

The Communicator

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Contact

Debra Rumford drumford@uidaho.edu
to be on *The Communicator* email listserve
or submit a change of address.



University of Idaho
Extension

School of Family & Consumer Sciences

FCS Educators Attend AFCPE National Meeting

With financial assistance from the School of FCS four FCS Educators along with specialist Marilyn Bischoff attended the Association of Financial Counseling and Planning Education annual conference in Scottsdale in November. Marilyn Bischoff, Barbara Petty, and Marsha Lockard also presented at the conference and had an audience of over 140 for their presentation, "Credit Cents: Resources for Teaching How to Lower Debt and Become Credit Savvy." One Idaho Extension Educator, the USDA Family Economics program leader, and the South Dakota and Kentucky Family Economics specialists joined Marilyn Bischoff in presenting "Helping People Legally Secure Their Financial Future."

Following the AFCPE conference, Erik Anderson; Extension Educator Beverly Healy; and Marilyn Bischoff attended an eXtension Team Building training for the USDA Financial Security for All (FSA) initiative. Fifteen FSA leaders attended. FSA was one of eight out of 74 applications that was selected to develop and offer consumer education materials to people across the nation through an eXtension website. The eXtension website will launch the second half of 2006.

eXtension Q&A from Marilyn Bischoff

If you are a subject matter educator or specialist and were too busy to submit FAQs by the October 31 deadline, it's not too late! EXtension leaders extended the deadline to DECEMBER 15. Each individual who registers with eXtension, submits 25 FAQs and includes their name on the submission will receive recognition, an eXtension mousepad, and Idaho Extension Director, Charlotte Eberlein, will be notified of your participation. The reason that eXtension wants you to submit the FAQs individually, instead of giving them all to Debra Rumford for submission, is so that you become familiar with the WIKI (used for FAQs). However, submitting 1 FAQ yourself, and assigning others to a secretary or graduate student/intern is acceptable. My N. Dakota specialist colleague, Debb Pankow, was recognized for submitting the most FAQs. Debb told

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Nancy Wanamaker
Director
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3183
nancyw@uidaho.edu



me she taught a graduate student how to submit questions, then assigned the student to take existing NDSU Extension Family Economics publications and create FAQs from the information in the publications. The graduate student used Debb's eXtension password to enter the FAQs.

If you haven't tried entering a FAQ, here are the instructions.... The process is EASY! To submit your FAQ:

There is a login screen at <http://faq.extension.org>, if this is your first time, you need to register. In the registration, it asks for:

- Name
- Email
- Title (county agent/educator, specialist, area/regional educator, program assistant, administrative assistant, administrator, other)
- State
- County
- University

After registering, they send an email for login using your email address and a provided password. It doesn't take long before your password is sent (I received mine within 1/2 hour).

After login, the categories are:

- Question (up to 256 characters)
- Answer (no limit)
- Keywords
- Secondary Contributor Names (to the answer)
- Is this FAQ specific to any particular state or growing zone?
- State
- Growing Zone

A link to the National FAQ Submission Guidelines are on this website <http://intranet.extension.org> (6 pages). Below is a brief description of the Guidelines for Collection of FAQs.

Lists goals and specific guidelines before submitting:

- What makes for a quality question?
- What makes a quality answer?
- Creating appropriate keywords

Then there are some examples and some standardized answers.

Questions? Contact Marilyn Bischoff, mbischof@uidaho.edu or Debra Rumford, drumford@uidaho.edu regarding FAQs.



Haberly Report from Marnie Spencer

On October 30-November 3, 2005 I attended the National Association of Extension 4-H Agents Conference held in

Seattle, Washington thanks to a Mildred Haberly scholarship. While there, I presented a poster, "Meal Time in Less Time for the 4-H Professional." Colleagues from around the country viewed the poster and many expressed interest in this UI Extension curriculum.

I also attended many educational sessions and learned about exciting collaborative FCS and 4-H programs. One was called "Summer Survivor," in which extension nutrition program and 4-H professionals work together to provide summer programs for youth in Minnesota. I am exploring the possibility of planning a similar program for youth in Bing-

ham County. Another interesting program was called "Start Smart Eating and Reading," presented by Oregon State University Extension. This curriculum helps children discover the importance of breakfast through reading and discussion of children's literature books. More information on this program can be found at <http://oregon.4h.oregonstate.edu>. I provide nutrition education to many elementary-age students every year and look forward to incorporating this information into my programs.

Again, I would like to thank the School of Family and Consumer Sciences for awarding me a Mildred Haberly scholarship to attend the 2005 National Association of Extension 4-H Agents Conference.

2006 Margaret Ritchie Distinguished Speaker Announced



Federal Reserve Board Consumer Programs Manager, Jeanne Hogarth, will be the 2006 Margaret Ritchie Distinguished Speaker. MRDS committee co-chairs Marilyn Bischoff and Suzanne Planck announced the speaker for the fall event although a definite date

has not yet been determined. Dr. Hogarth will be able to speak to varied audiences about credit and debt issues, electronic financial management, and many related topics. At least two presentations have been planned: one of interest to the Moscow community, and one to the University community.

