



CONSUMER MANAGEMENT NEWS

Cooperative Extension University of California
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MARCH 2003

READY or not?



Are you and your family prepared for an emergency? With today's political climate that may mean being prepared for more than a natural disaster. Disaster can strike quickly and without warning. You may be confined to your home or office, have to evacuate, or be separated from your family. Being prepared with a disaster plan can help reduce the stress and fear while helping to build the confidence you need to survive. An emergency supply kit with the necessary food, water and equipment may help your family survive without services for several days. Take the Emergency Awareness Self-Assessment included in this newsletter. If you answer NO to some of the questions, you are not ready.

Cooperative Extension has developed a series of six emergency preparedness newsletters, *Ready or not? Planning for an Emergency*. The packet contains information on Making a Disaster Plan, Safety Considerations, Food and Water, Considerations for Children, Finance and Insurance, and Clean-up. You may purchase the packet at the UCCE office, 1710 Soscol Avenue, Suite 4, Napa. The cost is \$4.00 plus \$.31 tax, or you can send a check made payable to "UC Regents" in the amount of \$5.60 (the extra is for postage) to the UCCE office. If you have any questions, please call our office at 253-4221.

COMMUNITY EMERGENCY RESPONSE TEAM



Following a major disaster, emergency response in Napa County will not be able to meet the intense demand for response. People will have to rely on each other for help in order to meet their immediate life saving and life sustaining needs. You may be on your own for several hours to several days.

A Community Emergency Response Team Training called CERT is being offered to the citizens of Napa County through Napa Valley College with the cooperation of the County of Napa and the cities of Napa, American Canyon and Calistoga. The 17-hour course is free of charge through Napa Valley College. It consists of a series of 6 classes over a 2-week period. It is preferred that applicants enroll with a partner. Minimum age is 14 and those under 18 must enroll with a parent or guardian. *To register, contact the Napa Valley College Criminal Justice Training Center at 253-3263.*

IN THE NEWS



California's happy cows...helped California cheese production reach 1.72 billion pounds in 2002, a 4.9% increase over the previous year. California has 60 cheesemakers who produce more than 200 different varieties, types and styles of cheese. In fact, California produces one out of every five pounds of cheese made in the U.S.

Source: *Press Release*, California Milk Advisory Board, Feb. 11, 2003.

"Bitter Blocker" - receives U.S. patent...imagine eating bland oatmeal and having your brain think it was hot-fudge Sunday sweet? By altering human perception, this new compound inhibits the taste of bitterness by tricking the brain into believing it's eating something that it's not. Researchers say the possibilities are endless and could be a real asset to drug manufacturers.

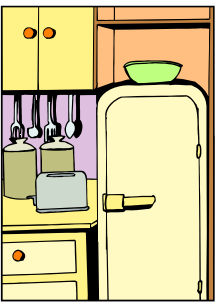
Source: www.theglobeandmail.com, Feb. 1, 2003.

No Acrylamide-Cancer link...according to recent research from the Harvard School of Public Health and Sweden's Karolinska Institute. Acrylamide found in a number of carbohydrate-rich foods cooked at high temperatures, such as French fries and potato chips, caused concern by Swedish researchers last year. A case-control study was conducted among 987 cancer patients and compared to 538 healthy people. No link between cancer and Acrylamide was found. Researchers say, "There are traces of many different chemicals in our foods that, at very high levels, cause cancer in animals-this doesn't mean that at trace levels they would be a threat to humans." Bottom line is eat a variety of foods, including several servings of fruits and vegetables daily and enjoy snack food occasionally.

Source: *Editorial*, American Council on Science and Health, Jan. 2003.

THINKING ABOUT A NEW KITCHEN?

By Barbara Daher



Want a change? Before you ask yourself that compelling question, consider how your kitchen meets your needs and the needs of the persons using your kitchen. Comfort and style are the primary considerations in American kitchens according to a survey recently conducted by "Kitchen and Bath Designer News." Kitchen size actually is secondary in desire.

Does the traditional triangle work—the distance between sink, stove and refrigerator? Do you walk too far to use these three items? Are you too cramped? Are you better off adding a secondary triangle? Maybe your triangle is efficient, you just need one extra sink.

