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#### **Editor**

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### **Haberly Endowment Awards**

This is your last *Communicator* reminder to consider applying for Haberly and Hepworth Fellowships to assist you with professional and programmatic development activities. You should have received notification by February 1 with application due date of March 1 and announcement of awards by April 1. Applications are limited to two pages and will be screened by the Faculty Development Committee. Team applications are acceptable.

We have asked former recipients to send us project summaries and in this issue of *The Communicator*, we're printing our feedback from Joey Peutz.



## Director

February 2005

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#### **Peutz Attends PILD**

"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it's the only thing that ever has."

Margaret Mead

In May 2004 I had the opportunity to participate in the Public Issues Leadership Development Conference in Washington, DC thanks to scholarships from three sources: Hepworth Endowment, Epsilon Sigma Phi (National), and UI Extension Director (Charlotte Eberlein). My overall goal was to increase my knowledge about public issues and their impact on Extension. This conference is sponsored by JCEP and they do a great job of helping Extension faculty broaden their understanding of public policy issues. We heard from the "Blue Ribbon Team" which provided advice about how to "work" Capitol Hill. I participated in workshops targeting rural development, human nutrition and obesity education, and diversity program delivery. However, the biggest impact was our visits to Capitol Hill. Our team (myself and five other Extension Educators) made appointments with our Congressional Representatives. We met with "staffers" and discussed issues that were impacting Idaho and Extension. I talked about the need to restore lost funding (especially for EFNEP) and the need for additional nutrition education (childhood obesity issues). I walked away feeling like "twentysomethings" were running our country since every staffer was in their late twenties. Overall it was a positive experience. I would highly encourage anyone to participate in PILD and would be willing to assist someone applying for funding to attend.

# Haberly Endowment Helps to Keep Food Safety Content Skills High

The Haberly Endowment allowed me to participate in the Food Safety Farm to Table Conference held in Moscow, ID, May 26-27, 2004. This was a two-day conference presented by the Northwest Food Safety Consortium. The program included information and current research on pathogens (Hepatitis A, Salmonella enteriditis, Avian Influenza, etc.), consumer education on fresh produce, and a presentation on BSE. This conference is content oriented and addresses "hot topics" in food safety during the year. The information shared at this conference helps to keep my knowledge in food safety current. Once again I would encourage others to participate in this opportunity.

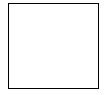
The Haberly Endowment also allowed me to purchase a ServSafe Instructor Toolkit. ServSafe is a nationally recognized food safety certification program. I became a ServSafe instructor in February 2005. This toolkit will allow me to offer high quality trainings. The toolkit is made up of an instructor's manual and a CD with PowerPoint presentations. The toolkit is available to anyone in Southern Idaho teaching the ServSafe curriculum. Another toolkit is

located in North Idaho also purchased with Haberly funds (contact: Sandy McCurdy <a href="mailto:smccurdy@uidaho.edu">smccurdy@uidaho.edu</a>).

### 2005 Cook's Tour



from June 19-28. Brochures have been mailed to alumni; if you would like a brochure please contact our FCS administrative assistant, Lynette Brown (<a href="mailto:lbrown@uidaho.edu">lbrown@uidaho.edu</a>). Reservations become firm upon receipt of a \$500 deposit. Complete payment is due 75 days prior to departure date. You many also visit the website for additional information: <a href="mailto:www.acookstour.com">www.acookstour.com</a>.



## **UI Youth Programs**

http://www.youthprograms.uidaho.edu

The University of Idaho hosts a website that provides links and information for the many University-sponsored programs available to Idaho's youth (kindergarten through High School). This site serves as a hub that links different University of Idaho websites featuring various camps, events, workshops, and activities for Idaho kids. It will feature a database searchable by event topic, age, or geographic location as well as a "youth-events"

calendar. These web-based tools will allow parents, school-age students, youth sponsors, and program leaders to easily locate activities and programs of interest. A click on a web link will then take them to the UI program's specific web page. Here they will find program details and contact information. To learn more or to have your youth program linked on this website contact Debra Rumford at drumford@uidaho.edu.

#### Reminders

UI Extension Annual Conference, "Tooling Up and Moving Forward" to be held April 4-7, 2005 at the University Inn, Moscow.

#### **Submission of Proposals:**

Proposals *must* be submitted by February 16, 2005. Proposals *must* be submitted by email as an attached file to the following email address: bluckey@uidaho.edu. Please submit an Impact Statement with your proposal for inclusion in a packet to be provided for President White.

Questions and comments should be directed to:

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Extension Admin website address is <a href="http://www.uidaho.edu/extension/admin">http://www.uidaho.edu/extension/admin</a>. User ID = Idaho (with a capital I) and password = extension (all lower case).



### **Review of Research on Meat Jerky**

Last fall, food safety researchers at the University of Georgia and Colorado State University published a review of information about home preparation methods for meat jerky. Points made in the review article are summarized below.

Practices of Home Jerky Preparers. A survey of 26 individuals who prepared meat jerky at home found most of the respondents made jerky 1 to 8 times per year and used a variety of meats: venison, beef, pork, turkey, and fish. Seventy-five percent prepared jerky from whole muscle and 25 percent used ground meats. All survey participants used home-style dehydrators and some also used an oven or smokehouse. Drying temperature varied from 125°F to 160°F and time from 2 to 24 hours.