Jeanne has worked as a public school teacher, extension educator, and Extension Family Economics specialist at Cornell University before being tapped by the Federal Reserve. Jeanne earned a PhD from Ohio State. She is well respected in the Family Economics profession for her excellent research and teaching abilities. We look forward to this exciting 2006 MRDS. Watch for details in upcoming issues.



Diabetes Is a Risk Factor for Foodborne Illness

Diabetes is an autoimmune disease that takes two forms. Type 1 diabetes is due to a loss of insulin production, while type 2 diabetes (sometimes called adult onset diabetes) is due to a reduced ability to use insulin effectively. Insulin is a hormone that facilitates the conversion of sugar, starches and other food into energy needed for daily life.

One in 16 persons in the US has diabetes, and about one fourth of these are not aware they have the disease. An additional 1 in 7 people have pre-diabetes, a condition in which a person's blood glucose levels are higher than normal, but not high enough to be diagnosed with diabetes.

Relationship to foodborne illness. Both type 1 and type 2 diabetes adversely affect immune function, thus reducing the body's ability to ward off foodborne infection. When glucose is not properly moved from the blood into the cells (hyperglycemia), the excess glucose binds to cellular proteins (glycosylation), impairing the normal functioning of cells throughout the body. Glycosylated cell proteins are thought to cause a persistent activation of immune cells as the immune system reacts to rid the body of these foreign substances. Continued activation desensitizes immune cells and they become less responsive to stimulus by foreign pathogens. As the weakened immune cells become less effective, risk of infection increases.

Glycosylated cell proteins are also harmful to the endocrine and nervous systems. The hormone-releasing cells of the gut's inner mucosal layer and the enteric system nerves of the gut wall control the functions of gastric acid secretion, gastric motility and emptying, immune defenses, and circulation. Glycosylation disrupts the normal functioning of these endocrine cells, thereby decreasing gastrointestinal motility and slowing the transit time of food through the gut. Additionally, in advanced stages of diabetes, glycosylation causes degeneration of nervous tissue, which further impairs gastric functioning. The end result of these abnormalities is that the body is more susceptible to invasion by possible foodborne pathogens. Decreased gastric acid production prevents the body from ridding itself of harmful microorganisms, while decreased digestive

Food Safety

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Sandra M. McCurdy
Extension Food Safety Specialist
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3183
smccurdy@uidaho.edu



motility allows pathogenic microorganisms to remain in the digestive tract for extended periods of time, thereby increasing susceptibility to foodborne illness.

Pathogens of concern. Persons with diabetes have increased susceptibility to foodborne illness. Salmonellosis is three times more common, campylobacteriosis is four times more common, and listeriosis is 25 times more common in persons with diabetes than in the general population.

Campylobacter jejuni, which causes campylobacteriosis, is the most common cause of bacterial foodborne diarrhea in the United States. This bacterial infection is usually transmitted through food and water sources. It is frequently present on raw poultry. Because *Campylobacter jejuni* causes illness by invading the mucus membrane of the small intestine, the gastrointestinal abnormalities associated with diabetes compromise the effectiveness of the immune system in fighting the infection. In addition, the organism is able to remain in the body longer and perhaps cause more severe illness due to decreased gastrointestinal motility.

Salmonellosis is caused by *Salmonella* species, bacteria that are common in poultry and may be passed to humans through raw or undercooked eggs. *Salmonella* species can penetrate the stomach and epithelial cells of the small intestine causing inflammation of the intestinal lining. Again, the decreased gastrointestinal motility associated with diabetes makes it harder for the body to get rid of

pathogens, increasing the risk of a more systemic illness.

Listeria monocytogenes is an opportunistic pathogen. Those who have a condition that interferes with T-cell mediated immunity (extreme age, pregnancy, cancer, AIDS, diabetes) are predisposed to listeriosis, which is a severe disease with a high fatality rate. Deli meats, frankfurters (not reheated), paté and meat spreads, unpasteurized milk, and smoked seafood are high-risk foods for listeriosis. The pathogen is easily destroyed by cooking or reheating.

Prevention. There are several important precautions persons with diabetes can take to avoid illnesses caused by foodborne infections and to strengthen their ability to fight infections if they occur. These include:

- Maintain good control of blood glucose levels with proper diet and exercise.
- Wash hands, knives, cutting boards and food preparation areas with warm, soapy water after touching raw poultry, meat, and seafood.
- Cook poultry, meats, and eggs adequately. Avoid raw or lightly cooked eggs.
- Avoid unpasteurized milk, cheese, and juice products.
- Thoroughly rinse fresh fruits and vegetables under running water before eating.
- Observe all expiration dates for perishable foods that are precooked or ready-to-eat.

Source: "Diabetes a Risk Factor for Foodborne Illness," *SafeFood News*, Colorado State University Cooperative Extension newsletter 10(1):1, Fall 2005, <http://www.colostate.edu/Orgs/safefood/NEWSLTR/v10n1s01.html>.

Key words: diabetes, food safety.



Bird Flu and Food Safety

Ongoing outbreaks of highly pathogenic H5N1 avian influenza in poultry in Asia and, more recently, in Europe have raised concerns about the source of infection and the risk to humans from various exposures.