The next consideration is kitchen trends. Cabinetry is the first item you notice when entering a kitchen because it uses so much visual space. If you are considering natural



facing materials, cherry and maple are popular today. Lacquered and white washed cabinets and open shelves are used to expand space. Open shelves also cut costs. Kitchen “furniture,” mixing cabinet finishes, gives a custom look to the room. Consider drawers with full extensions and pull out drawers for heavy items including pots and pans and appliances. Hardware can update a tired kitchen. Finishes vary from traditional to contemporary. They provide style and panache. Vary the heights of the base cabinets to provide variety.

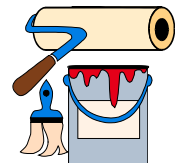
Sink top options are many—granite, marble, concrete, stainless steel, solid surfaces, laminates, tile and wood. Today two or more surfaces are often combined in the same kitchen. Each surface can make your kitchen more efficient but many have limitations too. Marble and granite will require sealing periodically. Marble is particularly susceptible to stains that are difficult to remove.

Appliances are softening their contour with rounded edges. This includes refrigerators, microwaves and dishwashers. Dishwashers should be quiet when operating. Is your refrigerator the “wrong” color? Refrigerators are built to last at least twenty years and colors change. That appliance can be spray painted to blend in with the décor. Dishwasher fronts can be changed to match the cabinetry by adding a front panel. Appliances are available in strong primary colors that make them stand out. Maybe a refrigerator drawer or two scattered around a room is sufficient for your needs. Pantries have returned to incorporate clothes washers and dryers, extra freezers and hoarding.



The choice of lighting is dictated by Title XXIV from the California Energy Commission. If you have a new kitchen or a remodel which is 50%+, the general light must be fluorescent. It saves energy and is code. Fluorescent can be located under the overhead cabinets to provide task light or under the toe kick or above overhead cabinets to provide ambient light. Fluorescent is often accompanied by incandescent fixtures because most of us prefer them. Recessed cans are good but be sure they are located carefully in the ceiling to avoid the Swiss cheese appearance. Drop lights, sconces, and surface mount fixtures are alternatives to consider.

Color is an essential consideration. It can make the room a pleasant place to spend time or a room to avoid. Good colors include green, a reminder of nature; coral/pink, naturally attractive to skin tones; blue, depending on the tint or shade, can help you lose weight. Blue should be accompanied by another color. The choice of yellow is also tricky. Bright yellow can be nauseating if used in abundance but striking if used for color accents. A tint or shade of yellow is appealing. Purple is trendy and popular today but avoid purchasing major appliances in this color because they will date your room.



*About the author:
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Does this make you tired or invigorated to try change? Change is good if it improves how you use your kitchen but it may not be necessary. Good kitchen design entails the concerted efforts of a good interior designer, contractor and time. Don't rush to make changes but you may be thrilled with the results if you try change.



SPRING PORK

Today's pork products are lean, making them a healthy protein choice. An average serving size is 3 ounces of cooked meat. Four ounces of boneless, raw pork will yield 3 ounces of cooked. Consumers can choose from a variety of pork cuts including roasts, chops, loin, leg, ribs and ham. Boneless pork cuts are a good buy because you are not paying for bone.

Nutritionally, pork contains essential amino acids needed to repair tissues and help fight infection and disease. Iron, to help red blood cells carry oxygen to and carbon dioxide away from body cells. Zinc, to form enzymes and insulin and promote healthy skin and help taste buds work. Thiamin (B1), to help maintain a normal appetite and keep the nervous system running smoothly. Riboflavin (B2), promotes healthy skin and helps us to see better in bright light. Niacin, helps keep nerves operating properly and Vitamin B12, an essential nutrient that helps produce mature red blood cells and keeps our nervous system healthy.

Source: Pork Producers Association

ROAST PORK with RASPBERRY SAUCE

Anne Bliss, McNeal, AZ

- 1 rolled boneless pork loin roast (about 3 to 4 pounds)
- 1 teaspoon each, salt, pepper, ground sage

Preheat oven to 350°F. Sprinkle roast with seasonings. Place on rack in shallow roasting pan and bake for 1 ½ to 2 hours or until meat thermometer registers 160°F. Place roast on a platter; serve with Raspberry Sauce.

