

The Communicator

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July 2005

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



University of Idaho
Extension

Price Joins FCS Faculty

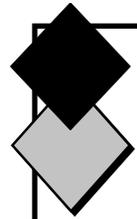


Please join me in welcoming Dr. Elizabeth (Beth) Price to the FCS faculty. Beth will assume her tenure track, fiscal year position in Child, Family and Consumer Studies on August 14, 2005. In many ways Beth's credentials are a perfect match for this FCS position in a land-grant institution.

Two of her degrees are in Home Economics/Family and Consumer Sciences and two are in Education. She earned a BS in Vocational Home Economics Education with an emphasis in Child Development from Colorado State University in 1982. She took an MA in Education: Curriculum and Instruction at New Mexico State University in 1988. Beth completed an MS in FCS at the UI in 2003 and recently defended her doctoral dissertation, "Factors Influencing Feeding Styles Used by Staff during Meals with Young Children in Group Settings."

Beth brings a strong knowledge base of child development, early childhood education, and special education to her new position. She has seventeen years of experience working directly with children and families as a teacher and administrator in a variety of settings including childcare, preschool, kindergarten, and first grade. Beth has also taught in high school and university classrooms. She has experience with typically developing children and children with special needs in childcare and in public schools. She has a broad range of practical knowledge to draw from to highlight concepts of development and early education.

Beth has most recently served as research associate for a USDA grant-funded research project



Director
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called About Feeding Children. She has been involved in all aspects of the project activities. This multi-state project involved: cooperating with child care center staff to schedule and coordinate data collection, face-to-face interviews, and videotape observations; survey development and testing; data analysis; report writing; literature searches; manuscript preparation; and the development of a rating scale for use during mealtimes in child care settings.

NEAFCS Awards Announced

Congratulations to the following IEAFCS members who will be recognized at the 2005 NEAFCS conference. The awards will be presented at the September 25-28, 2005 NEAFCS Annual meeting in Philadelphia. The Western Region award will be presented at the Regional breakfasts on Monday, September 26, 7:30-9:30am and the national award will be presented at the Awards Banquet Wednesday night, September 28, 6:30pm.

Rhea Lanting, Distinguished Service Award.

Martha Raidl, Audrey Liddil, Laura Sant, Marsha Lockard, Shelly Johnson, Julia Welch, Marnie Spencer, and Rhea Lanting, 3rd Place Western Region, Educational Curriculum Package.

Marilyn Bischoff, Marsha Lockard, Barbara Petty, Bev Healy, Julia Welch, Kathee Tift, Carol Hampton, Audrey Liddil, and Sharlene Woffinden, Western Region winner, Marketing Package for the Medicare-approved Prescription Drug Discount Card.

curricula, web based instruction, e-seminars, and facts sheets. We will apply to extension as a community of practice, and will research additional funding available to our group.

I found this conference to be very beneficial to my work in Idaho. Thank you for providing the finances for me to attend.

Barbara Petty Attends Conference with Haberly Funding

Family Life and Human Development Specialists
Conference
Engaging the Nation through Research, Education
and Extension
April 26-29, 2005

With the Mildred Haberly funding, I attended the Family Life and Human Development Specialists Conference in Washington, DC. The keynote speakers shared valuable evaluation and collaboration information to increase the effectiveness of our impact. Through the use of a panel discussion we learned about the perspectives and critical issues in family and human development from federal and national organizations. Several governmental agencies were in attendance to facilitate collaborations with extension.

This conference provided the opportunity to spend several hours working in focus groups around a specific area of family life and human development. I chose to participate in the marriage and couple relationships emphasis area. Our group selected co-leaders, drafted our mission and vision statement, and divided into subgroups who will further define our framework, while working to develop



A Closer Look at Washing Produce

Fresh and fresh-cut fruits and vegetables, traditionally considered "low risk," are becoming more of a food safety concern. Produce items associated with foodborne outbreaks in recent years have included berries, cabbage, cantaloupe, lettuce, raw sprouts, tomatoes and watermelon. Fortunately, consumers are getting the message that it is important to wash fruits and vegetables before eating. The term "wash," however, can have very different meanings even among the experts in the field.