This H5N1 "bird flu" has not occurred in the US and the poultry industry is working hard to keep it out of US flocks. The World Health Organization

(WHO)/Food and Agriculture Organization (FAO) notes that a majority of human cases have acquired their infection following direct contact with infected live or dead poultry. Exposure also may occur when the virus is inhaled through dust and possibly through contact with surfaces contaminated with the virus. Infected poultry excrete virus in their saliva and feces. WHO/FAO notes this to date, no epidemiological data suggest that the disease can be transmitted to humans through properly cooked food (even if contaminated with the virus prior to cooking) or that products shipped from affected areas have been the source of human infections.

Some WHO/FAO key points for areas with infected birds:

- Conventional cooking (temperatures at or above 160°F in all parts of a food item) will inactivate the H5N1 virus. Properly cooked poultry meat and eggs are safe to consume.
- The H5N1 virus, if present in poultry meat, is not killed by refrigeration or freezing.
- Eggs can contain H5N1 virus both on the outside (shell) and the inside (whites and yolk). Eggs from areas with H5N1 outbreaks in poultry should not be consumed raw or partially cooked (runny yolk); uncooked eggs should not be used in foods that will not be cooked, baked, or heat-treated in other ways.
- There is no epidemiological evidence to indicate that people have been infected with the H5N1 virus following consumption of properly cooked poultry or eggs.
- The greatest risk of exposure to the virus is through the handling and slaughter of live infected poultry. Good hygiene practices are essential during slaughter and post-slaughter handling to prevent exposure via raw poultry meat or cross contamination from poultry to other foods, food preparation surfaces, or equipment.

Source: "Highly pathogenic H5N1 avian influenza outbreaks in poultry and in humans: Food safety implications," WHO-FAO International Food Safety Authorities Network (INFOSAN), Information Note No. 7/2005 - Avian Influenza, November 4, 2005, http://www.who.int/foodsafety/fs_management/No_07_AI_Nov05_en.pdf.

Key words: food safety, foodborne disease, meat and poultry.

Survey: Sports, Arts, Clubs, Volunteering—Out-of-School Activities Play Crucial, Positive Role for Kids

When the school bell rings, do America's middle and high school students turn into slackers and couch potatoes? Not according to a recent national survey which found that 79 percent of America's middle and high school students regularly participate in activities both after school and on weekends and 57 percent have some kind of non-school activity nearly every day. The vast majority of the students surveyed by the nonpartisan opinion research organization Public Agenda indicate that activities ranging from sports to art and music to church programs "play a crucial and positive role in their lives."

But Public Agenda found stark differences in the experiences of low-income and minority parents, who are much more likely than higher-income and white parents to say they have trouble finding high-quality, convenient, and affordable activities for their children.

American young people believe that "organized, structured out-of-school activities are enormously important to them," with 85 percent saying that kids who participate in such activities are "better off" than those who don't. They are also aware that sometimes they might need a parental push, with almost 9 out of 10 saying that even though they complain, sometimes they "need to be pushed by my parents to do things that are good for me."

Interestingly, while much of the policy debate on after school programs revolves around whether these programs improve academic achievement, for most families, academics aren't the first thing that comes to mind. Parents want activities that foster interests, values and growth, with relatively few parents (15%) or kids (12%) saying that academic achievement is the best reason for kids to be involved in organized activities. The exception are low-income and minority parents, who, on a variety of measures, are considerably more likely to want activities that emphasize academic learning.

Family Development

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Harriet Shaklee
Extension Family Development
Specialist
University of Idaho—Boise
322 E Front St., Suite 180
Boise, ID 83702-7364
hshaklee@uidaho.edu



The study, *All Work and No Play? Listening to What Kids and Parents Really Want from Out-of-School Time*, was commissioned by The Wallace Foundation.

Time to Listen to Parents and Kids

According to Public Agenda President Ruth A. Wooden, "Too often in policy debates we rely solely on 'experts' to tell us how we should think about an issue. But Wallace and Public Agenda thought it was time to hear from kids and their parents. There are plenty of important insights in this research, but one of the most important is directed at parents themselves: most kids are thriving from out-of-school activities and it's really worth your time—and maybe a little nagging—to get kids involved."

According to Wallace Foundation President M. Christine DeVita, "The report also provides stark evidence of the inequities in opportunity for poor families versus affluent ones. Indeed, readers will find here a tale of two kinds of American families. Poorer families and those from minority backgrounds are far more dissatisfied with the availability and quality of program options beyond the

school day and are far likelier to want more academic help for their kids."

Raising Academic Standards—Whose Goal?

Policy makers are struggling with the issue of using taxpayer dollars to fund after-school programs when recent research has indicated that these programs may not improve academic achievement. One key finding of the Public Agenda's study is that relatively few parents really look to out-of-school activities for this purpose. Only 15 percent of parents said the best reason to get kids involved in an activity is "to improve how well they do in school." Instead, 41 percent of parents pointed to developing interests and hobbies and 27 percent said the best reason is to keep kids busy and out of trouble. Sixteen percent say the best reason is for kids to have fun.

Most parents also want programs that reinforce good values and behavior. Asked which three types of programs would be the best match for their child, almost half (48%) picked "teaching the value of hard work and commitment," 33 percent chose a focus on "helping other people," and 17 percent a program that reinforces religious faith.