Whole Meat Jerky. Four research studies have been published reporting the effect of home drying methods on pathogen-inoculated whole meat strips. One study found drying marinated meat at 140°F for 10 hours adequately reduced levels of *Escherichia coli* O157:H7, *Salmonella enterica* Serovar Typhimurium, and *Listeria*. Three other studies reported that similar drying conditions were inadequate to destroy *E. coli* O157:H7 and *Staphylococcus aureus*.

**Ground Meat Jerky**. The results of three studies with pathogen-inoculated ground meat jerkys were more clear cut. Pathogens in jerky prepared from ground meats were not sufficiently destroyed when traditional drying methods were used. Use of ground meats present more of a challenge to producing safe jerky.



# Food Safety February 2005

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**Dryer Temperature**. One study discovered that temperature controls on home dehydrators were significantly different than the actual temperature inside the dryer, by 5°F to 40°F. This emphasizes the need for using a reliable food thermometer to measure dryer temperature, rather than relying on the dehydrator thermostat.

Effects of Jerky Ingredients. The addition of salt, sugar, and sodium nitrite to ground meat jerkys increases pathogen destruction, but not sufficiently to produce a safe product after traditional drying. Marinating whole meat strips does not increase pathogen destruction as compared to non-marinated meat strips, unless the marinade contained acid ingredients.

# Science-Based Recommendations for Home Drying Meat Jerky

The authors identify several recommendations for the safely preparing meat jerky at home:

**Precooking Method**. Precooking of beef, pork, venison and poultry to 160°F, followed by drying at

130 to 140°F, will produce a safe jerky product. A food thermometer should be used to verify the cook and drying temperatures.

Marinade Methods. Several methods using marinades can be used to produce safely meat jerky products. The hot pickle cure method (dry-spiced whole-meat slices are dipped into hot brine) and the vinegar-marinade method (meat strips are soaked in vinegar for 10 minutes) are both effective. Both of these methods were described in the Meat Jerky Fact Sheet in the November 2002 issue of The Communicator, pages 5-6, and are in the 2003 edition of the Food Safety Advisor Volunteer Handbook, pg. 170-173.

Post-drying Heating of Jerky. Safe, consumeracceptable whole-meat and ground-meat jerkys can be made by heating dried jerky strips to 160°F after drying. Place strips in a 275°F oven and heat to 160°F; this will take about 10 minutes for slices less than ¼-inch in thickness. However, this method is not recommended for those at high altitudes or in very dry climates, due to the reduction of the heating effect.

**Poultry Jerky**. Because there are no research based recipes for using traditional drying methods with raw poultry, poultry jerkys should be made from meat cooked to 160°F prior to drying. The authors note that most consumers do not like the quality of jerky made from raw poultry.

**Fish Jerky**. Jerky can be made from any non-oily fish. Consumers have reported that shark, tuna, salmon, and other species produce acceptable jerky. Again, because there is no research base, consumers should heat fish to 160°F and hold at this temperature for 1.5 minutes, either prior to or after drying. It is important to achieve a properly dried fish jerky product to minimize risk posed by *Clostridium botulinum* spores.

**General Considerations**. Home preservers should always wash their hands and sanitize utensils and work surfaces before and after processing. Meat should be kept cold (40°F or less) before processing and during marination. Marinades should not be re-used. Properly dried jerky can be stored 1-2 months at room temperature. Refrigeration or freezing prolongs the quality.

If anyone would like a copy of this review paper, I would be glad to send you one—Sandy McCurdy.

Source: Nummer, B.A., Harrison, J.A., Harrison, M.A.,

Kendall, P., Sofos, J.N. & Andress, E.L. 2004. Review: Effects of preparation methods on the microbiological safety of homedried meat jerky. *J. Food Protection* 

67(10):2337-2341.

Key words: food safety, food preservation, meat, poultry.



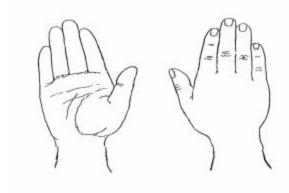
# Germ City Evaluation Report and Idaho Deliveries

**Five State Program Evaluation.** In 2004, the five states participating in the *Germ City: Clean Hands, Healthy People* CSREES-funded project collected evaluation data on the program. Although the data is not fully analyzed, here is a preliminary report.

The evaluation was conducted with 179 elementary (4<sup>th</sup> grade) and 172 middle school (8<sup>th</sup> grade) students in Washington, Alabama, Hawaii, West Virginia, and Idaho. The Idaho evaluation took place at Marsing Elementary and Middle Schools in Marsing, ID (about 1 hour west and a little south of Boise) with the assistance of Joey Peutz and Nutrition Advisors from District II. (A fire alarm during one data collection period really threw off our schedule, but fortunately Joey was able to return and finish the next day.)

The *Germ City* program was delivered to students in each classroom. Hand washing efficacy was evaluated, using Glitterbug Lotion and a black light, immediately after participation in the program and again 4 to 6 weeks later. A hand evaluation form

with a four-point Likert scale was used to rate the cleanliness of the front and back of the students' right hand. Both the researcher's perception of hand washing effectiveness and the child's perception of hand washing effectiveness were assessed. In addition, specific areas missed in washing the right hand were recorded by the researcher. Youth also answered questions about hand washing behaviors and their teachers completed a questionnaire about benefits of the *Germ City* Program. Demographic data was completed on each school.



