Quick and easy tips for freezing fruits and vegetables

Freezing is an easy and convenient way to preserve fruits and vegetables. Freezing slows the growth of microorganisms that cause food to spoil and hinders the chemical changes that affect food quality. A frozen food's quality is determined by the freshness of the original product, the type of pack, and the techniques used to prepare it for freezing. If they are not inactivated, enzymes found naturally in fruits and vegetables can cause color and flavor changes as well as loss of nutrients. Follow these guidelines and tested directions for freezing fruits and vegetables and enjoy high-quality, nutritious frozen food.

Enzymes in Vegetables
Inactivate the enzymes in vegetables by boiling or steaming them briefly, then rapidly cooling them in ice water to prevent further cooking. This process is known as blanching. Blanching helps destroy microorganisms on the surface of the vegetables and is essential for producing high-quality frozen vegetables. Be sure to follow the recommended time for each vegetable because blanching for too long results in a cooked product. Under-blanching stimulates enzymes, resulting in a poor product.

How to Blanch
- Wash, sort, trim, drain, and cut vegetables.
- In a large kettle, bring water to a vigorous boil. Use one gallon of water per pound of prepared vegetables.
- Put vegetables into a blancher, or a wire basket into a large pot, lower into rapidly boiling water, and cover.
- Begin counting blanching time as soon as the water returns to a boil. Keep heat high for the time given in the directions for the vegetable you are freezing. Using the correct time is important for a quality product. See Table 1 for correct blanching times, or visit http://www.uga.edu/nchfp/how/freeze/blanching.htm.
- As soon as blanching is complete, plunge vegetables into cold water (60°F or below) to thoroughly stop them from cooking. Cooling generally takes about 2–3 minutes.

Making the transition to college

Going to college is an exciting experience. It is also a complicated transition for the student who is leaving the familiarity of family, friends, and home and will be exploring a new environment, making new friends, and learning new things. Life changes can be stressful, especially when the change occurs suddenly. The keys to an easier transition are preparation and planning. Help your college-bound student by discussing potential issues and providing ongoing emotional support. Share these suggestions to ease his or her transition.

- Allow time to adjust to new academic demands. School work will be more challenging and presented at a faster pace. Professors will expect higher reading, writing, and critical thinking skills.
- Learn to manage your time and schedule. Maintain a calendar and keep it updated with classes, assignments, and tests. Study as the course moves along instead of waiting until the last minute.
- Don’t neglect your health. Get adequate sleep, eat a balanced diet, and pay attention to signals your body may be giving you. Stress, late-night parties, and pushing yourself too hard can take their toll. Visit the college health center when necessary.
- Make smart decisions when it comes to money. Limit credit card use and minimize debt. Create a budget and stick to it.
- Making new friends can be exciting, but remember that lasting friendships are formed over time. The early days of college can be lonely. Be thoughtful in choosing the social scenes or activities in which you participate. Keep in mind that you can talk to parents, trusted friends from high school, and college counselors.
What’s in season? Green beans!

For a delicious taste of summer, try fresh-from-the-garden green beans with a slice of fresh tomato on the side. Green beans are naturally fat-free, low in calories, and they contain healthy fiber and minerals. Young tender green beans taste great steamed and tossed with lemon juice, pepper, or herbs.

Another way to prepare green beans is to roast them in the oven. Roasted green beans are sweet and crunchy and make an excellent side dish for a light summer supper.

Preheat the oven to 400°F. Wash one pound of tender green beans and pat dry with paper towels. Snip off ends but leave the beans whole. Place green beans on a foil-lined baking sheet. Drizzle one tablespoon of canola or olive oil over green beans and toss beans to coat. Sprinkle with ½ teaspoon of salt and ground black pepper as desired. Bake on the middle oven rack for 10 to 15 minutes or until beans start to turn brown and shrivel. Remove from the oven and serve.

Refrigerate fresh green beans—unwashed—in a plastic bag in the vegetable crisper for up to three days. Washing green beans before storage can cause them to spoil. Wash the beans just before preparing them.

Freezing tips (continued from front page)

as long as blanching. Change water between batches.
• Drain vegetables thoroughly when cool, and package loosely without seasoning.

Enzymes in Fruits

Most fruits freeze satisfactorily, but the enzymes in fruits can cause browning and loss of vitamin C. Because fruits are typically served raw and the uncooked texture is preferred, fruits are not blanched. Browning can be prevented by using ascorbic acid (vitamin C) in its pure form or in commercial mixtures.

Fruits can be packed a variety of ways including with syrup, sugar, artificial sweeteners, or unsweetened. For a lower-calorie product, freeze fruit without added sugar or use non-caloric sweeteners. Proper packing can help the fruit maintain a pleasing texture and taste.