What Not to Use. Although fruit and vegetable processing plants routinely use chlorine as an effective antimicrobial agent in their produce washing operations, the amounts used and timing are carefully controlled to ensure safety. For consumers, use of detergent or laundry bleach for cleansing fruits and vegetables is highly risky. Fruits and vegetables are porous and can absorb the soap or bleach, which are not approved or labeled by the Foods and Drug Administration for use on foods. Therefore, these products should never be recommended for home use in cleaning foods.

Running Water—the Reliable Standard. The U.S. Department of Agriculture recommends that consumers simply "rinse fresh fruits and vegetables well under running water prior to eating." The American Dietetic Association's Home Food Safety website, http://www.homefoodsafety.org/pages/tips/tips/produce_safe.jsp, offers general tips on Keeping Produce Safe, the University of Minnesota has a webpage *Wash Fruits and Vegetables—Why and How*, <http://www.extension.umn.edu/info-u/nutrition/BJ779.html>, and the Partnership for Food Safety Education (FightBAC!) has a Produce Handling Education Campaign <http://portal.fightbac.org/pfse/toolsyoucanuse/phec>.

Commercial Produce Washes. Several studies have looked at the effectiveness of produce washes. In most cases the produce washes have been found to be "equally effective or "slightly better" than tap or distilled water in removing microbes and pesticide residues. For example, in a study conducted at University of California-Riverside, one

Food Safety

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group of produce was washed with plain tap water, the second rinsed with both water and produce wash, and the third was not rinsed at all. The combined treatment of produce wash followed by water rinse reduced surface pesticide residues by 6 percent more than the water alone method, a difference too minor in the researcher's opinion to justify the purchase price of a produce wash.

Some produce washes recommend soaking the fruits and vegetables in the wash solution. This can be problematic if the water becomes contaminated. Also, prolonged soaking of fruits and vegetables in wash solutions can damage produce quality and contribute to nutrient losses. Because rinsing in tap water alone is still highly effective, most researchers agree that it comes down to personal preference as to whether produce washes are worth the purchase price.

Vinegar and Lemon Juice Treatments. A few studies have evaluated the effectiveness of vinegar and lemon juice (weak organic acids) as antimicrobial and anti-browning agents. In controlled studies, the best results in microbial reduction have been achieved when use of organic acids were combined with other treatments, such as a water rinse and/or agitation. In one such study, apples were spot inoculated with *Salmonella bacteria*, wetted with 1 teaspoon of water or vinegar (5% acetic acid), rubbed for 5 or 30 seconds, rinsed with water, and dried with a paper towel. Dipping in vinegar, followed by rubbing for 5 seconds, rinsing with

running water, and drying with a paper towel resulted in a reduction of 5.2 to 6.2 log CFU* per apple, which was significantly larger than reductions achieved with water washing alone (3.1 log CFU per apple). (Study summarized in June 2003 *The Communicator*.)

Another study evaluated the effectiveness of household products, including lemon juice and vinegar, in reducing levels of *Escherichia coli* on iceberg lettuce. *E. coli* reductions were 2.1 log CFU/g when inoculated lettuce samples were exposed to 13 percent lemon juice and 2.6 log CFU/g when samples were exposed to 13 percent lemon juice and agitation (10 min.). The authors concluded that 13 percent lemon juice was significantly more effective when combined with agitation.

Cold Storage. An additional factor in controlling bacterial populations on fresh produce is cold temperature storage. Studies have continued to show that cold storage slows the growth of pathogenic bacteria. For example, *Salmonella Montevideo* grew on tomatoes stored at 68° and 86°F but not at 50°F. *Listeria monocytogenes* grew well on fresh-cut cabbage and onions stored at 50°F but not at 39°F and *E. coli* O157:H7 grew on fresh-cut melon at 54-77°F but not at 41°F.

*A microbial reduction of 5-log CFU (colony forming units) per apple means the treatment reduced the microbial population initially present by 99.999 percent. A 3-log reduction is 99.9 percent and a 2-log reduction is 99 percent.

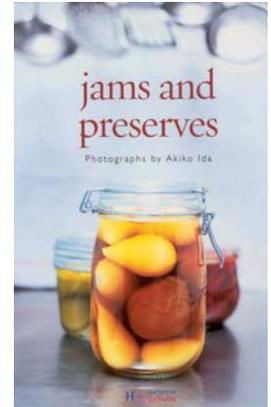
Source: Reprinted from "A Closer Look at Produce Washes," *Safefood News*—Winter/Spring 2005, 9(2/3), Colorado State University Cooperative Extension, <http://www.colostate.edu/Orgs/safefood/NEWSLTR/v9n2cont.html> (references are available in the article).