The 351 matched pairs of students' initial and follow-up hand evaluation results indicated that *Germ City* has a significant impact on children's hand washing skills. Four to six weeks after the initial presentation and assessment, with no new instruction, there was improved hand washing effectiveness confirmed by independent observations of the educators/researchers and the students. Hand assessments specifically included evaluation of fingernails, knuckles, back of wrist, between fingers, fingertips, palm, and front of the wrist after performing a normal hand wash.



Significantly more students reported they had washed hands before eating dinner the night before and after they last went to the bathroom when asked during the follow-up period than when asked during the initial *Germ City* presentation.

Evaluation showed that *Germ City* works well with 4<sup>th</sup> and 8<sup>th</sup> grade students and boys and girls. The results were better, however with 8<sup>th</sup> grade students and, to a lesser extent, better with girls. Teachers reported that the activity was informative, interactive, and creative. Teachers also reported that they observed a greater awareness on students' part regarding the need to wash their hands as well as a greater awareness of the frequency and thoroughness of hand washing.

Idaho Deliveries. Idaho delivery of *Germ City* programs is reported in the statewide Food Safety Topic Team report, but I thought a summary would be of interest here. During the 2003-04 extension reporting year, *Germ City* programs were delivered at 31 events. These included nine health fairs (in Bonners Ferry, Post Falls, Moscow, Grangeville, Nez Perce, Weiser, Burley, Pocatello, and Preston), nine schools (in Moyie Springs, Moscow, Riggins, Marsing, Nampa, Meridian, Ririe, Paul, and Preston), four county fairs (Latah, Canyon, Minidoka, and Bear Lake), and both the Western and Eastern Idaho State Fairs, and 7 miscellaneous events. A total of 7,482 face-to-face contacts were estimated.

**Evaluation of Germ City.** Evaluation of Germ City programs in Idaho is most frequently accomplished by asking participants to indicate, by placing a sticker on a poster that asks, "Which of the following times to wash hands you plan to work on in the next week." Participants select one of six columns, which has as a heading one of the five pictures shown below (the sixth column is headed "nothing").





For example, 73 adults and children visited *Germ City* during Boundary Community Hospital's biannual health fair. Participants placed their sticker on the poster indicating the following planned behavior changes: 26 percent plan to wash after coughing and sneezing; 16 percent plan to wash before preparing or eating food; 15 percent plan to wash after playing with animals; 19 percent plan to wash after playing or working outside; and 20 percent plan to wash after using the restroom.

Key words: food safety, program planning, handwashing.



# Teen Wins Volunteer Award for Food Safety Work

A story like the one below demonstrates again how putting a human face on foodborne illness is often the best way to get our message out.

A 19 year-old Pittsburgh girl has received one of her city's volunteer awards (Jefferson Award) for teaching others and petitioning congress about food safety. Nancy Buck was spurred to action by the death of her 2½ year-old nephew from *E. coli* O157:H7 infection in August 2001. The experience of sitting at his hospital bedside for 10 days created her desire to become involved with food safety. She had learned about foodborne pathogens during her freshman home economics class, but like most

teens, she hadn't really paid attention. After learning that her nephew's death might have been prevented if her family had been more aware of the risks of foodborne illnesses, Buck asked to talk to her classmates about food safety. She ended up giving about 30 presentations to freshmen home economics classes over the next three years.

Buck also helped circulate a petition in the spring of her sophomore year in support of the Meat and Poultry Pathogen Reduction and Enforcement Act of 2002, which would authorize the US Department of Agriculture to set tough limits for foodborne hazards in meat and poultry. She gathered more than 800 signatures from teenagers that were later presented by her mother to Congress, along with 6,000 adult signatures. Buck also designed a Make a Difference Day project that generated 280 emails to various lawmakers about the proposed legislation, which is currently in committee in the US House. "You basically just tell your story over and over again, and hope someone will agree with you," said Buck, who traveled to Washington three times with her mother while in high school to lobby senators and congressmen for passage of food safety legislation.

Source: McKay, Gretchen, "Grove City teen moved to

action by death of nephew: 2004 Jefferson Award winner: Nancy Buck," Pittsburgh Post-

Gazette, January 06, 2005.

Key words: food safety, foodborne disease.

### Long-Term Study of Adults Who Received High-Quality Early Childhood Care and Education Shows Economic and Social Gains, Less Crime

A landmark, long-term study of the effects of highquality early care and education on low-income three- and four-year-olds shows that adults at age 40 who participated in a preschool program in their early years have higher earnings, are more likely to hold a job, have committed fewer crimes, and are more likely to have graduated from high school. The High/Scope Perry Preschool study was conducted by the High/Scope Educational Research Foundation. Overall, the study documented a return to society of more than a \$17 for every tax dollar invested in the early care and education program.

"These findings can be expected of any Head Start, state preschool, or child care program similar to the program High/Scope coordinated and then studied," said Larry Schweinhart, president of the High/Scope Educational Research Foundation. "Our teachers were well-qualified, they served no more than eight children from low-income families at a time, they visited these families as part of the program to discuss their child's development, and the classes operated daily for children three and four years old."

What makes the study unique is that the children in the study were randomly assigned either to receive the High/Scope Perry Preschool program or to receive no comparable program and were then tracked throughout their lives to age 40. At earlier stages, High/Scope Educational Research Foundation staff studied these same groups of children every year from age 3 to age 11, and again at ages 14, 15, 19, and 27.

