

# Living Well in Baker County

**Dear Extension Friend:**

September 2008

Well, schools back in session, it's full blown hurricane season and the lazy days of summer are officially over.

Speaking of hurricane season, I hope all of you fared well and are drying out from Fay. However, I hope you haven't put your guard down considering hurricane season is NOT over yet. In this month's newsletter I included several weather related pieces, see pages 2-4.

I would also like to take a moment and say "Welcome" to our new Horticulture Agent, Alicia Lamborn. Alicia came on board with us at the Extension Office on July 22nd. If you have any Horticulture questions, or you just want to say hello, give her a call here at the office and she will be more than happy to speak with you.

This is also the time that I would like to remind everyone that the Baker County Fair is just around the corner. The dates for this year's fair are October 3rd thru 11th. If you've worked on a craft project or have done any canning within the past year start thinking about entering your items. You never know, you could end up with bragging rights by winning. You'll never know unless you try. For more information about entries, or if you just want to know what's going on this year at the fair, come by the office and pick up a copy of this years Fair book.

As always, I hope you enjoy this month's Newsletter and if you have any questions please don't hesitate to call.



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Sincerely,

Melanie Thomas  
FCS Agent  
Baker County  
Phone: (904) 259-3520  
Email: mlthomas@ufl.edu

**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 Melanie at (904) 259-3520 or by visiting <http://www.simplyflorida.org>.

# House & Home: The Six Steps in Making an Insurance Claim

## Step One: Contact Your Agent Immediately

- Give your name, address, policy number, and the date and time of your loss.
- Make sure to tell them where you can be reached, especially if you are unable to stay in your home.
- Follow up the call with a letter detailing the problem. Keep a copy of the letter.
- Your insurance agent will arrange for an adjustor to visit your property and assess the damage. Be sure the adjustor is properly licensed. You can call the Insurance Consumer Help Line, toll-free, at 1-800-342-2762.



## Step Two: Carefully Document Your Losses

- Make a detailed list of lost or damaged property.
- Videotape or photograph damaged property before beginning any repairs. Do not throw away damaged property without your adjustor's approval.
- Try to document the value of each object lost. Bills of sale, canceled checks, charge account records, and insurance evaluations are good evidence. If you have no such records, estimate the value, and give purchase place and date of purchase. Include this information with your list.
- List cleaning and repair bills, including materials, cost of rental equipment, and depreciation of purchased equipment.
- A list of any additional living expenses you incur if your home is so severely damaged that you have to find other accommodations while repairs are being made, including motel and restaurant bills, home rental or car rental.

## Step Three: Protect Your Property from Further Damage or Theft

- Patch roofs temporarily. Cover broken windows with boards or plastic.
- If household furnishings are exposed to weather, move them to a safe location for storage.
- Remember the documentation from Step 2! Save receipts for what you spend and submit them to your insurance company for reimbursement.
- If your home has been flooded, protect your family's health by cleaning up your house right away. Floodwaters pick up sewage and chemicals from roads, farms and factories. Throw out foods and medicines that may have come into contact with floodwater. Dry out water-damaged furnishings and clothing as soon as possible to prevent fading and deterioration. You may wish to take some items to a reliable dry cleaner.

## Step Four: Working with Your Adjustor

- Your insurance agent will arrange for an adjustor to visit your property and assess the damage. Be sure the adjustor is properly licensed. You can call the Insurance Consumer Help Line, toll-free, at 1-800-342-2762.
- Be sure that you or a trusted advisor is present when the adjustor visits the site.
- Work with the adjustor. It is their job to assist you and review your claim. The adjustor will inspect your list of lost or damaged property. The adjustor will work with you to calculate the value of the items on the list and prepare a repair estimate of damage to the property.

*Making Claims continued on page 3*

## Making Claims.....

- You and your adjustor need to come to an agreement as to the scope of damage, which is an agreement as to *what* needs to be repaired or replaced without a dollar amount.
- Make sure you know what needs to be done to follow up on this agreement and why. If you do not, ask the adjustor for instructions in writing.