Most Kids Choose Sports or Arts

Given a choice of activities, 54 percent of young people would choose sports and 36 percent would choose an activity such as music or dance. Still, about 3 in 10 students say they would very much like an after school program that provides homework help (32%) or focuses mainly on academics (28%).

But by significant margins, low-income (less than \$25K per year) and minority (African American and Hispanic) parents are more likely than higher income (\$50K+) and white families to want after school activities that emphasize academic learning. Low-income and minority parents are more likely to say:

- Since schools are putting so much emphasis on academic standards, kids are better off in programs that focus on academics rather than other things (low vs. higher-income 45% vs. 35%; minority vs. white 55% vs. 33%).

- An after-school program that provides supervised homework time is something they would go out of their way to find (low vs. higher-income: 52% vs. 28%; minority vs. white 56% vs. 27%).

Students in low-income and minority families are also more likely to say:

- The best reason for kids to be involved in organized activities is to improve how well they do in school (low vs. higher-income 20% vs. 9%; minority vs. white 23% vs. 8%).
- They would very much like an after-school program that focuses mainly on academic preparation (low vs. higher-income 39% vs. 24%; minority vs. white 45% vs. 23%).

For low-income parents, just making sure their child is productively occupied during out-of-school hours is a big worry. Just 37 percent say they have this under control, compared with 60 percent of higher-income parents.

Low-income parents are also considerably less likely than higher-income parents to say it's easy to find things that are:

	Low-Income	Higher-Income	Minority	White
Affordable	30%	65%	39%	62%
Run by trustworthy adults	45%	72%	45%	73%
Conveniently located	45%	72%	44%	71%
High quality	37%	66%	45%	66%
Interesting to their child	49%	74%	53%	71%

Major Hassles for All Families—Activities for Teens; Summer

Both parents (70%) and teens (72%) say their communities could realistically do more when it comes to having enough things for teens to do.

Finding ways to keep kids busy in the summer is especially vexing. Fifty-eight percent of parents say

summer is the hardest time to make sure their child has things to do—the next closest is 14 percent for after-school hours and 13 percent for the weekend. Compared with higher-income and white parents, low-income and minority parents are more likely to say their kids don't really have good options in summer (low vs. higher-income 63% vs. 43%; minority vs. white 62% vs. 44%).

Both kids and parents alike feel that summer can drain the brain. Thirty-eight percent of parents are concerned that kids can fall behind academically in summer and a substantial number of students (56%) are interested in summer programs that help them keep up with school work.

Some Still Home Alone

While most kids appear to be productively and enjoyably occupied after school, the survey also found that almost 3 in 10 say they are home alone after school at least 3 days a week. Moreover, more than three quarters (77%) of youngsters believe that a lot of kids get in trouble when they are bored and have nothing to do.

Most young people (71%) believe it is lack of motivation—not lack of alternatives—that leads kids to skip out on organized activities. However only 27 percent think their community is doing as much as it could when it comes to having enough things for kids their age.

More than 6 in 10 parents (62%) find it reassuring that their children have cell phones, believing that they can reach them and know where they are. But almost 1 in 3 youngsters (32%) said they used the cells to tell their parents they were in one place when they were really at another. The same number (32%) said there are times when they just don't answer when they know their parents are calling.

What American Middle and High School Students Do After School and On Weekends

- 66% say they participate in sports activities.
- 62% are in school clubs or extracurricular activities.
- 60% do volunteer work.

- 54% attend religious instruction or a church youth group.
- 52% take lessons in things like music, dance, or art.
- 52% are in an after-school program at school or another locale.
- 37% of high-school students have a part-time job.
- 30% get regular tutoring or extra academic or test preparation.
- 19% belong to an organization like the Scouts.

Students Give Great Marks to the After-School or Weekend Activity That They Spend the Most Time Doing

- 92% say they made good friends there.
- 86% say they learned a lot.
- 85% say they usually have a lot of fun.
- 79% say the adults in charge really cared about the kids.
- 79% say it was easy and convenient to get to.
- 59% say the other kids took it seriously and really paid attention.

The findings in *All Work and No Play? Listening to What Kids and Parents Really Want from Out-of-School Time* are based on two national random sample telephone surveys conducted in June 2004; one with 609 6th through 12th grade students and one with 1,003 parents of K-12th grade students. The surveys were preceded by ten focus groups. The margin of error is +/- four percentage points for students and +/- three percentage points for parents.

Full copies of this and other Public Agenda research studies are available free of charge in PDF format at www.publicagenda.org. Public Agenda is a nonprofit organization dedicated to nonpartisan public policy research.

Source: Copyright© 2005 Public Agenda. Printed with Permission. <http://www.publicagenda.org>, November 16, 2004.

Key words: children, children at risk, childcare.

Caregiving, Volunteering by Seniors Valued at \$162 Billion Per Year

Adults age 55 and older contribute \$162 billion worth of volunteering and unpaid caregiving annually, researchers at the nonpartisan Urban Institute estimate. These activities include caring for family members, helping friends and neighbors, and volunteering for nonprofit organizations.

Researchers Richard Johnson and Simone Schaner say the value of older Americans' unpaid activities ranged from \$97.6 billion to \$201 billion in 2002, depending on hourly "wages" assigned to various tasks. Moderate-cost assumptions, they say, lead to a \$161.7 billion estimate, or \$2,698 per senior. About 74 percent of older adults volunteered their time or provided unpaid care to family members in 2002.

