

**HILLSBOROUGH COUNTY FAMILY AND CONSUMER SCIENCES NEWSLETTER**

5339 South County Road 579, Seffner, Florida 33584-3334

Phone: (813)744-5519 FAX: (813)744-5776

Visit Our Website At: <http://hillsboroughfcs.ifas.ufl.edu/>

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## The Flavors of Chocolate

Mary Keith, PhD, LD, Foods, Nutrition & Health Agent

Is there anyone out there who hasn't heard that "*Chocolate is good for you!*" yet? That's what registers in our brains (and on our tongues). We might remember a bit about why it's good, or what benefit it has. But most of us manage to miss the final parts of the sentence – "in moderation, dark chocolate only".

Moderating intake can be tricky. It just tastes and feels sooo good. And



what about people who prefer milk chocolate? No more Hershey bars?

Here are some of the details.

### Is It Really Good for Us?

There are some beneficial compounds in cocoa beans. One group are the phytosterols. These are plant cousins of cholesterol. If we eat enough of them they can interfere with how we absorb and recycle cholesterol. This can lower the amount of cholesterol circulating in our blood. They seem to have more effect on lowering the LDL or bad cholesterol than on the good HDL

form.

Cocoa beans also have various forms of flavanols. These are antioxidants that might have a beneficial effect on cancers. They seem to be at least partly responsible for lowering the risk of heart and vascular diseases.

Plus, there is something, we're not sure just what, that works like aspirin. It relaxes blood vessels and thins blood. The effect is lower blood pressure and less chance of clotting and strokes.

So, yes, there are good things.

### Yes, But....

But, while these compounds are naturally found in cocoa beans, we don't eat plain cocoa beans. For one thing,



we don't have the teeth to chew on whole beans.

Besides, they are impossibly bitter even after they've been fermented. Unfortunately, most of the beneficial compounds do not survive the process of making good-tasting chocolate. Manufacturers are working

on improving their process. Only a few bars on the market have higher than usual levels of sterols and phytonutrients.

The level of phytosterols, flavanols and other phytonutrients is much lower in plain, unsweetened chocolate than it is in cocoa beans. When we add sugar, milk and other ingredients to improve the flavor we dilute the nutrients and add calories. For example, a dark chocolate bar contains about 55 mg of flavanols, a milk chocolate bar only has 15 mg.

The bigger problem is all the extra calories that come with most chocolate products. If the fat that was added came from butter then there's the saturated fat to worry about too. To get enough phytonutrients to make a difference in our health, we'd have to eat too much of most kinds of chocolate. The extra weight and plugged arteries are more dangerous than the chocolate.

### So Eat a Little Dark Chocolate

Plain, unsweetened cocoa powder has the most beneficial compounds, but we don't eat it by the spoonful. Dark, unsweetened chocolate is the next best, but it's still too bitter. Bittersweet or semi-sweet is next and finally dark sweet chocolate. The kind with the least benefit and most problems is milk chocolate.



### What's in Chocolate?

Especially in the bittersweet and semisweet types there is a wide range

of real chocolate. Usually more expensive ones have more chocolate. Some chocolate bars now put it on the label. A bittersweet bar that says "65% chocolate" is 35% sugar.

	1	2	3
Unsweetened	99	0	53
Bittersweet + Semisweet	35 – 70	30- 50	25- 38
Sweet Dark	15	60	32
Milk	10	50	30

Column 1 - % pure ground cocoa bean  
 Column 2 - % added sugar  
 Column 3 - % fat

Pure, natural cocoa fat is called "butter" and melts at body temperature. You can often guess how much cocoa butter is in a candy by how it feels in your mouth. As real cocoa butter melts it absorbs heat, so it makes your mouth feel cool. And it does not leave a waxy or oily feel on your tongue.

Only milk chocolate has milk fat. Other chocolates contain either cocoa butter or, in inexpensive candies, less healthy fats such as coconut or palm oils.

Enjoy a little chocolate now and then. If you want health benefits, choose a dark, less sweet kind. And rely on fruits and vegetables for your phytonutrients.



