The Move Over Law was passed in the aftermath of growing numbers of police, emergency technicians and DOT workers killed

during routine traffic stops, crash responses, and highway construction projects around the nation. Right now, 40 states have Move Over Laws on the books, with fines that range as high as \$1,000 or more in some jurisdictions.

The law requires that drivers move over to an available lane or reduce speed to 20 mph under the posted speed limit when approaching emergency vehicles with lights flashing on the side of the highway (including tow and recovery and highway maintenance vehicles).

Adapted from AAA Magazine, September/October 2007.

Living Well



Color Yourself Healthy

Red foods are great sources of *lycopene*, which may help protect against heart disease. They're also good sources of *anthocyanins*, which have been shown to help reduce cancer growth. Dietary sources include tomatoes, cherries, cranberries, strawberries, raspberries, beets, radishes, pink grapefruit, rhubarb, pomegranates, watermelon, radicchio, red grapes, and red pears.

Orange & yellow foods contain *beta-carotene*, *flavonoids*, and *vitamin C* which have been shown to strengthen the immune system and help thwart off certain types of cancer. Dietary sources include apricots, cantaloupe, oranges, mangoes, nectarines, butternut squash, pumpkin, sweet potatoes, corn, yellow peppers, peaches, and papayas.

Purple & blue foods contain *flavonoids* and *ellagitannins* that help protect the body from free-radical damage and promote brain health. Dietary sources include blueberries, blackberries, plums, raisins, eggplant, purple cabbage, and currants.

White & tan foods contain *flavonoids*, *indoles*, and *isothiocyanates* which have been shown to be potential cancer-fighting agents and promoters of heart health. Dietary sources include cauliflower, turnips, onions, jicama, mushrooms, parsnips, white potatoes, shallots, kohlrabi, bananas, and garlic.

Green foods contain *beta-carotene* and *lutein* which have been shown to help maintain eye health and fight against certain cancers. Dietary sources include avocados, asparagus, kiwi, green cabbage, Brussels sprouts, green beans, pears, peas, leafy greens, and green peppers.

Follow the rainbow!

"The length of a film should be directly related to the endurance of the human bladder."

Alfred Hitchcock

Credit Caution for Couples

Many couples, especially those a little further along in years may have followed the traditional route of having all credit accounts in only one person's name. In most situations, both would have been able to use the credit. The account holder would establish his or her spouse as an Authorized User; thus being able to use the card. Historically, account information such as payment history would influence the credit report and score of both the accountholder and the authorized user.

This could both help and hurt an authorized user. If the accountholder managed the account well, then this would benefit the authorized user. However, if the accountholder mismanaged the account, this negative information could hurt an authorized user of the account. One benefit of being an authorized user that still remains is that since the authorized user is not an accountholder, they are not liable for the debt from the lender's point of view.

Another common beneficiary of the authorized user treatment was older couples or couples with larger age or experience gaps. One common situation was that the individual with poorer credit would be an authorized user on an account held by the individual with better credit. Thus both members of the couple had access to the credit card at possibly a lower interest rate than would be given to the individual with the lower credit rating. Another common situation

is for the primary earner in a household to be the only one with credit in his or her name; making a spouse an authorized user only.

Recently Fair Isaac Corp changed this part of their computations to no longer consider the data unless one is an accountholder. This means that if you are an authorized user, your credit history will disappear from any account you were not listed as an accountholder. One of the reasons this issue needed to be addressed was because credit-repair websites were springing up allowing strangers to "piggyback" their credit score to others in exchange for a fee. By doing this, consumers were able to increase their score, yet nothing changed in their credit behavior that would lead a lender to believe they are more credit worthy.

This is especially concerning for some older couples, widows, or recently divorced. As a result of the change, people in these situations may find their credit rating or report to be different than it was in recent years. In closing, to better understand how this does or not affect your credit score and report, you can always request free copies of your credit reports to find out what accounts are being reported under your name and the status of those accounts at www.annualcreditreport.com. This will not provide the score for free but can do so as well for a small fee.

Article by Michael Gutter & Travis Mountain

Curried Chicken Salad

Here's a recipe from the *Simply Florida* cookbook. (And there's much more where this came from!)

Ingredients

2 c. chopped cooked chicken
 3/4 c. dried cranberries
 1/2 c. thinly sliced celery
 1/4 c. chopped pecans
 2 Tbsp. thinly sliced green onions
 3/4 c. mayonnaise or mayo-type salad dressing
 2 tsp. lime juice
 1/2 to 3/4 tsp. curry powder

Directions

Combine the chicken, cranberries, celery, pecans, and green onions in a bowl and mix well. Mix the mayonnaise, lime juice, and curry powder in a bowl and stir the mayonnaise mixture into the chicken mixture. Chill, covered, until serving time.

