

# Family & Consumer Focus

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## Keeping Your Kids Safe on the Net

*Annette Campbell, Extension educator, communications and marketing*

If your kids are like most, they're using the Internet to learn new things, talk with friends and meet new people.

The Internet is a wonderful tool; but, it can also be a dangerous place for children. Unfortunately, there are people who use the Internet for harmful purposes.

What can parents do? Become net-savvy. Learn all you can about the World Wide Web (www), online chat, email, online gaming, and file sharing. Learn common "codes" that your child may be using—such as POS (parent over shoulder) and WUF (where are you from). Watch for danger signs such as switching screens or hiding something when you enter the room.



Here are some practical things you can do to help keep your child's Internet use safe:

- Set up family rules for using the Internet. Some families use a "contract" signed by both child and parent. Contact your local U of I Extension office for a sample contract.
- Keep the computer in a visible, high-traffic area of the home—such as the living room—so that you can monitor your children's computer use.
- Ask your Internet Service Provider (ISP) about parental controls, such as blocking or screening tools.
- Check the Internet browser history and logs to see the sites your children visit.
- Talk with your children about their online experiences, just like you ask them about their day at school.
- Become familiar with the functions and software programs your children use. If you do not understand, ask your children or another family member or friend to teach you.

# Yes, You Can Freeze Tomatoes

*Martha Winter, Extension educator, nutrition and wellness*

Tomatoes are one of the most popular vegetables eaten by Americans. Tomatoes are technically a fruit, but they are served and prepared as a vegetable. One medium tomato has only 35 calories, 5 mg sodium, no cholesterol, and less than a gram of fat. But, it provides 20 percent of the vitamin A and 40 percent of the vitamin C an adult needs every day.

Many people don't realize that tomatoes can be frozen while they are in season and then used all winter long.

Frozen tomatoes are best used only for cooking or seasoning since they will not be solid when thawed. Cooking or stewing tomatoes provides better texture and flavor.

Select firm, ripe tomatoes with deep-red color. Wash and dip in boiling water for 30 seconds to remove skins. Core and peel. Freeze whole or in pieces. Pack into containers, leaving 1-inch headspace. Seal and freeze.

## Stewed Tomatoes

Remove stem ends, and peel and quarter ripe tomatoes. Cover and cook until tender, about 10 to 20 minutes. Place the pan containing tomatoes in cold water to cool. Pack into containers, leaving headspace. Seal and freeze.

For more food preservation information, including how to can tomatoes or make salsa, contact your local U of I Extension office for the book, *So Easy to Preserve*. This is one of the best home food preservation books available, and cost is just \$20.

We also have six free food preservation brochures. Call for a copy!

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## Which Bills to Pay First?

If you're having trouble paying your bills, you are not alone. Many people face financial crises at some time in their lives. But, bills don't just go away—you have to take charge of them. If you can't pay all of your bills on time, talk to your creditors/providers to make payment arrangements. Then, prioritize your bills using these guidelines:

- The most important bill is housing. You have to have a place to live.
- Services like utilities, transportation, and insurance are the next most important bills.
- Next are bills that cost money if they are not paid such as bills with a late penalty, disconnect-reconnect charges, and repossession options.
- Bills that are likely to be turned over to a collection agency come next.
- Once you've paid these bills, you can pay your other bills.

## Living Well

- Get your ZZZZs. Depriving yourself of sleep not only makes you grumpy and less productive, but also may prematurely age you and promote serious illnesses like diabetes and hypertension. Shoot for a steady 7 to 8 hours each night.
- KFC has gone KGC ... and we are the big winners! Kentucky Grilled Chicken has fewer calories and less saturated fat than its traditional fried product. Add your own healthy sides, such as fresh veggies, for a quick meal that won't clog your arteries.
- A study released earlier this summer adds to the debate over whether television impairs a child's language development. The study found that parents and children virtually stop talking to each other when the TV is on, even if they're in the same room.
- Don't get wrinkled by the anti-wrinkle scams. Free trials of anti-wrinkle products are all over the internet and other media outlets. At best, some of these products may slightly lessen the "appearance" of lines and wrinkles. A more effective skin care plan is to limit your sun exposure, use sunscreen when you are outdoors, use products with a built-in sunscreen, and don't smoke.
- Keep ready-to-eat salad fresh by placing a clean paper towel in the bag. Close the bag and store in your refrigerator's crisper section. The paper towel will absorb moisture and help keep the lettuce fresh.