### Step Five: Settling Your Claim

- You may settle personal property and structural claims at separate times, although your adjustor may suggest that you file the claims together. Filing separately allows you to take the time needed to determine the full extent of your losses.
- Don't be in a hurry to settle your claim. Although you may want to have your damage claim settled as quickly as possible, it is sometimes advisable to wait until all the damage has been discovered. Damages overlooked in an early estimate may become apparent later. If you are dissatisfied with the settlement offer, talk things over with your agent and adjustor.
- If you and your adjustor cannot reach a settlement, you may obtain mediation through the state Department of Financial Services (formally known as the Department of Insurance). Mediation is an informal process where a neutral third party tries to help the parties resolve the dispute. Call the Insurance Consumer Help Line, toll-free, at 1-800-342-2762 for information.

### Step Six: Repairing Your Home

- You or your insurance company may contract for the repair of your home. See if the contractor holds a proper license by contacting your state Department of Business and Professional Regulation.
- Contact the reputable licensed and insured firm to have your damage repaired. Beware of door-to-door sellers. Sometimes undependable workers enter a damaged area, make cheap repairs, and leave before the residents discover that the repairs are inadequate. If your local contractor cannot do the work, ask them to recommend someone.
- Get a written estimate that includes any oral promises the contractor made. But remember to ask if there's a charge for an estimate before allowing anyone into your home.
- Your insurance company may initially pay you a sum equal to the actual cash value, unless you request minimal repairs. The company will withhold the balance of the full replacement cost until after you complete the repairs.



Source: *The Disaster Handbook, University of Florida*

# Food Preparation And Safety After A Hurricane

Your electricity is out. You have thawed food that cannot be refrozen. Your family is hungry. These tips will help.

## Food Safety

*How long will the foods in the refrigerator and freezer be safe after the power goes off?*

### *Refrigerator:*

Refrigerated food should be safe as long as the power is out for no more than 4 hours. Keep the door closed as much as possible. Discard any perishable food such as meat, poultry, fish, eggs, and leftovers that have been above 40°F for 2 or more hours. Remember you can't rely on appearance or odor.

Foods that can be refrigerated/refrozen safely after being held above 40°F for more than 2 hours include: hard cheeses, butter or margarine, peanut butter, jelly, relish, taco sauce, mustard, ketchup, olives, pickles, opened vinegar-based dressings, bread, rolls, cakes without icing, muffins, quick breads, tortillas, and bagels.

### *Freezer:*

You will have to evaluate each item separately. If an appliance thermometer is kept in the freezer, read the temperature when the power comes back on. Normal freezer temperature should be below 0°F (-18°C). After a power outage, if the appliance thermometer stored in the freezer reads 40°F or below, the food is safe and may be refrozen. If a thermometer has not been kept in the freezer, check each package of food to determine the safety. If the food contains ice crystals or (is 40°F or below), it is safe to refreeze the food.

- Throw away all food that comes in contact with floodwaters, including canned goods. It is impossible to know if containers were damaged or if the seal was compromised.
- Throw away all paper, wood, or plastic items used in food preparation that have had contact with floodwaters.
- Clean and sanitize all utensils before use:

Completely immerse them in clean water and bring it to a rolling boil for 1 minute; allow to cool, remove, and air dry prior to use; or

Completely immerse them in clean water (room temperature) containing three (3) tablespoons of unscented chlorine bleach per gallon for 15 minutes; remove and air dry prior to use.

- Discard wooden cutting boards, plastic utensils, baby bottle nipples, and pacifiers. There is no way to safely clean them if they have come in contact with contaminated floodwaters.

Be sure to wash your hands with clean water and soap before handling foods and after handling contaminated surfaces.



*Source: Disasters: Preparation & Recovery, University of Florida*

# Aging: Digestion

In order to continue the monthly series on Aging please read the excerpt from a University of Florida Publication titled *Physical Changes in Aging*. This piece discusses the topic of digestion and some of the problems associated with the topic as we grow older. This is topic many don't always want to talk about, but a very important issue that needs to be discussed.