Caring for family members absorbed more than 61 percent (or \$99.6 billion) of the total value of unpaid activities, based on moderate-cost assumptions, in 2002. About two-fifths of this \$99.6 billion went to spousal care, another two-fifths to grandchild care, and the remaining fifth to parent care. By comparison, the nation spent an estimated \$135 billion on formal long-term care services for the elderly in 2004, according to the Congressional Budget Office. Older Americans contributed \$44.3 billion through formal volunteering with an organization and \$17.8 billion by informally helping others in need.

"Value of Unpaid Activities by Older Americans Tops \$160 Billion Per Year," by Johnson and Schaner, is the fourth publication in the Urban Institute's *Perspectives on Productive Aging* research series. These briefs use data from the 2002 Health and Retirement Study, a nationally representative survey of adults 55 and older. The survey is conducted for the National Institute on Aging by the University of Michigan's Survey Research Center. Currently, 65.4 million people are 55 or older.

Other Findings

In 2002, using moderate-cost assumptions where applicable:

- Older women devoted more time than older men to unpaid activities, contributing an average of \$2,968 per person, compared with \$2,363 for men.
- The average value of contributed time declined with age, falling from \$2,970 per person age 55-64 to \$2,055 per person age 75 and older.
- Those ages 55-64 earned \$655 billion at paid jobs, more than eight times the value of unpaid activities. Even at age 65-74, when most people have stopped working, unpaid activities equaled barely half the monetary value of paid employment.

"Much of the current Social Security reform debate emphasizes the economic cost of an aging population and the importance of encouraging work at older ages," Johnson and Schaner conclude. "But the debate generally ignores the significant unpaid activities undertaken by older Americans. Work at older ages is important and should be encouraged, but not at the expense of meaningful volunteer and caregiving activities."

Source: Urban Institute, <http://www.urban.org>.

Key words: seniors, retirement, volunteering.

Why Have Cholesterol Levels Decreased in Older Americans?

A study in the October 12, 2005 issue of the *Journal of the American Medical Association* found that cholesterol levels in older Americans have decreased over the past 40 years, even though there has been a sharp increase in overweight and obesity. Obesity is often accompanied by high cholesterol levels.

Between 1960 and 2002, average cholesterol levels fell from 222 mg/dl to 203 mg/dl in men and women between 20 to 74 years old, but the decrease occurred mainly in individuals over 50 years-old. A cholesterol reading below 200 mg/dl is considered desirable for people at average risk for heart disease.

Why have cholesterol levels decreased? It may be partly due to the decrease in consumption of saturated fat, which is known to increase cholesterol levels. But the main reason cholesterol levels fell is probably due to the introduction of statin drugs in the late 1980s. The percentage of Americans using statins increased over this time period from 3.4 to 9.3 percent.

Statin drugs can significantly reduce levels of LDL cholesterol, which can clog arteries and lead to heart attacks. The decrease in overall cholesterol levels resulted from a decline in LDL. In this study, average LDL cholesterol levels decreased from 138 mg/dl to 128 mg/dl in all adults. It is recommended that individuals at average risk for heart disease keep their LDL cholesterol at 130 mg or less.

Statin drugs do not affect the good or HDL cholesterol and in this study HDL cholesterol levels remained mostly stable. HDL cholesterol helps remove fats from blood and plays a key role in preventing cardiovascular disease.

One blood fat linked to heart disease that did increase over this time period was triglycerides. Researchers theorize that the increase probably was due to the increase in obesity rates.

Source: *JAMA*. 2005;294:1773-1781.

Key words: heart disease, cholesterol.

Nutrition Education

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Martha Raidl
Extension Nutrition Education
Specialist
University of Idaho—Boise
322 E Front St., Suite 180
Boise, ID 83702-7364
mraidl@uidaho.edu



AHA Updates Dietary Guidelines for Children

The September 27, 2005 issue of *Circulation* lists the American Heart Association (AHA) updated dietary guidelines for children. These guidelines were updated based on the research that showed an increase in overweight and obese children and that 75 to 90 percent of cardiovascular disease is related to elevated blood lipid levels, tobacco use, inactivity, and obesity. Poor nutrition contributes to these risk factors.

Some of the main recommendations for children age 2 and older are:

- Eat fruits (but limit fruit juice), vegetables, whole grains, low-fat and nonfat dairy products, beans, fish (especially oily fish), and lean meat.
- Lower intakes of trans and saturated fats, cholesterol, added sugar and salt.
- Encourage 60 minutes of moderate to vigorous physical activity daily and maintain normal weight for height.
- Balance dietary calories with physical activity to maintain normal growth.
- Parents should choose meal times, promote social interaction and parental role modeling for eating behaviors during meal times; give recommended age-appropriate portion sizes, and

limit video and television watching to less than 2 hours a day.

Source: *Circulation*. 2005;112:2061-2075.

Key words: diet, youth.