# A New Tax Refund and Savings Opportunity

Compiled by Lisa Leslie

Tax filing this year offers new refund and savings opportunities. People filing 2006 tax returns in 2007 will be eligible for a refund of the long distance telephone taxes they have paid. Tax filers will also have more options and flexibility for choosing how to receive their federal income tax refunds.

Federal appeals courts have ruled that a long distance telephone tax that has been collected since 1898 is no longer compatible with today's modern information society. As a result of these decisions, consumers who paid the long-distance tax will be eligible to file for a refund of the long distance taxes they have paid for the last three years.

People who would like to receive the refund will be able to file for the refund on their 2006 returns. All of the 1040 forms will include a line for



requesting the refund. The refund only applies to long distance. Taxes on local phone service have not gone away.

People who have kept records of their old phone bills will be able to claim the full amount of the taxes they have paid. The IRS is providing a standard refund from \$30 - \$60 for those who have not kept records. The exact amount of your standard refund depends on the number of exemptions you claim.

- One exemption – the refund amount is \$30.
- Two exemptions - \$40.
- Three exemptions - \$50.
- Four exemptions - \$60.

## New Tool to Help You Save

In previous years, taxpayers could choose to have their refund direct deposited in their checking or savings account or they could have opted for a paper check mailed to their address. Starting this year, taxpayers can opt to send their refund to three different accounts such as a checking, savings and retirement accounts.



The idea behind split refunds is to encourage people to increase their savings or retirement account balances. In order to take advantage of the split refund option, taxpayers must use Form 888. This is a simple form that tax filers use to tell how they would like their refund split and the account numbers to which the funds should be deposited. Form 888 is then attached to your 1040 form. Tax filers who want their refund direct deposited into only one account do not need to file Form 888.

Refunds directed into savings and checking accounts usually arrive within three – four weeks. Hopefully, the short turn around time of refunds will help consumers avoid rapid refund anticipation loans. These types of loans can come with high interest rates.

For more information visit the IRS website – [www.irs.gov](http://www.irs.gov).

Sources: Internal Revenue Service Publications -*Splitting Federal Income Tax Refunds and Government to Stop Collecting Long-Distance Telephone Tax*

# Need a New Year's Resolution? Goals, Relationships and Balance

Diana Converse, Family Life Educator

If you make New Year's resolutions, here are a few suggestions that may help. How we choose to use our time becomes the difference in effective living. Each of us has the same number of hours in a day to spend on work, family and ourselves. What would you like to do differently to reach the goals you have set for yourself at work and in your personal life? What's the best use of your time right now?



## Manage yourself

Good time management is really all about SELF MANAGEMENT. Take an inventory of how you spend your personal energy. How do you manage your work time, family time, and free time? What needs to change - your organizational skills, daily routines, sleep habits?

## Evaluate your diet

Did you eat a nutritious breakfast today? Write down everything you ate in the last 24 hours. Then compare your diet to a healthy, well-balanced diet to see how you are doing. Are you getting a variety of fruits and vegetables? Would you benefit from reducing caffeine, sugar, salt?

## Take control of your money

It's your money! What do you want it to do for you? Keep track of your spending for one month to see where the leaks are and then make some decisions on how to save, spend, and invest your own money. A little self-discipline can go a long way in helping you to take charge of your money.

## Create caring connections

A close connection with other people is vital to good emotional health. Having someone to share our joys and concerns with are very important elements of good health. Get close to someone! Reach out and make the connections you've been thinking about.

## Exercise for physical and mental health

If you've gotten out of the habit of exercising, today is a good day to begin again! A 30-minute walk each day will provide you with fresh air, sunshine, a loss in body fat, improved cardiovascular fitness and an opportunity to think and plan.

## Say something nice to at least 10 people each day.

Start with your kids! Say something nice to the people you work with, live with, the girl who bags your groceries, the customer you pass in the hallway, or the boy who makes your cappuccino. Remember to end the day by saying something nice to your kids again as you tuck them into bed. Smile! Smile! Smile!

## Evaluate "shoulds" and "oughts"

Whenever you *think* those words, you have a sense of failure and guilt. When you *say* those words to a co-worker or family member, you are telling them that they have failed you - which may leave you both feeling angry and resentful. Think before you speak.