Among the study's major findings in the educational area are:

 More of the group who received high-quality early education graduated from high school than the non-program group (65 vs. 45%), particularly females (84 vs. 32%);



## Family Development

February 2005

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- Fewer females who received high-quality early education than non-program females required treatment for mental impairment (8 vs. 36%) or had to repeat a grade (21 vs. 41%); and
- The group who received high-quality early education on average outperformed the non-program group on various intellectual and language tests during their early childhood years, on school achievement tests between ages 9 and 14, and on literacy tests at ages 19 and 27.

"The preschool program's long-term effects were due to its shorter-term effects on children's educational commitment and success," said report coauthor Jeanne Montie, senior research associate at the High/Scope Educational Research Foundation.

The study, begun in 1962, identified 123 young African American children living in poverty and assessed to be at high risk of school failure in Ypsilanti, Michigan. The researchers randomly assigned 58 of the children to a high-quality early care and education setting; the rest received no preschool program.

Among the study's major findings in the economic area are:

- More of the group who received high-quality early education than the non-program group were employed at age 40 (76 vs. 62%).
- The group who received high-quality early education had median annual earnings more than \$5,000 higher than the non-program group (\$20,800 vs. \$15,300).
- More of the group who received high-quality early education had a savings account than the non-program group (76 vs. 50%).

In the High/Scope Perry Preschool program, children participated in their own education, by planning, carrying out, and reviewing their own activities as part of their learning experience.

One of the reviewers of the study, Nobel-Prizewinning University of Chicago economist James J. Heckman, said, "This report substantially bolsters the case for early interventions in disadvantaged populations. More than 35 years after they received an enriched preschool program, the Perry Preschool participants achieve much greater success in social and economic life than their counterparts who are randomly denied treatment."

Among the study's major findings in the crime prevention areas are:

- The group who received high-quality early education had significantly fewer arrests than the non-program group (36 vs. 55% arrested five times or more); and
- Significantly fewer members of the group who received high-quality early care than the nonprogram group were ever arrested for violent crimes (32 vs. 48%), property crimes (36 vs. 58%), or drug crimes (14 vs. 34%).

"This study proves that investing in high quality prekindergarten can make every family in America safer from crime and violence. Law enforcement leaders know that to win the war on crime, we need to be as willing to guarantee our kids space in a pre-kindergarten program as we are to guarantee a criminal a prison cell," said Sanford Newman, president of Fight Crime: Invest in Kids, an anti-crime organization made up of 2,000 police chiefs, sheriffs, prosecutors, and victims of violence.

Source:

The study is available at: <a href="www.highscope.org/Research/PerryProject/perrymain.htm">www.highscope.org/Research/PerryProject/perrymain.htm</a>.

Fifty-state data on state support for preschool programs can be found at <a href="http://www.nieer.org/yearbook">http://www.nieer.org/yearbook</a>. This report was supported by a grant from the Chicago-based McCormick Tribune Foundation.

Key words: early childhood, education.

### Community Colleges Helping Low-Income Parents Get Better Jobs

Those who wonder about the role of education in earning power might look to California to learn more. Women receiving welfare in California who complete an Associate degree or certificate work more and earn substantially more in the two years after college than they did before college, according to a new report from the Center for Law and Social Policy (CLASP) and the California Community Colleges Chancellor's Office (CCCCO).

The report, From Jobs to Careers: How California Community College Credentials Pay Off for Welfare Participants by Anita Mathur, with Judy Reichle, Julie Strawn, and Chuck Wiseley, tracks the employment rates and median annual earnings of female welfare participants who exited the California community college system in 1999-2000. The welfare program in California, known as CalWORKs, allows participants to attend a California community college for up to 18 to 24 months as a way to satisfy the work requirements mandated by federal welfare law. Key findings of the report include:

 The year-round employment rate for all exiting female CalWORKs students doubled from before college to one year after exit. In addition, the more education received, the greater the employment rate after exit.

- CalWORKs students increased their earnings, substantially after college. For example, by the second year out of school, median annual earnings of CalWORKs women with Associate degrees increased by 403 percent compared to earnings prior to entering college (rising from \$3,916 to \$19,690). For those who earned credentials, CalWORKs women quickly narrowed the initial earnings gap between themselves and other women students.
- Longer educational programs lead to greater median annual earnings. In particular, vocational certificates for female CalWORKs students must be at least 30 units long for earnings to top \$15,000 the second year out.
- While attending school, CalWORKs women (even those who entered college without a high school diploma) were more likely to be employed than the general CalWORKs population. Furthermore, CalWORKs students' earnings were 20 percent greater than the general Cal-WORKs population who were employed during the same time period.
- Associate degrees take a minimum of 2.5 full-time academic years to complete due to the number of courses required. CalWORKs students, along with the majority of all community college students, take an average of 3.5 years to complete as Associate degree. This is due in part to the need for remedial coursework and to part-time attendance.

"This study shows that allowing welfare participants access to postsecondary education is a shrewd long-term investment," said Anita Mathur, lead author of the study. "Community colleges are helping low-income parents prosper in the labor market and are reducing the need for welfare."

Source: http://www.clasp.org/publications/

<u>Careers pr 051304.pdf</u>. CLASP (Center for Law and Social Policy), May 13, 2004.

Key words: education, poverty.