Reliable sources of up-to-date and research-based guidelines for freezing fruits and vegetables include:
• The National Center for Home Food Preservation offers a comprehensive online source of food preservation information. For freezing information go to http://www.uga.edu/nchfp/howfreeze.html
• So Easy to Preserve, a book published by the University of Georgia Cooperative Extension, contains the latest United States Department of Agriculture recommendations for safe food preservation.

<table>
<thead>
<tr>
<th>Vegetable</th>
<th>Preparation</th>
<th>Blanching Time</th>
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<tbody>
<tr>
<td>Beans, Snap</td>
<td>Wash, snip, blanch and chill only tender whole bens. Cut to desired length after chilling.</td>
<td>3 minutes</td>
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<tr>
<td>Beets</td>
<td>Top and clean. Boil until tender. Chill. Peel, slice, dice or pack whole.</td>
<td>Cook in skins until done</td>
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<tr>
<td>Carrots</td>
<td>Clean them, slice or dice. Small carrots may be left whole. Blanch, chill and pack.</td>
<td>3-4 min — slices 5 mins — whole</td>
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<tr>
<td>Corn, Yellow</td>
<td>Whole kernel corn: Blanch cleaned ears, chill thoroughly in cold water, cut from cob and pack.</td>
<td>4 minutes</td>
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<tr>
<td>Okra</td>
<td>Wash only tender pods without breaking, blanch and chill. Pack in alternate directions. For frying, freeze on cookie sheet and then package.</td>
<td>3-5 minutes depending on size</td>
</tr>
<tr>
<td>Peas, English</td>
<td>Wash in pod, shell, blanch tender juicy peas. Chill.</td>
<td>2 minutes</td>
</tr>
<tr>
<td>Peas, Field</td>
<td>Wash in pod, shell, blanch, chill and pack.</td>
<td>2 minutes</td>
</tr>
<tr>
<td>Pepper, Sweet</td>
<td>Wash, halve, blanch, chill, cut as desired and pack.</td>
<td>2 minutes</td>
</tr>
<tr>
<td>Squash: Summer, Yellow Zucchini, Patty Pan</td>
<td>Use while skin is tender. Wash, slice in ½ inch pieces. Blanch and chill. Pack. Summer squash may also be precooked, cooled and packaged.</td>
<td>3 minutes</td>
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The average family will spend almost $500 on back-to-school shopping. Tax-free shopping days can help stretch the budget, particularly if you are buying for more than one student. North Carolina’s tax-free holiday typically occurs in early August and is designated by the state’s legislature. Eligible items include clothing, sports and recreational equipment, computers and computer accessories, school supplies, and school instructional materials. For a complete list of items that are eligible for tax exemption during the tax-free holiday, go the North Carolina Department of Revenue website at http://www.dor.state.nc.us/taxes/sales/holiday_4-08.pdf.

Wise shopping strategies will help you gain the maximum benefit from the tax-free weekend. Avoid purchasing unneeded items by taking inventory before you leave home. Talk with your children about what they need, then establish a budget and stick to it. Increase savings by using coupons and taking advantage of store sales.

Layaway Sales
An item that was placed in a layaway or similar deferred plan before the sales tax holiday and is then delivered to the purchaser upon final payment during the holiday weekend is eligible for the tax exemption. For example, if you place an item on layaway in June and complete the layaway payments during the sales tax weekend, the item is eligible for the exemption. An eligible item placed on layaway during the tax holiday is also exempt from tax, even if delivery occurs later.

Rain Checks
“Rain check” means the seller allowed a customer to purchase an item at a sales price at a later time because it was out of stock during the sale. Rain check items are eligible for the exemption only if delivered during the tax holiday.

Returns and Exchanges
If an eligible item that was purchased during the sales tax holiday period is returned after the holiday period and is replaced by the same item (different size, different color), no additional tax is due. If a retailer gives the purchaser a credit for an item purchased during the holiday period and is replaced during the sale. Rain check items are eligible for the exemption only if delivered during the tax holiday.

Shopping strategies for the back-to-school tax-free weekend

Summer can be a time of relaxation and reconnection with family members near and far. Traveling and vacationing with children can be fun and full of adventure, but frustration and boredom can set in if there are no opportunities to release pent-up energy. The American Academy of Pediatrics recommends that children of all ages participate in moderate to vigorous physical activity for at least 60 minutes to several hours each day. Whether your summer plans include distant travel or staying close to home, use planning and creative thinking to incorporate physical activity into each day.

Vacation close to home
Your family may choose not to travel far this summer. In that case, your backyard or the neighborhood park can be great places to get moving.