MyPyramid for Kids

On September 28, 2005, the government launched the first Food Pyramid for kids, aimed at children 6 to 11 years old. This dietary guideline looks almost identical to the adult version, which was revised and updated this year by the US Department of Agriculture. It contains the same nutritional messages: (1) eat more fruit, vegetables, whole grains, low-fat dairy products, and lean protein; (2) eat some healthful fat such as nuts, avocados, and olive oil; (3) limit intake of processed food and drinks, especially those that are high in unhealthy fats (fried foods) and added sugars (soft drinks); and (4) be physically active daily for at least 60 minutes (in adults the recommendation was for at least 30 minutes).

The website contains computer games, lesson plans, worksheets, and tips for families. The interactive computer game is called "MyPyramid Blast Off Game," in which a Food Pyramid spaceship blasts off. The ship only makes it to Planet Power if kids load it up with the right combination of healthy food: fruits, vegetables, whole grains, low fat or fat-free milk and lean meat.

This pyramid has numerous cartoon drawings that focuses on physical activity:

- A girl running up the steps to the top of the pyramid.
- Kids playing soccer, baseball, and basketball.
- Walking a dog, riding a bike, stretching, and even doing yoga.

Source: <http://www.mypyramid.gov/kids/index.html>.

Key words: foods, youth.

Sports Drink for Youth

AdvoCare, a company that makes dietary supplements for athletes is marketing a sports drink for youth. They have two formulations: (1) the first one

called KickStart Spark is for children 4 to 11 years-old and contains 60 milligrams of caffeine and (2) the second one called AdvoCare Spark is for teenagers and adults and contains 120 milligrams of caffeine.

Consumption surveys show that a typical child 6 to 11 years old consumes 26 milligrams of caffeine a day. The American Academy of Pediatrics discourages caffeine consumption by children. High doses of caffeine can make children hyperactive, irritable, and less attentive in school.

Since sports drinks are considered to be dietary supplements, they do not need to contain warnings about the adverse effects of caffeine. On the other hand, pharmaceutical drugs that contain caffeine are required to have a warning saying "Do not give to children under 12 years of age" and "Limit the use of caffeine-containing medications, foods, or beverages while taking this product because too much caffeine may cause nervousness, irritability, sleeplessness and occasionally, rapid heartbeat."

Source: www.nytimes.com, September 25, 2005.

Key words: caffeine, youth.

There Are Some Good Emails

Most of us get a lot more email than we want. But wouldn't you want emails that could help you change your eating habits, increase your level of physical activity, and help you lose weight? In a recent study, approximately 2,100 subjects were randomly assigned to an intervention group or control group.

The intervention group received a weekly nutrition and physical activity email over a 12-week period. The control group did not receive any weekly emails. The results showed the intervention group increased their levels of physical activity, made more dietary changes and lost weight. The control subjects made fewer dietary changes and decreased their level of physical activity. The study was published in the July/August 2005 issue of the *American Journal of Health Promotion*.

Source: www.healthpromotionjournal.com.

Key words: internet, exercise.

'Tis the Season for Charitable Giving

Make Sure Your Holiday Contributions Really Do Go to a Good Cause

Across the US, 71 percent of adults tell survey researchers that they make holiday donations of cash or gifts to charities. Their main motivation, they say, is the satisfaction that comes from aiding a cause in which they truly believe. Holiday giving has become such a tradition that charities say they receive half of their contributions between Thanksgiving and Christmas. It's a good idea to take time to research your giving choices to ensure that you are supporting efficient, effective charities. If you're planning on giving to a small, specialized charity, you'll need to do even more homework.

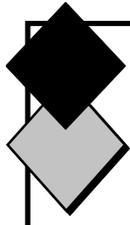
One figure you'll want to get is how much the charity spends on administrative and fundraising costs. Beware of charities that spend more than 35 percent of their budgets. Also, if you wish to get a tax deduction for your contribution, make sure the organization is registered with the Internal Revenue Service as a 501(c)3 status organization. When an organization describes itself as "tax-exempt," that simply means it doesn't have to pay taxes. Look for the term "tax-deductible," which means donors can deduct contributions on their federal income tax returns. Contact organizations that rate charities for brief summaries of what charitable organizations are doing and how they compare. For guidance on giving, information on national charities and their ratings, check with:

- Charity Navigator, 201-818-1288 or www.CharityNavigator.org.
- National Charities Information Bureau, 212-929-6300 or www.give.org.

For help in evaluating the appeals you receive from local charities, contact one of three regional Better Business Bureaus:

- Northern Idaho: 509-455-4200 or www.localbbb.com in Spokane.
- Southern Idaho: 208-342-4649 or www.askbbb.org in Boise.
- Eastern Idaho: 208-523-9754 or www.idahofalls.bbb.org in Idaho Falls.

When you give a donation, you want your dollar to go as far as possible. Tell the organization where



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Marilyn Bischoff
Extension Family Economics
Specialist
University of Idaho—Boise
322 E Front St., Suite 180
Boise, ID 83702-7364
mbischof@uidaho.edu

you'd like your money to be spent. You may write on your check exactly how you want your money used. This obligates the charity both ethically and legally to spend the gift in that manner.

Sources: MetLife <http://www.metlife.com/Applications/Corporate/WPS/CDA/PageGenerator/0,1674,P1971,00.html>. Better Business Bureau, 11/9/05, telephone conversations with a representative of the Southwest Idaho Better Business Bureau, and the national BBB website: <http://www.give.org/tips/giving.asp>. Charity Navigator, www.CharityNavigator.org.