Raspberry Sauce

- 1 12-ounce package frozen raspberries, thawed
- 1½ cups sugar
- ¼ cup white vinegar
- ¼ teaspoon each, ground cloves, ground ginger, ground nutmeg
- ¼ cup cornstarch
- 1 tablespoon lemon juice
- 1 tablespoon butter
- 3 drops red food coloring

Drain raspberries; reserve liquid, adding water to make ¾ cup, if necessary. Combine ½ cup raspberry liquid with sugar, vinegar, cloves, ginger and nutmeg in a medium saucepan; bring to a boil. Reduce heat; simmer, uncovered, 10 minutes. Blend cornstarch and remaining ¼ cup liquid; add to saucepan. Cook over medium heat, stirring constantly, 1 minute or until thickened. Stir in raspberries, lemon juice, butter and food coloring.



IDENTITY THEFT...Protect Yourself

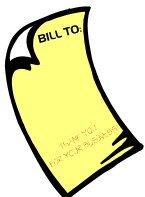
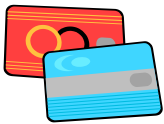


You've probably heard about the recent criminal operation that began in 2000 in which 30,000 Americans in all of the 50 states had their identities stolen. Or maybe you know of someone who was a victim of identity theft. People who obtain your personal information under false pretenses are called pretexters. Pretexters sell your information to identity thieves, who will then try to obtain credit in your name, steal your assets, or investigate or sue you. Pretexting is illegal and there are laws against pretexters and identity thieves.

However, be aware that some of your personal information, such as whether you own a home, pay real estate taxes, or have ever filed for bankruptcy, is on public record and may be collected legally by other people.

The most common types of identity theft are *Credit Card Fraud*, *Communications Services Fraud*, *Bank Fraud*, and *Fraudulent Loans*. If your identity is stolen, apart from losing money and feeling violated, you'll have your credit history ruined and it may take years to trace and correct the problems. Here are some tips to help you avoid becoming a victim of identity theft:

- Don't carry your Social Security card, bank account numbers, PINs (personal identification numbers), passport, or birth certificate in your wallet.
- Carry on you only as many blank checks as you need.
- Make sure that your social security number does not appear on your driver's license and, if it does, request a new number and license from the DMV.
- Ensure that your checks do not include your driver's license or Social Security number in the printed information. It is also a good idea not to include your telephone number.
- Have available good backup information about your accounts, in case you lose your wallet.
- Cancel any credit cards that you don't use, unless you plan to apply for a mortgage loan in the near future.
- Unless you initiate the contact with a well-known and trusted institution, never provide personal information (such as Social Security number, mother's maiden name, financial account numbers, or address) over the phone, through the mail, or over the Internet.
- Do not provide personal information when you use a check or credit card to make a purchase at a cash register.
- Store items containing personal information in a safe place. Shred credit card offers that you receive in the mail, together with charge receipts, copies of credit applications, insurance forms, bank checks and other financial statements that you wish to discard, and expired charge cards.
- Add passwords to your credit card, bank and telephone accounts. Avoid choosing passwords that contain easily available information, such as your mother's maiden name, your birth date, the last four digits of your Social Security number, or a series of consecutive numbers.



Identity Theft continued...

- Find out who may have access to your personal information at work and check that the records are stored securely.
- Review your checking account statements and credit card bills as soon as they arrive, to ensure that there are no discrepancies. If a statement or bill is late, follow up on it, because that may be a sign that someone has changed your billing address.



If you believe you have been a victim of pretexting, you should:

- Report it to your financial institution immediately.
- Close accounts that have been tampered with and open new ones with new PINs and passwords.
- Contact the fraud departments of each of the three major credit bureaus immediately. Tell them to flag your file with a fraud alert, including a statement that creditors should obtain your permission before opening any new accounts in your name.
- File a report with your local police station. Even if the police cannot catch the pretexter, filing a police report may help you clear up your credit records later on.
- Contact the Federal Trade Commission as soon as possible. The FTC helps consumers recognize, avoid, and prevent unfair, fraudulent, and deceptive business practices. Phone their toll-free *Identity Theft Hotline* at (1-877-438-4338).