- Set up a sprinkler or a slip-and-slide for fun in the backyard.
- Include relay races, water balloon tossing, and a watermelon-spitting contest in an afternoon or evening picnic.
- Encourage children to participate in the family garden. Young children can learn to water and weed. Window boxes and planters can be used on apartment balconies if yard space is not available.
- Explore nearby parks and historical sites. Walking and hiking are great ways to be physically active.
- Create a bike scavenger hunt. If you live in an area where children can bike safely, provide a list of 10 items to collect within a designated area. If neighborhood friends join in, there will be enough players to create teams of bikers.
- Plan a day trip to the zoo, a fun activity for the entire family.
- Participate in local festivals and county fairs. Encourage your children to join in the games and activity challenges.
- Plan a trip to the beach or lake. Walking, swimming, digging, and building sandcastles are fun ways to be active.

Travel in a car
Because of the long and potentially boring hours associated with car travel, every parent knows well the refrain “Are we there yet?” Consider putting together a travel kit of tools and ideas to provide opportunities for energy release.

- Include a jump rope, chalk, and a ball to be used for hop-scotch and four-square at rest stops.
- Suggest a friendly thumb wrestling competition to include movement and still be strapped in safely with a seat belt.
- Initiate a quarter game for low-level activity. One person calls out an activity (such as point your toes, make a fist, raise the left elbow). The children repeat the activity 25 times.
- Choose overnight lodging that includes a swimming pool for plenty of fun physical activity after a long day in the car.

Airline travel

- Walk laps around the airport concourse while waiting for flights.
- Use the stairs and walk whenever possible instead of using elevators and walking sidewalks.
- Play a card game of War and have the children turn over the cards while holding a push-up position. A deck of cards can be useful for sitting quietly or while waiting at the gate.
- When on the plane, encourage children to move their feet and ankles, and on long flights try to get up every hour to stretch if possible.
Almost every county in North Carolina has seen an increase in foreclosure proceedings in 2010. The aftermath of the economic downturn and bursting of the real estate bubble continue to affect homeowners across the state, in both large and small counties.

Lenders initiate foreclosure proceedings when payments are delinquent. Homeowners can avoid foreclosure by working directly with their lenders as soon as they realize that a payment will be late. Homeowners should be knowledgeable about the terms of the mortgage and make every effort to stay in their homes. Many lenders are willing to work with homeowners by providing temporary solutions and adjusting terms of the mortgage.

Special forbearance and loan modification are two specific ways to help lenders and consumers. Special forbearance helps in temporary situations such as job lay-off or injury and illness. An unemployment forbearance program is available under the Making Home Affordable program for a primary residence. Eligibility criteria include, among other things, that the homeowner is no more than three payments behind, or it is reasonably foreseeable that the homeowner will fall behind. Homeowners need not wait until one or more payments are actually late before beginning the forbearance process. Unemployment insurance benefits are recognized as income during the forbearance period. A written repayment plan is created, and mortgage payments may be suspended or reduced for a specified time period.

When the homeowner returns to work, forbearance ends and a loan modification may be executed. A loan modification changes the terms of the loan to a fixed rate and allows the loan to be reinstated. The length of payoff and principal could change due to a change in terms of the loan. When special arrangements are made to modify a loan, the borrower must remain in the home and keep the property in good condition.

Homeowners can access the Making Home Affordable program by working directly with their lenders, or they can seek help through the government at www.makinghomeaffordable.gov. This program was established to help homeowners stay in their homes during the recent economic downturn and is scheduled to remain in effect through 2012. More than 20,000 borrowers in North Carolina have already received assistance.

Borrowers should be realistic about what type of payment plan will fit their budget. In general, no more than 28 percent of a homeowner’s gross monthly income (pay before deductions) should go toward housing. Establish realistic and attainable goals to pay down other debts while continuing to make monthly payments on the mortgage.

Preventing foreclosure and staying out of debt requires commitment and perseverance: a commitment to making payments, and the perseverance to seek assistance and stay with the plan.

Keep the basics in mind:

1. Understand your loan. If you have a fixed-rate mortgage, your payments will stay the same throughout the life of the loan, except for adjustments necessary to the escrow account for taxes and insurance. With an adjustable-rate mortgage (ARM), balloon, and two-step mortgages, your payments will change.

2. Know your rights. For free assistance in understanding your loan documents contact the Homeownership Preservation Foundation, a non-profit organization dedicated to helping homeowners avoid foreclosure. Go to www.995hope.org or call the hotline—open 24/7—at 888-995-HOPE. For free guidance online, visit www.hopenow.com.

3. Contact your lender right away if you are facing financial difficulties. The lender may have a specialist available to assist you. Document all verbal communications throughout this process. Follow up with a letter confirming your understanding of the conversation, and keep copies of all written communications.


5. Avoid foreclosure scams. Once a foreclosure process begins, the foreclosure status becomes public information. You may receive mail and calls from scam artists. For information about avoiding predatory lending go to http://freddiemac.com/.

6. Seek professional help with budgeting, financial education, and programs to control your debt status. For help in finding resources in communities across North Carolina, dial 211 any time 24 hours a day, 365 days a year. Or go to http://www.nc211.org/. This service is free and multilingual.