Key words: food safety, food preparation, fruit, vegetables.

Book Review: Jams and Preserves

I recently became aware of a potentially dangerous cookbook, *Jams and Preserves* (English translation from French published 2004 by Hachette Illustrated UK, Octopus Publishing Group, London). The book has beautiful, color photographs of the food products that will encourage readers to make their own preserves, but it does not follow recommended

food safety methods. This cookbook is divided into sections based on the method of preserving, for example: preserving in oil, in vinegar, and with salt; there are also sections on sweet and sour preserves, syrups and alcohol, specialty preserves, bottled vegetables, fruits, and drying.



The book makes several food safety errors. The recipes for bottled low acid vegetables (peas and carrots, asparagus, celery, green beans, swiss chard) and for bottled meats (confit of duck, cassoulet) call for processing in a boiling water bath, rather than a pressure canner, an error that can lead to botulism. The recipes for garlic-flavored oils suggest combining fresh garlic and oil and storing at room temperature, a combination that has led to botulism on several occasions. The preserve recipes use the "open kettle method," where jars are filled hot and not further processed, which is likely to result in spoilage.

The first few pages of this book provide an overview of preserving and devote a few sentences to methods and techniques. It states, "A high temperature, above 212°F, is required to kill bacteria and to prevent the growth of molds and yeasts." and notes that for "preserving fish, meat, and poultry and for some vegetables with a low acidity, you are strongly recommended to use a pressure cooker." However, it does not say pressure cookers are needed to reach the high temperatures required to kill spores nor does it advise using pressure cookers in its recipes that include those foods. In addition, no information about adjustments for altitude are given.

This book is recommended only for the beautiful pictures.

Source: Book review by Sandra McCurdy and Katie Forsmann, Dietetics student, University of Idaho.

Key words: food preservation, food safety.

US Colleges Falling Short on Helping Students Stay in School

US colleges and universities are falling short when it comes to helping students stay in school and complete their degrees, according to two new reports from ACT. The reports urge colleges to make student retention a priority. They also point to practices that have proven to be effective in reducing the number of dropouts.

"Retention of students remains a significant issue for US colleges and universities, with a substantial number of students not returning for their second year of school," said Richard L. Ferguson, ACT's chief executive officer. "Our findings suggest colleges can do more to reduce those dropout rates."

Data collected by ACT show that up to one-fourth of all students at four-year colleges do not return for their second year of school. The National Center for Education Statistics indicates that dropout rates are particularly high for African American and Hispanic students. Other student populations at greater risk of dropping out include those who are the first in their family to attend college, those who have limited English proficiency, and nontraditional students such as returning adult students.

Students' academic readiness is a key factor in college retention, as students who are well prepared for college coursework are more likely than those who aren't to stay in school. A recent ACT report, *Crisis at the Core: Preparing All Students for College and Work*, indicated that the overwhelming majority (83%) of students who meet all college readiness benchmarks in English, math, and science on the ACT college admissions exam return for their second year of college.

A new ACT Policy Report, however, indicates that academic help alone is not enough to keep many students in school. The report, an exhaustive review of existing research on retention and persistence, suggests students also need individual support to feel connected to the campus community.

"Helping students succeed in the classroom is a very positive step, but if students feel isolated or feel as if they don't fit in, they won't stay," said

Family Development

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Ferguson. "It's important for colleges to offer programs and services that integrate first-year students into the social fabric of the college community, so that they feel a part of campus life from the very start of their college experience."

The two new ACT reports identify a number of specific practices that appear to be highly effective in increasing student retention. These include social integration practices such as extended orientation courses, big brother/big sister and faculty mentor programs, and multicultural centers; academic advising practices such as advising centers and interventions with potentially at-risk students; and learning support practices such as learning assistance centers, supplemental instruction, and remedial coursework.

"Students tend to drop out because their expectations of college—academically, socially, or both—don't match up with the reality once they get there," said Ferguson. "Any practice that can help students get through this adjustment period is likely to help increase retention."