Key words: charity, community support.

Eight Ways to Reduce Your Holiday Spending



It appears that for many families, holiday spending this year will be more frugal than in the past. According to a survey conducted by Experian (a credit reporting company), concerns over higher prices for energy, gasoline, and other essentials have many consumers (32 percent of those surveyed) planning to spend less for holiday expenses than last year. Only 16 percent plan to spend more, with 56 percent planning to spend about the same. In terms of dollars:

- Half of all consumers will spend under \$500.
- Half will spend more than \$500.
- One-third (34 percent) will spend \$1,000+.

If your family is trying to limit holiday expenses and doesn't want to start the new year with a pile of debt, try the 8 tips below and enjoy the season.

1. **Decide how much you can spend.** "Most people go about it all wrong," says Ric Edelman, author of several personal finance books. "The first thing they do is come up with a list of people [to buy for]." Instead, Edelman recommends setting your holiday budget before you go near a store. Another issue is that people overlook the little extras when they draft a budget. Include everything from expenses for baking and special meals, holiday party favors and home decorations, to the cost of boarding a pet if you're traveling.
2. **Make a list, and check it twice.** Armed with your budget, take a cue from St. Nick by making a list of all the people you want to buy for. Then go over the list and decide how much you can spend on each. Don't have enough money to cover your holiday budget? Go through it again, and cut names or amounts. Once you settle on a dollar amount for each person, that's it. If you can't afford a sweater, get something else. Focus on the amount you'll spend, not what you'll buy. For big families, develop a gift list with other relatives. You shouldn't have to buy something for everyone.
3. **Pay cash.** If you know that you've had trouble in years past, do a cash-only Christmas. Set a limit, take that money out of your credit union or bank. When that money's gone, it's over.
4. **Think of credit cards as short-term loans.** Ideally, pay everything off immediately. Always use the card that offers the lowest interest rate. Track your credit card spending just as you would if you are writing a check. It's easy in the flurry of the holiday spending to run around and not keep track.
5. **Don't overlook the value of intangibles.** Do you want to give someone a gift but don't have the money? If you're already baking cookies for your family, making an extra batch as a present for a neighbor is fairly economical. Want to help a friend who's got a lot on her plate? Offer to baby-sit, walk the dog or take an elderly relative

for an outing. The cost is next to nothing, but the gift is priceless.

6. **Change holiday greeting mailings.** Send e-cards—they're free, and don't require postage. Some even play music, making them a fun, free way to catch up with far-flung friends and family. If your loved ones don't have internet access, send holiday postal cards. You'll save on postage and the environment by reducing paper waste (no envelope!).
7. **Just say "no" to toy lust.** If your children still believe in Santa, help them draft real-world wish lists. In the post-Santa years, set some financial boundaries, and give them some choices. The child still gets a chance to choose, but you help the child remember there are still real limits.
8. **Remember the reason for the season.** Whether you celebrate Christmas, Hanukkah or Kwanzaa, keeping the holiday's spiritual message front and center is a good antidote to the holiday gimmes. Instead of spending weekends leading up to Christmas in the mall, it will be a much better gift to spend your time with your family.

Source: Dratch, D. September 20, 2005. 18 ways to save money during the holidays. Bankrate.com. Accessed 11/11/05 from <http://www.bankrate.com/brm/news/pf/20011205a.asp>. Experian. 2005. Will high energy costs darken the holidays? www.nationalscoreindex.com, Experian National Score Index.

Key words: spending, shopping.

New Law Makes Bankruptcy Filing More Difficult for Consumers

The most substantial change in bankruptcy law since the Bankruptcy Code was enacted in 1978 took effect on October 17, 2005. Formerly, when debtors filed for bankruptcy under Chapter 7, they could walk away from most of their debts. Under Chapter 13, debtors must repay at least part of what they owe under a court-approved plan.

The new *Bankruptcy Abuse Prevention and Consumer Protection Act of 2005* makes it more difficult and expensive to file for Chapter 7, the type of bankruptcy most commonly used by most individuals.

How tough is the new law? The new law includes several substantial changes:

1. Attorneys must conduct a reasonable investigation into the facts and circumstances of a debtor's case. According to some people, this new requirement will make it necessary for attorneys to independently verify the value of a debtor/client's assets, among other things. This and other new requirements of the law could cause the cost of a basic bankruptcy case to double. According to some experts, the court's bankruptcy filing fee will increase about 25 percent and those filing will be required to provide more paperwork, including six months of income and expense data.
2. In order to file under Chapter 7, debtors will have to pass a means test. Otherwise, they must file under Chapter 13, which requires debtors to pay back some of their debt over a five-year period. The means test states that a debtor's family income must be below the median for his or her state to completely erase debt. In Idaho, the median income for a family of four is \$55,914.
3. Debtors will be required to attend credit counseling before filing. Consumer counseling services have to be approved by the United States Trustee (or Bankruptcy Administrator in districts without as US Trustee) according to the standards set by Congress. A list of the agencies that have been approved is available at www.usdoj.gov/ust/bapcpa/ccde/cc_approved.htm. Financial education classes are required before a bankruptcy can be discharged (completed).
4. The complexity of the new law makes it harder for individuals to file bankruptcy on their own. Debtors should contact a bankruptcy attorney, perhaps interviewing more than one to make sure they make the right choice. Bankruptcy will remain on an individual's credit report for 10 years. Bankruptcy clearly reflects negatively on

a credit report, but so does having a lot of debts unpaid and in default.