# Sex, Drugs, and Alcohol—Links for American Youth

The more sexually active friends a teen has and the more time a teen spends with a boyfriend or girl-friend, the greater the risk that the teen will smoke, drink, get drunk or use illegal drugs, according to the National Survey of American Attitudes on Substance Abuse IX: Teen Dating Practices and Sexual Activity, an annual back-to-school survey conducted by The National Center on Addiction and Substance Abuse (CASA) at Columbia University.

This ninth annual CASA survey found:

- Compared to teens with no sexually active friends, teens who report half or more of their friends are sexually active are more than six and one-half times likelier to drink; 31 times likelier to get drunk; 22.5 times likelier to have tried marijuana; and more than five and onehalf times likelier to smoke.
- Teens who spend 25 or more hours a week with a boyfriend/girlfriend are two and one-half times likelier to drink; five times likelier to get drunk; 4.5 times likelier to have tried marijuana; and more than 2.5 times likelier to smoke than teens who spend less than 10 hours a week with a boyfriend/girlfriend.
- Girls with boyfriends two or more years older are more than twice as likely to drink; almost six times likelier to get drunk; six times likelier to have tried marijuana; and four and one-half times likelier to smoke than girls whose boyfriends are less than two years older or who do not have a boyfriend.

"The message for parents from this year's survey is clear—the thunder of teen sexual activity and dating behavior may signal the lightning of substance abuse," said Joseph A. Califano, Jr., CASA's chairman and president and former US Secretary of Health, Education, and Welfare.

Other striking findings in this year's survey:

- Teens, half or more of whose friends regularly view and download Internet pornography, are more than three times likelier to smoke, drink or use illegal drugs, compared to teens who have no friends who engage in such behavior.
- Forty-four percent of high school students think that boys at their school often or sometimes "push girls to drink alcohol or take drugs in order to get the girls to have sex or do other sexual things."

"This year's survey reveals a tight connection between teen sexual behavior and substance abuse," said Califano. "This is not to say that teen sexual behavior causes substance abuse or that substance abuse causes teens to have sex, although we know that alcohol and drugs like marijuana and cocaine are sexually disinhibiting. It is to say that parents who become aware of certain dating and sexual behavior by their children should be alert to the increased likelihood of substance abuse."

#### **Drug-Free Schools**

For the first time in its history, the CASA teen survey examined the frequency of physical fighting and cheating at schools where drugs are used, kept, or sold. At such schools, 62 percent of students report seeing physical fights on a monthly basis, and students estimate that 54 percent of the student body regularly cheats on homework and tests, compared to 42 and 40 percent, respectively, at drug-free schools.

"This year's survey underscores the importance of drug-free schools and the across-the-board dysfunctionality of schools where drugs are used, kept and sold," added Califano.

#### **Parental Perceptions**

Forty-four percent of parents believe that teens who abuse prescription drugs get them from their parents. Yet an overwhelming 71 percent of parents do not take any special precautions to protect prescription drugs in their homes.

Only 12 percent of parents think that a teen's number one concern is drugs, while 29 percent of teens report drugs as their biggest concern.

#### Other Key Findings:

- Forty-five percent of teens attend parties where alcohol is available; 30 percent where marijuana is available; 10 percent where prescription drugs are available; and nine percent where cocaine or Ecstasy is available.
- Drugs have rebounded as the number one concern of teens.
- Twenty-one percent of 12 to 17 year-olds can buy marijuana in an hour or less; 40 percent can buy marijuana within a day.
- Forty-five percent of teens have friends who regularly view and download pornography from the Internet; such teens are at increased risk of smoking, drinking, or using illegal drugs.
- Teens who attend religious services weekly are at less than half the risk of smoking, drinking, or using illegal drugs as teens who do not attend such services.

"Parents, make sure you are aware of the dating practices of your child and get to know your child's friends." said Califano.

Source: The National Center On Addiction and Sub-

stance Abuse.

Key words: alcohol, youth risk taking.

All of the presentations from the National Obesity Prevention Conference mentioned in the January 2005 The Communicator are now available at the following website: <a href="www.usda.gov">www.usda.gov</a> then click on Education and Outreach.

### **2005 Dietary Guidelines**

The 2005 Dietary Guidelines for Americans (DGA) were released by Health and Human Services Secretary Tommy G. Thompson and Agriculture Secretary Ann M. Veneman on January 12, 2005. These science-based guidelines on nutrition and physical activity are designed to help Americans two years of age and over achieve a more healthful lifestyle. They impact research, education, food assistance, labeling, and promotion.

The 2005 DGA emphasize an increased consumption in fruits, vegetables, and whole grains. You will see that recommended intake of fruits and vegetables is listed in cups instead of servings. In addition, they mentioned that a healthy body weight should be a priority and people should make time for 30 to 90 minutes of physical activity daily.

The report has 41 key recommendations that fall under 9 general topics. Here is a summary of the key recommendations:

- 1. Adequate Nutrients Within Calorie Needs
  - Consume a variety of nutrient-dense foods and beverages within and among the basic food groups while choosing foods that limit the intake of saturated and trans fats, cholesterol, added sugars, salt, and alcohol.
  - Meet recommended intakes within energy needs by adopting a balanced eating pattern, such as the US Department of Agriculture (USDA) Food Guide or the Dietary Approaches to Stop Hypertension (DASH) Eating Plan.

#### 2. Weight Management

- To maintain body weight in a healthy range, balance calories from foods and beverages with calories expended.
- To prevent gradual weight gain over time, make small decreases in food and beverage calories and increase physical activity.