# Club Drugs

Diana Converse, Family Life Educator

Club drugs include MDMA (commonly known as “ecstasy”), GHB and Rohypnol (also known as “date rape” drugs), Ketamine, Methamphetamine (“Meth” and LSD). Because some club drugs are colorless, odorless and tasteless, they can be added without detection to beverages by individuals who want to intoxicate or sedate others. Raves, high energy, all-night dances, are one of the most popular venues where club drugs are distributed.



The Community Outreach Program of the Federal Bureau of Investigation provides the following information about club drugs:

**MDMA** (Ecstasy, E, X, Lover’s Speed) is an amphetamine-based hallucinogenic type drug that is taken orally, usually in a tablet or capsule form. Effects last 3-6 hours and enables dancers to dance for long periods of time. It increases the chances of dehydration, hypertension, heart or kidney failure, and increased body temperature, which can lead to death. Long-term effects include confusion, depression, sleep problems, anxiety, paranoia, and loss of memory.

**GHB** (G, Georgia Home Boy, Grievous Bodily Harm, Liquid Ecstasy) is a central nervous system depressant that is usually ingested in liquid, powder, tablet and capsule forms. Effects last up to four hours and also have a sedative and euphoric effect that begin up to 10-20 minutes from ingestion. It slows breathing and heart rates to dangerous levels. Use in connection with alcohol increases its potential for harm. Overdose can occur quickly, sometimes death occurs.

**Methamphetamine** (Speed, Ice, Chalk, Meth, Crystal, Crank, Fire, Glass) is a central nervous system stimulant found in pill, capsule or powder form, which can be snorted, injected or smoked. Effects include agitation, excited speech, lack of appetite, and increased physical activity. Use often results in drastic weight loss, violence,

psychotic behavior, paranoia. May cause damage to the heart or nervous system.

**Ketamine** (Special K, K, Vitamin K) is an injectable anesthetic found either in liquid form or as a white powder that can be snorted or smoked, sometimes with marijuana. Reactions are similar to those of PCP, a hallucinatory drug. Use results in impaired attention, learning and memory function. In larger doses, it may cause delirium, amnesia, impaired motor function, high blood pressure and depression.

**Rohypnol** (Roofies, Roche, Forget-me Pill) is a tasteless and odorless sedative, easily soluble in carbonated beverages, with toxic effects that are aggravated by concurrent use of alcohol. Effects include amnesia, which contributes to its popularity as a “date rape” drug, decreased blood pressure, drowsiness, visual disturbances, dizziness and confusion.

**LSD** (Acid, Boomers) is usually taken orally either in tablet or capsule form, but is often sold on blotter paper that has been saturated with the drug. It causes distortion in sensory perception. Effects are often unpredictable and may vary depending on the dose, environment and user. Causes dilated pupils, higher body temperature, increased heart rate and blood pressure, sweating, dry mouth, tremors, numbness, weakness and nausea. Long-term effects may include persistent psychosis and flashbacks.

If you suspect your child is abusing drugs, monitor behavior carefully. Always confirm where your child is going and what he or she is doing. Continue to enforce strict curfews. Greet them as they come home so you can check their appearance and behavior. Seek professional help from hospital substance programs, school counselors, mental health professionals, doctors, and organizations such as Narcotics Anonymous.

For more information:

<http://www.fbi.gov/hq/ood/opca/outreach/clubdrugs/clubdrug.htm>

<http://www.fbi.gov/becrimesmart.htm>

Hillsborough County Extension Service  
University of Florida  
5339 County Road 579  
Seffner, FL 33584-3334



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*Mary E. Chernesky*  
MARY E. CHERNESKY, EAIV, MS  
County Extension Director

*Diana Converse*  
DIANA CONVERSE, EAIV, MS  
Family Life Education

*Mary A. Keith*  
MARY A. KEITH, EAII, PhD, LD  
Food, Nutrition & Health

*Lisa Leslie*  
LISA LESLIE, EAII  
Home Environment

*Joe Pergola*  
JOE PERGOLA, EAIV, MS  
Intergenerational & Elder Issues

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