Sources: Mitchell, L., October 19, 2005, Bankruptcy court quiet as tougher law kicks in, Salt Lake City Tribune, http://www.sltrib.com/utah/cj_3127022. United States Trustees Program, 2005, Bankruptcy Means Test http://www.usdoj.gov/ust/bapcpa/bci_data/median_income_table.htm. Mayer, C. October 5, 2005, Bankruptcy Filings Soar in Advance of New Law, *Washington Post*, Page A01.

Key words: bankruptcy, debt.



Medicare Prescription Drug Plans: The Basics

Everyone with Medicare is eligible for Medicare Prescription Drug coverage, regardless of income level and resources, pre-existing conditions, or current prescription expenses. The coverage includes both brand name and generic prescription drugs that can be obtained at participating pharmacies in your community.

A typical person with Medicare could see his or her total drug expenses drop by about 50 percent. If you have high out-of-pocket prescription expenses, Medicare will pay 95 percent of your prescription drug costs, after you pay \$3,600. Qualified people with limited income and resources will have almost no drug expenses if they're an individual with monthly incomes below \$1,197 and less than \$11,500 in assets; and married couples who earn less than \$1,604 a month, and have less than \$23,000 in assets (excluding a house). Low-income people should have received Medicare Drug applications in the mail during the summer.

Medicare-eligible individuals may join a Prescription Drug Plan anytime from November 15, 2005 to May 15, 2006. People who enroll in the coverage by December will receive benefits starting January 1, 2006. Enrollment is voluntary. Individuals who don't sign up by May 15 may have to pay a penalty. Even if an individual doesn't take a lot of prescription drugs now, they should still consider joining. As

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they age, most people take more prescriptions to stay healthy. People who enroll now will pay a lower monthly premium than if they join after the open enrollment period ends in May 2006.

The Medicare Prescription Drug Coverage—also known as Part D—is insurance. Private companies provide the coverage. You choose the drug plan and pay a monthly premium. In Idaho, 18 health insurance companies are offering 44 prescription drug programs. To help decide which plan is best for you, make a list of the names of all the prescription drugs you take and the dosages. If you have a computer, visit www.Medicare.gov and launch the *Medicare Rx Drug Plan Finder Tool*. It will ask you to enter your prescription drugs and pharmacy information; then the tool will generate a list of plans that best fit your needs. The website can also give you a list of drug plans available in your area, along with the health insurance company names, contact information, and location of the pharmacies in their networks. When you choose a plan, you can call the insurance company directly to enroll, or you can enroll on the Medicare website or phone number listed below.

When you join a plan, Medicare helps pay the bill. If you are already enrolled in prescription drug coverage, contact the company that administers the plan and ask if your coverage will continue when Medicare's drug coverage begins on January 1. If it will continue, you don't need to enroll in a Medicare plan.

For more information, you should contact your Area Office on Aging for community meetings or call 1-800-Medicare, or go on-line at www.medicare.gov. Low-income individuals who have not filled out an application should contact the Social Security Administration at 1-800-772-1213 or visit www.ssa.gov. In North Idaho Boundary County Extension educator, Carol Hampton, is partnering with local organizations to educate people in her county about the new drug coverage.

Source: Centers for Medicare and Medicaid Services, 2005, Introducing Medicare RX Prescription Drug Coverage, CMS Pub. # 11142.
McGrath, M., November 13, 2005, It's Time to Sign Up! *The Idaho Statesman*, p. B1.

Key words: health insurance, medications, seniors.

Secret History of the Credit Card

Public Broadcasting System's *Frontline* and *The New York Times* joined forces to investigate the credit card industry. The full program, aired November 2004, can be viewed online on the PBS link below. The site includes additional material including "Eight Things a Credit Card User Should Know," interviews, a quiz, transcripts, and a discussion. For the full story, see: "Secret History of the Credit Card," PBS.org.

Money \$peaks

Money \$peaks is a CD-ROM that provides teens and parents with information on many financial and communication topics ranging from writing a check, forming a spending plan, and buying a car to dealing with family conflict and improving family financial discussions. Regular and healthy family financial discussions can help teens prepare for the challenges they will face once they are on their own. The CD-ROM features an interactive video illustrating teen and parent interactions in several financial situations; and includes quizzes to see how effective they are in communicating with family members about financial issues, as well as worksheets and activities. Free copies are available on a limited basis by contacting Myria Allen at myria@uark.edu.

Just Say No! To Senior Scams

Seniors can be the most vulnerable of citizens when it comes to scams. Many seniors are trusting and willing to believe what people tell them. Many crooks—and even friends and family members—take advantage of the good nature of seniors to cheat them. According to some estimates, seniors represent 30 percent of fraud victims, but they account for only about 15 percent of the US population. To learn more, go to: http://www.consumer-action.org/English/library/frauds_scams/2005_senior_scams/index.php.