Source: *TODAY'S Consumer*, Vol. 22, No. 2, Spring 2003.

HOW TO ORDER A COPY OF YOUR CREDIT REPORT

You can order a copy of your credit report from each of the three major credit reporting agencies twice a year. Check the report for accuracy and make sure that it includes only activities that you have authorized. (By law, credit bureaus may charge California residents up to \$8 for a copy of their credit report.) Major credit reporting agencies are:

Equifax:
1-800-685-1111
P.O. Box 740241
Atlanta, CA 30374-0241

Trans Union:
1-800-916-8800
P.O. Box 1000
Chester, PA 19022

Experian:
1-888-397-3742
P.O. Box 949
Allen, TX 75013-2104

EMERGENCY AWARENESS SELF-ASSESSMENT

Ready or not? Are you and your family ready for an emergency? Ask yourself the following questions. If you answer "YES" to all of these questions, you are ready. If you answer "NO" to some of these questions, you are not ready. Use the "NO's" to review what your family needs to do to complete your readiness.

A. Planning Ahead

YES **NO**

- | | | |
|--|-------|-------|
| Do you have an emergency plan of action for your family? | _____ | _____ |
| Has your family discussed the emergency plan? | _____ | _____ |
| Does everyone in the family know what to do in an emergency? | _____ | _____ |
| Have you talked with your children about what to do? | _____ | _____ |
| Do you have a plan for a family member with special needs? | _____ | _____ |
| Do you have special equipment/supplies to meet their needs? | _____ | _____ |
| Do you have a plan for your pets? | _____ | _____ |
| Do you know what to pack in an emergency kit? | _____ | _____ |
| Do you have a family emergency kit? | _____ | _____ |
| Do you have emergency supplies stored for every family member? | _____ | _____ |

B. Food and Water

- | | | |
|---|-------|-------|
| Do you know how much water and food to store for your family? | _____ | _____ |
| Do you have enough emergency food & water stored for your family? | _____ | _____ |
| Do you know what kinds of food you can store for a long time? | _____ | _____ |
| Do you know how to keep your food and water safe? | _____ | _____ |
| Do you know what to do if your water is off? | _____ | _____ |
| Do you know what to do if your electricity is off? | _____ | _____ |

C. Evacuation

- | | | |
|---|-------|-------|
| Do you know what to take should you have to evacuate your home? | _____ | _____ |
| Do you know how to get out of your home safely? | _____ | _____ |
| Do you know how to get out of your area if you have to leave? | _____ | _____ |
| Do you have a designated place for family to meet if separated? | _____ | _____ |
| Do you know how to keep your children calm in an emergency? | _____ | _____ |

D. Financial Planning

- | | | |
|---|-------|-------|
| Do you keep cash on hand for emergency use? | _____ | _____ |
| Do at least two family members know where to find it? | _____ | _____ |
| Do you keep your bank account & credit card numbers with you? | _____ | _____ |
| Do you know what family & financial records to keep together? | _____ | _____ |
| Are your financial & other important records together? | _____ | _____ |
| Are your records stored in a safe place? | _____ | _____ |

E. Insurance Planning

- | | | |
|--|-------|-------|
| Do you know what insurance coverage you have for your: | | |
| Home/house/apartment? | _____ | _____ |
| Personal property? | _____ | _____ |
| Car? | _____ | _____ |
| Health? | _____ | _____ |
| Have you reviewed your coverage in the last year? | _____ | _____ |

Are you fully insured? _____

Are your premiums paid up-to-date? _____

Do you know how to file insurance claims for loss/damages? _____

Do you know how to protect yourself from fraud and abuse if you have to make repairs? _____

F. Sanitation & Safety

Do you know what sanitation problems to be aware of with sewage and garbage disposal? _____

Do you know the safe way to dispose of sewage/garbage? _____

Do you know what safety precautions to take when entering a damaged building? _____

If your home is damaged, do you know how to decide which personal items to keep or discard? _____

Do you know what precautions you should take when you are using cleaning and sanitizing products around young children? _____

G. Resources

Do you know what agency to contact or where to go to get information on how to prepare for an emergency? _____

Do you need help in getting your emergency plan together? _____

Do you need to stop thinking about it and Just Do It? _____