### Nutrition Education

February 2005

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#### 3. Physical Activity

- Engage in regular physical activity and reduce sedentary activities to promote health, psychological well-being, and a healthy body weight.
  - ? To reduce the risk of chronic disease in adulthood: Engage in at least 30 minutes of moderate-intensity physical activity, above usual activity, at work or home on most days of the week.
  - ? To help manage body weight and prevent gradual, unhealthy body weight gain in adulthood: Engage in approximately 60 minutes of moderate-to vigorous-intensity activity on most days of the week while not exceeding caloric intake requirements.
  - ? To sustain weight loss in adulthood: Participate in at least 60 to 90 minutes of daily moderate-intensity physical activity while not exceeding caloric intake requirements. Some people may need to consult with a healthcare provider before participating in this level of activity.
- Achieve physical fitness by including cardiovascular conditioning, stretching exercises for flexibility, and resistance exercises or calisthenics for muscle strength and endurance.

#### 4. Food Groups to Encourage

- Fruits and vegetables: Two cups of fruit and 2½ cups of vegetables per day are recommended for a reference 2,000calorie intake, with higher or lower amounts depending on the calorie level.
- Choose a variety of fruits and vegetables each day. In particular, select from all five vegetable subgroups (dark green, orange, legumes, starchy vegetables, and other vegetables) several times a week.
- Consume 3 or more ounce-equivalents of whole-grain products per day, with the rest of the recommended grains coming from enriched or whole-grain products. In general, at least half the grains should come from whole grains.
- Consume 3 cups per day of fat-free or lowfat milk or equivalent milk products.

#### 5. Fats

- Consume less than 10 percent of calories from saturated fatty acids and less than 300 mg/day of cholesterol, and keep trans fatty acid consumption as low as possible.
- Keep total fat intake between 20 to 35
  percent of calories, with most fats coming
  from sources of polyunsaturated and
  monounsaturated fatty acids, such as fish,
  nuts, and vegetable oils.
- When selecting and preparing meat, poultry, dry beans, and milk or milk products, make choices that are lean, low-fat, or fatfree
- Limit intake of fats and oils high in saturated and/or trans fatty acids, and choose products low in such fats and oils.

#### 6. Carbohydrates

- Choose fiber-rich fruits, vegetables, and whole grains often.
- Choose and prepare foods and beverages with little added sugars or caloric sweeteners. Reduce the incidence of dental caries by practicing good oral hygiene and consuming sugar- and starch-containing foods and beverages less frequently.

#### 7. Sodium and Potassium

Consume less than 2,300 mg (approximately 1 teaspoon of salt) of sodium per day.

Choose and prepare foods with little salt.
 At the same time, consume potassium-rich foods, such as fruits and vegetables.

#### 8. Alcoholic Beverages

- Those who choose to drink alcoholic beverages should do so sensibly and in moderation—of up to one drink per day for women and up to two drinks per day for men
- Alcoholic beverages should not be consumed by some individuals, including those who cannot restrict their alcohol intake, women of childbearing age who may become pregnant, pregnant and lactating women, children and adolescents, individuals taking medications that can interact with alcohol, and those with specific medical conditions.
- Alcoholic beverages should be avoided by individuals engaging in activities that require attention, skill, or coordination, such as driving or operating machinery.

#### 9. Food Safety

- To avoid microbial foodborne illness:
  - ? Clean hands, food contact surfaces, and fruits and vegetables. Meat and poultry should *not* be washed or rinsed.
  - ? Separate raw, cooked, and ready-toeat foods while shopping, preparing, or storing foods.
  - ? Cook foods to a safe temperature to kill microorganisms.
  - ? Chill (refrigerate) perishable food promptly and defrost foods properly.
  - ? Avoid raw (unpasteurized) milk or any products made from unpasteurized milk, raw or partially cooked eggs, or foods containing raw eggs, raw or undercooked meat and poultry, unpasteurized juices, and raw sprouts.

Just a reminder that USDA is releasing a revised graphic to replace the current Food Guide Pyramid in early Spring which will reflect the updates and changes in the 2005 DGA.

Source: www.healthierus.gov/dietaryguidelines.

Key word: dietary guidelines.

# Identity Theft is Theme of National Consumer Protection Week

National Consumer Protection Week (NCPW) is scheduled the week of February 6-12, 2005. The theme for this year's NCPW is "Identity Theft: When Fact Becomes Fiction," focusing on minimizing every consumer's risk of identity theft and how to take fast action to contain any harm should an identity thief strike.

Routine transactions reveal bits of information about you, your bank, credit card account numbers, income, or Social Security number; or your name, address, and phone numbers. If someone steals that information and uses it to commit fraud, it's called identity theft. And that's a crime that can wreak havoc on your finances, credit, and your reputation.

Knowing how to safeguard information can help minimize the risk of becoming a victim of identity theft. Whether you're a consumer advocate, adult consumer, parent, student or teacher, you can use the resources on the NCPW site to see what you can do to minimize your risk of identity theft and what to do if you become a victim. The site has information from federal, state, and local governments, as well as national advocacy organizations. Visit <a href="http://www.consumer.gov/ncpw">http://www.consumer.gov/ncpw</a> to obtain helpful resources. Several brochures are available in Spanish.