Based on the findings of the two reports, ACT recommends that colleges create a structured, comprehensive retention program geared to assist students as they make the transition to college life.

"Student retention is everyone's business on a college campus," said Eric White, executive director of the Division of Undergraduate Studies at Penn State University and president of the National Academic Advising Association. "A thoroughly integrated and coordinated approach needs to be taken to assure success."

Many colleges, according to the ACT survey results, have not yet made retention efforts a high priority. Fewer than half (47%) of all college officials responding to the survey say they have established a goal for improved retention of first-year students, and only a third (33%) say they have established a goal for improved degree completion. In addition, only around half (52%) say they have an individual on staff who is responsible for coordinating retention strategies.

"If we take the view that institutions appoint individuals to exercise clear-cut authority and leadership for the most valued organizational functions and tasks, then the fact that only half of our colleges have appointed a retention coordinator is a disturbing indicator of the low value that retention still claims," said John Gardner, executive director of the Policy Center on the First Year of College and senior fellow at the National Resource Center on the First-Year Experience and Students in Transition.

The findings also suggest colleges are more likely to blame students than their own practices for high dropout rates. College officials, when given lists of both student and institution characteristics that might affect a student's decision to drop out, identified 13 student characteristics (e.g., lack of motivation, inadequate preparation, inadequate financial resources and poor study skills) that they felt significantly contribute to student attrition. In contrast, respondents identified only two institution characteristics (amount of financial aid available and student-institution fit) as having a significant impact on attrition.

"It is quite troubling that, in spite of all we know from three decades of research on student retention, colleges are still inclined to hold students largely responsible for their retention, while dramatically minimizing the institutional role in this problem," said Gardner.

The ACT research report, "What Works in Student Retention," is based on surveys completed and returned by officials at nearly one-third of the colleges across the country, including 629 four-year colleges and 386 two-year public colleges.

Source: Copyright© ACT, printed with permission, <http://www.act.org/news/releases/2004/12-13-04.html>, December 13, 2004.

Key words: higher education, college students, college.

Study Examines Differences Among Generations in the Workforce Over the Past 25 Years

The American Business Collaboration (ABC)—a consortium of eight major corporations released the results of its *Generation and Gender in the Workplace* study, which examines the changes within the American workforce since 1977 in relation to job satisfaction, work-life support, gender roles and attitudes.

The study, which was commissioned by the ABC and conducted by the Families and Work Institute (FWI) with nationally representative samples of the US workforce, found that younger workers (Gen-Y and Gen-X) are more likely to be "family-centric" or "dual-centric" (with equal priorities on both career and family) and less "work-centric" (putting higher priority on their jobs than family) compared to members of the Boomer generation. Among college-educated men of Gen-Y, Gen-X and Boomer ages in 1992 and 2002, 68 percent wanted to move into jobs with more responsibility in 1992 versus only 52 percent in 2002. Among college-educated women of these ages in 1992 and 2002, 57 percent wanted to move into jobs with more responsibility in 1992 versus only 36 percent in 2002.

"There has been a great deal of speculation about generational and gender differences in the workforce but, until now, many of these assertions have been based on intuition or limited data. The American Business Collaboration commissioned this study in order to put those assumptions to a rigorous test," commented Ellen Galinsky, president of Families and Work Institute. "What we found was striking—specifically because it uncovers a marked

shift in the attitudes of both women and men who are redefining their priorities in life and in work.”

The study revealed that children of Gen-X parents receive more attention than children did in 1977, with Gen-X fathers spending over an hour more per day with their children than Boomer fathers. The study also finds that both women and men have become more conscious of the personal tradeoffs they have to make to advance in their careers and that an increasing number are instead choosing to stay at the same levels, rather than continue moving up the career ladder.

“The ABC felt it was critical to conduct this study to further help our collective employees better manage their work and personal responsibilities,” said Stan Smith, National Director, Total Rewards, Deloitte & Touche USA LLP, an ABC member company. “What we’ve found is that it’s not your father’s workplace any more. A very compelling trend among the younger generations is that they favor family time over the rewards that usually accompany increased job responsibility. This poses a new challenge to managers responsible for growth within their companies since this is clearly a gap between how we currently work and what the next generation of employees want.”