Makes 6 servings.



Eco-Friendly Tip:

Are you drowning in catalogs? Register with catalogchoice.org. They'll help you cancel or eliminate unwanted catalogs from being mailed to you. That's good for you and the environment!



Learning is Healthy

You may be exercising your body, but what about your mind? Studies by the National Institute of Aging show that staying active mentally and socially is important to maintaining health as you age.

- **Start a new hobby.** You'll acquire new knowledge and skills while helping reduce stress in your life. There's a hobby out there for everyone—photography, woodworking, painting, writing, etc.
- **Take a class.** Choose an evening or weekend class about a topic or skill you've always been interested in. You'll not only stimulate your mind, but you'll make new friends, too!
- **Join a book group.** Book groups are everywhere and usually meet monthly. Check with your local library for more information.
- **Challenge your mind.** Word puzzles, number puzzles, card games—the list is endless. They're also challenging and fun!

FICO Gets a Facelift in '08

Fair Isaac Corp, maker of the FICO credit score, is making adjustments to its scoring model in efforts to better predict the likelihood of a borrower defaulting on a loan. The new model is currently termed FICO 08 and has a planned rollout beginning spring 2008.

Scores will still range from 300 to 850 with 850 being the best possible score. The same 5 components; payment history, amounts owed, length of credit history, new credit, and type of credit will be used to determine one's score. However, FICO 08 looks at consumers more favorably if they maintain a variety of credit types compared to the current system. The new scoring system penalizes those who use a higher percentage of their available credit harsher than the current system.

It is expected that low risk consumers will score higher under this new system and high risk consumers to score lower compared to the current system. Greater distinction will be made for borrowers who are at least 90 days late in payment. Rather than lumping all of these people into one group, those that are late 90 days but have good standing on their other accounts will get a higher score compared to someone not in good standing on other accounts.

FICO 08 will not take into consideration credit card accounts of consumers who are listed as an authorized user. This means consumers who have a spouse or child listed as an authorized user on a credit card still give that user access to the card but their credit score will not be impacted.

Article by Travis Mountain & Michael Gutter

"Living in a vacuum sucks." - Adrienne E. Gusoff

The Nuts and Bolts of Milk

- Raw cow's milk is about 87% water, about 5% sugar, about 3.5% protein, and just under 4% fat.
- Because fat is lighter than water, unhomogenized milk separates so that cream rises to the top; when skimmed off, the milk that's left is almost fat-free.
- One cup of milk contains about 102 milligrams of sodium.
- Ninety-eight percent of milk in the United States is vitamin D-fortified; one cup of fortified milk contains 25% of the Daily Value for vitamin D.
- When fat is removed from milk, vitamin A is removed, too. That's why 2%, 1%, and fat-free milk is most often fortified with this vitamin. One cup of fortified milk contains 10% of the Daily Value for vitamin A.
- One cup of milk also provides 20% of the Daily Value for phosphorus.

Taken from *Cooking Light*, May 2007.

April Birthdays

Pandora Macon	April 1
Rita Sanguedolce	April 13
Pat Savageau	April 16

You're Invited!

You give generously of your time and talents to help those in need and we want to thank you!

The Manatee County Volunteer Appreciation Lunch will be on Thursday, April 24 at the Manatee Civic Center in Palmetto.

The lunch begins at 11:00am. Seating will be at the tables reserved for the Manatee County Extension Service/Agriculture and Natural Resources.

To RSVP, please call Linda or Samantha at (941) 722-4524.

Hope to see you there!

Upcoming Events & Important Dates

April 7, 2008	Guild Birthday Lunch 1:00–3:00pm
April 14, 21, & 28, 2008	Guild Meeting 1:00–3:00pm
April 24, 2008	Volunteer Appreciation Lunch @ the Civic Center 11:00am
May 5, 2008	Guild Birthday Lunch 1:00–3:00pm
May 12 & 19, 2008	Guild Meeting 1:00–3:00pm
May 26, 2008	Memorial Day Extension Office Closed

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Solutions for Your Life.

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CHECK US OUT ON THE WEB!

[HTTP://MANATEE.IFAS.UFL.EDU](http://MANATEE.IFAS.UFL.EDU)



April is Financial Literacy Month