If you want to include Identity Theft education in any of your Basic Financial Management [topic team project] programming during 2005, UI Extension has materials for you. Marsha Lockard-Owyhee County educator, <a href="mailto:mlockard@uidaho.edu">mlockard@uidaho.edu</a>, and Julia Welch-Idaho County educator, <a href="mailto:mlockard@uidaho.edu">mlockard@uidaho.edu</a>, and Julia Welch-Idaho County educator, <a href="mailto:mlockard@uidaho.edu">mlockard@uidaho.edu</a>, and Julia Welch-Idaho County educator, <a href="mailto:mlockard@uidaho.edu">mlockard@uidaho.edu</a>, developed a one-lesson Power-Point presentation and handouts entitled "Guarding Against Identity Theft." They will share their PowerPoint with you. Articles about identity theft appeared in the January and December 2003, and April 2004 issues of *The Communicator*, <a href="http://www.agls.uidaho.edu/fcs/extension/newsletters.htm">http://www.agls.uidaho.edu/fcs/extension/newsletters.htm</a>.

Key words: identity theft, financial education, fraud.



## Family Economics

February 2005

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# Large Tax Refunds Are Not Always a Good Idea

A large tax refund seems like a great idea, but that isn't always true. Why?

- Perhaps you could be saving or investing the money and earning interest throughout the year. You give up that interest income when you let the IRS keep your money for several months.
- Perhaps you would save money on late fees or finance charges if you had the money in your paycheck throughout the year. If you paid a \$5 late fee on your utility bill six different times throughout the year, then that's \$30 you could have saved by getting your tax refund in your paycheck rather than waiting till the end of the year.

What can I do to get my refund money throughout the year instead of waiting?

- Change your Withholding Instructions on Form W-4. If you receive a large refund, it may be because you claim too few exemptions. Talk with your payroll office at work about this.
- 2. If you have children and qualify for the Earned Income Tax Credit (EITC) you can request to receive part of the EITC throughout the year.

**How?** Ask your payroll office for Form W-5— Earned Income Credit Advance Payment Certificate. **How Much?** Using IRS guidelines, which estimate what your Earned Income Tax Credit amount for the year might be, your payroll office distributes about half of that amount in your paychecks throughout the year.

**Example**: a worker earning between \$500 and \$1,200 per month might receive \$60 extra in each bi-weekly paycheck.

Workers who receive part of their Earned Income Tax Credit in advance benefit in two ways:

- They can still expect a good refund check in the spring.
- They will have more money throughout the year—for paying the bills, paying off debts, or contributing to a retirement account.

Source: Drewry, J., January 20, 2005, Is a Large Tax

Refund a Good Idea? Iowa State University <a href="http://www.extension.iastate.edu/financial/tax">http://www.extension.iastate.edu/financial/tax</a>

refund/large.html.

Key words: taxes, savings, income.

### Earned Income Tax Credit Helps Low-Income Families

The Earned Income Tax Credit (EITC) is a federal income tax credit for low-income workers who are eligible for and claim the credit. The credit reduces the amount of tax an individual owes, and may be returned in the form of a refund. If you are a low-income individual or family who claims the EITC, you may use the refund money to put food on the table, move into better housing, invest in education, transportation, or save for the future.

The maximum amount of income you can earn and still get the credit has increased in 2004. You may be able to take the credit if:

- You have more than one qualifying child and you earned less than \$34,458 (\$35,458 if married filing jointly),
- You have one qualifying child and you earned less than \$30,338 (\$31,338 if married filing jointly), or
- You do not have a qualifying child and you earned less than \$11,490 (\$12,490 if married filing jointly).

- You have a valid social security number.
- You are a US citizen or have been a resident alien all year.
- You are at least age 25 but under age 85.

For the 2004 tax year there are new criteria for members of the Armed Services who received non-taxable combat pay. For more information, obtain IRS Publication 596 or go online at <a href="http://www.irs.gov/publications/p596/index.html">http://www.irs.gov/publications/p596/index.html</a>.

Source: IRS, Earned Income Tax, Publication 596,

from <a href="http://www.irs.gov/publications/p596/">http://www.irs.gov/publications/p596/</a> index.html, accessed January 31, 2005.

Key words: taxes, government.

# Organize Your Important Papers: What to Keep, What to Toss

The first lesson in the new Cooperative Extension curriculum *Legally Secure Your Financial Future: Organize, Communicate, Prepare* focuses on organizing home records. The curriculum includes several useful recordkeeping handouts and worksheets. Educators will enjoy the positive comments you'll receive when you help clients figure out what paperwork to keep versus what they can throw out.

Granted, you don't have to be a rocket scientist to organize important papers. But if you don't have some method of periodically weeding out unnecessary papers, you may find your house being taken over by more and more filing cabinets or other storage containers. Plus, the more organized you are, the better your chances of actually finding something when you need it, and the easier it will be to work with financial professionals such as accountants and attorneys!