# If You Lose Your Wallet . . .

*Lois Smith, Extension educator, consumer and family economics*

A lost or stolen wallet can quickly turn into a nightmare. A thief can use your credit cards and checking account number to set up new accounts in your name, and then go on a spending spree. This kind of identity crisis could go on for months or even years—and getting the situation resolved can be a nightmare.

If your wallet is lost or stolen, the Federal Trade Commission (FTC) suggests that you take the following steps to minimize the potential for identity theft:

- Immediately file a report with the police. Get a copy of the police report in case your bank, credit card company, or insurance company requires proof of the crime.
- Contact the fraud department of any one of the three major credit bureaus listed below to place a fraud alert on your credit file. A fraud alert can help stop someone from opening new credit accounts in your name. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts. Once the alert is placed, you may order a free copy of your credit report from all three major credit bureaus:

Trans Union	1-800-680-7289
Equifax	1-800-525-6285
Experian	1-888-397-3742

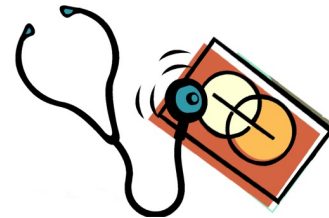
- Immediately close accounts, like credit cards and bank accounts. When you open new accounts, place passwords on them. Avoid using your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number, or a series of consecutive numbers.
- If your driver's license, social security card, or other government-issued identification is lost or stolen, contact the agency that issued the license or other identification document. Follow its procedures to cancel the document and to get a replacement. Ask the agency to flag your file so that no one else can get a license or any other identification document from them in your name.
- Call your utilities, including your telephone company. Tell them that someone may try to get new service using your identification.
- Change the locks on your home and car if the keys were taken.
- File a complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps the FTC learn more about identity theft and the problems victims encounter.

## Credit Check-Up

A yearly check-up on your credit is vital for your financial health.

By law, you are entitled

to one free credit report every 12 months from each of the three credit bureaus.



By checking your credit, you will be able to correct mistakes **before** they show up when you try to obtain a job, a loan, or insurance.

Free reports must be requested from the central service established to handle these requests, **not** from the individual credit bureaus. There are three ways to order:

### On-line

[www.annualcreditreport.com](http://www.annualcreditreport.com)

### By phone (toll free number)

877-322-8228

### By mail

Print out a form from the website and mail it to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

The credit bureaus will ask specific personal information in order to positively identify you when you order a copy of your credit report.

If you want additional credit reports during the year, a fee (about \$10) will be charged for each copy. This law also entitles you to several identity theft measures including placing "Fraud Alerts" on your credit files after suspicious activity.

# Eating Healthy on the Go

Carol Schlitt, Extension educator, nutrition and wellness

It's a fact: There are times when most of us are going to eat fast food. Our on-the-go lifestyle makes it almost impossible not to dine out at least once in a while.

Although controlling what we eat is easier at home, there are some fast-food meals that are low in calories, fat, and cholesterol. The key is to plan ahead and know which food items will fill you up without filling you out.

That's where the *Healthy on the Go* fast food guide can help.

This guide lists healthy menu items from 12 popular fast-food restaurants. The guide also includes tips for ordering salads, sandwiches, and breakfast items.

For example, a hamburger is not necessarily a bad choice. A small or regular-size burger with lettuce and tomato can have fewer calories than some salads.

Salads that contain high-fat and calorie-laden items can sabotage an otherwise healthy choice. Most salad dressing packets offered at fast-food restaurants contain 2 ounces of dressing—that's 4 Tablespoons. If it's the full-fat version, this packet can add 200 to 300 calories, pushing some salads to more calories than some large hamburgers. Bacon bits, nuts, crispy rice noodles, croutons, and sunflower seeds are also high-calorie additions.

The *Healthy on the Go* guide is available from your local Extension office. You can also download a copy at the You and Your Family website, <http://web.extension.uiuc.edu/regions/SIfamily> -- it's in the Food and Nutrition section of the site. Put a copy in your car for handy reference the next time you're having a meal on the go!



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