## Teeth and Mouth

Older adults are more likely to lose teeth to gum disease than to problems with the teeth themselves. However, with proper personal care, regular checkups, and improved dentistry methods, older people are more able to retain their natural teeth throughout their lives. Older people who do lose their teeth may now expect and demand comfortable, well-fitting, and durable dentures.

## Digestion

The digestive system is very sensitive to emotions. An older person may experience an upset stomach or lack of appetite when lonely, depressed, or worried. Regular contact with friends and relatives, through visits and telephone calls, can help prevent these problems.

It is fairly common for older people to have less frequent bowel movements and to suffer from constipation. This is due to changes in tissue and muscles and reduced thirst. Regular exercise, such as a daily walk, can prevent constipation. A well-balanced diet that includes adequate fiber and fluid intake also encourages normal bowel function and minimizes the need for laxatives. In contrast, self-prescribed laxatives are an expensive substitute for foods that naturally keep the gastrointestinal system running smoothly, such as bran cereals, fruits, and vegetables. Overuse of laxatives can interfere with the availability of nutrients for healthy body functioning.

Adequate fluid intake is essential for maintaining proper body temperature and functioning of the digestive system. However, some older people make the mistake of limiting their fluid intake in order to avoid frequent urination. Dehydration is a serious problem for the elderly. This is due to their decreased sense of thirst and reduced capacity to conserve water. In addition, laxative abuse, diuretic therapies, infections, immobility, or excessive use of alcohol or caffeine tend to promote dehydration.

Caregivers and older adults should follow the guidelines below to assure proper gastrointestinal functioning:

- Get some form of regular exercise that is appropriate to the level of physical ability.
- Maintain a well-balanced diet that includes natural sources of fiber such as whole grains, fruits, and vegetables.
- On a daily basis, drink eight cups of water and other fluids.
- Watch for signs of dehydration, such as mental confusion, decreased urine output, constipation, nausea, lack of appetite, dryness of lips, and elevated body temperature.
- Pay special attention to fluid intake during hot weather.
- Monitor the fluid balance in older people with special medical problems, such as congestive heart failure or kidney disease. Discuss the appropriate methods to monitor fluid intake and output with your doctor.

Source: Smith and Gove, University of Florida



**University of Florida  
Baker County Cooperative Extension**

1025 W. Macclenny Ave.  
Macclenny, FL 32063

Phone: 904-259-3520  
Fax: 904-259-9034  
Email: mlthomas@ufl.edu

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Extension programs are open to all people regardless of race, color, age, sex, handicap, or national origin. In accordance with the Americans with Disabilities Act, any person needing a special accommodation to participate in any activity, should contact the Baker County Cooperative Extension Service at 1025 West Macclenny Avenue, Macclenny, FL 32063 or telephone (904) 259-3520 no later than seven (7) days prior to the event. Hearing impaired persons can access the foregoing telephone by contacting the Florida Relay Service at 1-800-955-8770 (voice) or 1-800-955-8771 (TDD).

**Don't Miss The Chance to Jump Into The New  
4-H Year**



You are invited to attend the  
Baker County

**Fall 4-H Kickoff**

on Tuesday, Sept. 9th, 2008  
from 6:00pm - 8:00 pm  
in the Ag Center Auditorium.

(Drop by as you please)

Please bring your family and friends to sign up for  
the New 4-H Year.

Hotdogs and Chips will be provided.

RSVP to 904-259-3520 by Monday 9/8/08

**4-H has programming for youth ages 5 thru 18**

**BAKER COUNTY FAIR**

**OCTOBER 3rd THRU 11th**



Bring the family to the FAIR and join us in having a bit of fun. Enjoy the local talent here in the Baker County area by taking a look at all of the exhibits. You will be able to see everything from Creative Crafts to Livestock and don't forget to enjoy the rides. HOPE TO SEE YOU THERE!