Most of us get inundated with financially related mail—bank statements, credit card statements, brokerage statements, annual reports, etc. One of the best ways of reducing paper clutter is to deal with each piece of mail as it arrives—decide if you need to keep it or if you can toss it. Here are some guidelines to help you in that process:

#### Keep It

- When you get your bank statement, you should go through the process of balancing your checkbook. Once that's done, file each monthly statement. If you get cancelled checks with your statement, keep them for one year in case you have some type of payment dispute.
- Tax returns for the past seven years (three years is the rule for most returns, but seven years covers a few other situations).
- Birth certificates, death certificates, marriage certificates
- Deeds
- Car titles
- Insurance policies
- Estate documents: wills, trusts, powers of attorney
- Contracts
- Medical records
- Prospectuses
- Investment confirmation statements for purchases and sales
- Year-end brokerage statements
- Monthly credit card statements (especially if they list items you deduct on your income tax return)
- Property tax bills

#### Toss It

- Once a year, go through the previous year's cancelled checks and only keep the ones that you may need in the future, such as checks written for home improvements (may become part of your home's cost basis), major purchases (may need for insurance purposes and to prove the value of items in your home inventory), or tax-deductible items. You can shred cancelled checks for other routine purchases such as groceries, gasoline, clothing, utility bills (unless you deduct them).
- Your bank and brokerage statements may come with "stuffers"—typically some marketing material about other services. Read it once when it arrives and if you don't plan to use that service, throw it out.
- Read annual reports for investments when you get them. Then you can throw them out.
- Credit card receipts—after you verify them on your monthly statements.

Utility bills (unless you deduct them for tax purposes).

There are two purchases you may want to make, if you haven't already: a shredder and a scanner. When you throw away financial documents, it's best to shred them. By doing this, you help prevent identity theft. Home shredders are not expensive—you can buy one for as little as \$20.

You may also find it helpful to scan documents you want to save instead of storing the paper files. For example, if you get monthly brokerage statements, you may want to scan in past statements and keep only paper copies of confirms and year-end statements (some people choose to keep digital copies of everything). You can save your electronic documents to a CD and really cut back on physical storage space.

Source: Adapted from Stephens, S., July 7, 2004,

Can I Throw This Paperwork Out? Morning-

star.com.

Key words: recordkeeping, identity theft.

# Four Steps to Organized Financial Records

It's a cinch that you'll have to put your hands on some of your financial documents soon—to file your taxes or an insurance claim, for example—so it makes good sense to keep them in a logical and readily accessible location. It's also essential that your heirs be able to locate your important financial documents. Finally, keeping your financial paperwork organized will tend to keep you in touch with your personal balance sheet (net worth statement). If you're filing your financial documents as you receive them, you'll be forced to reckon (whether you like it or not) with how much you have in assets and how much you owe. You will thus have a better sense of where any potential trouble spots might lurk.

When it comes to getting your financial house in order, however, there are a few easy steps you can take that will get you well on your way to becoming truly organized. I've ticked them off below.

#### 1. Know Where To Put What You Keep

Once you've determined which financial documents you can stash in your circular file and which you should be retaining, you'll have to develop a system for storing the items you're keeping.

If you have a filing system that works for you, great, proceed to Step 2. If you don't, I'd recommend a three-tier scheme: Current files—for documents that relate to the current year; Permanent files—for papers that you need to hang onto but have no immediate need for; and a safety deposit box for irreplaceable documents.

Current files are for any items that you might need to put your hands on in the near future, including banking and investment statements, documents relating to the current tax year (such as receipts for charitable donations), and utility and credit card bills for the current year.

Each year or so, preferably after tax time, weed your current-year records, moving the previous year's documents to the second, or longer-term permanent storage. In these longer-term files, store the previous years' banking and investment statements (keep only those canceled checks you might need in the future, such as those relating to a major purchase), copies of your completed tax returns, insurance-related documents, and any other financial records you can anticipate needing down the road.

Reserve your safety deposit box for those few documents that would be particularly tough to replace if they were destroyed. Marriage and birth certificates, divorce decrees, and passports all fall into this camp. It's also a good idea to take a video or photo inventory of your major possessions and store that in the safety deposit box as well.

#### 2. Create a Master Directory

Even if you're fit as a fiddle, it doesn't hurt to plan for the unexpected. That's why I urge everyone to create a financial directory in case something should happen to you. On it, you should list all of your financial accounts, from banking to insurance policies to investment accounts, along with your passwords and the names and phone numbers of any advisors that you use. Give this document to a close relative or trusted friend, or create an electronic document (in a very secure location on your

computer!) and provide that friend or relative with specific instructions for gaining access to it if need be.

#### 3. Stay on Top of Incoming Mail

With the exception of the occasional greeting card, magazine, or catalog, most of our mailboxes are stuffed with nothing more than credit card solicitations and bills. It's important to have a strategy for tackling each category and to integrate these strategies into your daily routine.

Because credit card solicitations and other printed statements often include your name, birth date, account number, and/or Social Security number, don't discard them without shredding first.

If you don't use an electronic bill-paying system, I'd also recommend logging any incoming bills on to a calendar as soon as you receive them. Note the date on which the bill should be *mailed*, who you owe, and how much. When you sit down to pay your bills for the coming week or month, this approach will help to ensure that nothing falls through the cracks.

#### 4. Take Advantage of Technology

Most of this article is devoted to taming physical paperwork, but technological advances enable you to greatly reduce the amount of financial paperwork you have to contend with. For example, scanning important documents and storing them on a disk will enable you to reduce the amount of paperwork for which you need to find a physical home. And electronic bill-paying systems and automatic debit programs can also help simplify your financial life. Not only can they greatly reduce the time you spend on financial paperwork, but they also ensure that your bills get paid on time. (On the flip side, using an automatic debit program makes it essential that you stay on top of whether you have enough money in your account to cover outgoing bills.)

For more information on home record keeping, contact Marilyn for curriculum materials for the *Legally Secure Your Financial Future: Organize, Communicate, Prepare* curriculum.

Source: Adapted from Benz, C., January 18, 2005,

Five Steps to an Organized Financial Life,

Morningstar.com.

Key words: record keeping, technology.