Though their focus may have shifted, the study refutes an often-held assumption that Gen Y and Gen X employees are “slackers.” In fact, the study found that Gen-Y and Gen-X employees in 2002 worked just as hard as their age counterparts did in 1977. Statistically, there is no significant difference between Gen-Y in 2002 and their age counterparts in 1977 with respect to the total paid and unpaid hours worked per week (38.5 hours on average) although an extraordinary 80 percent of college-educated employees would like to work fewer paid and unpaid hours than they currently do. Interestingly, when Gen-X employees in 2002 were compared with their age counterparts in 1977, the study found that in 2002 Gen-X employees actually worked more paid and unpaid hours per week (45.6 hours on average) than employees of comparable ages in 1977 (42.9 paid and unpaid hours per week on average).

“With Baby Boom and Gen X employees making up the majority of our workforce, it is important for us

as an employer to understand the priorities and issues these groups bring to the workplace, both in general and as individuals,” said Betty Purkey, Manager of Work/Life Strategies, Texas Instruments. “This information can help us create a workplace that is more effective in attracting and retaining top talent both now and in the future.”

Source: <http://familiesandwork.org/press/genandgenderrelease.html>, October 5, 2004.

Key words: employment, work and family.

One in Nine Households at Risk of Hunger; Half of Poor Families Face Multiple Hardships

Recent reports by the Center on Budget and Policy Priorities show that roughly one in nine American households was hungry or at risk of hunger at some point last year, and half of poor families face multiple hardships, from hunger to unsafe housing. A new Center report uses these largely unreported data to examine the continuing breadth and depth of hardship in America.

“Statistically speaking, if you drove across the country, every ninth household you passed was unable—or in danger of being unable—to afford sufficient food at some point in the past year,” said Arloc Sherman, a senior researcher at the Center and author of the report. “Especially when we’re surrounded by images of material abundance, we need to remember that millions of Americans are having trouble making ends meet.”

Number at Risk of Hunger Climbs for Fourth Straight Year, to 36 Million

Data from a recent US Department of Agriculture report show that “food insecurity” among American households has climbed since 1999. (Under USDA’s definition, “food insecure” means that at “some time during the year, these households were uncertain of having, or unable to acquire, enough food for all their members because they had insufficient money or other resources.”) Nearly 13 million households, containing 36 million people, reported that at least one household member was food inse-

cure that year. Thirty-six million people represents one-eighth of the total US population.

Figures for 2004 are not yet available, but dramatic improvements in food insecurity are unlikely. The employment rate has merely held steady this year (at 62.3% of all adults in the first 11 months of both 2003 and 2004), while wages at the bottom of the economic ladder have not kept pace with inflation.

Hardships Widespread Among Poor and Near-Poor

A second report, from the US Department of Health and Human Services (HHS), looked at a wide range of hardships affecting households with children, including hunger, trouble paying rent or utility bills, and housing problems such as leaking roofs and exposed wires. The Center analyzed the report's data to discover how many families experience *multiple* hardships. It found, among other things, that:

- Half (52%) of poor families faced two or more of the 14 hardships identified in the HHS report;
- More than a third (37%) of poor families faced three or more hardships; and
- 1.6 million poor households, containing about 4 million children, experienced hunger, seriously overcrowded housing, or having their phone or utilities shut off.

The HHS report uses data from 1998, but other data suggest the situation today is similar. There were a million and a half more poor Americans in 2003 than in 1998, for example, and steadily rising housing costs have forced families to pay a growing share of their income for housing.

"It's been suggested that poor Americans today somehow aren't 'really' poor because some of them own things like a VCR or television, which were once considered luxuries but have since become remarkably cheap," Sherman noted. "These data show that large numbers of poor people are indeed having trouble affording basics like food and shelter."

Hardships were more widespread and more serious among the poor than among other families. But the Center also found considerable hardship among those living a little above the poverty line. For example, one-fifth (19%) of families with annual income between one and two times the federal poverty line—or roughly \$19,000 to \$38,000 for a family of four—experienced hunger, severe overcrowding, or phone or utility shutoffs. These households contained close to 4 million children.

"It's easy to forget that most poor and near-poor families are working families. The fact is, millions of jobs simply don't pay enough to support a family," said Sherman.

Government Programs Cut Poverty in Half

The findings of both government reports would almost certainly have been far worse if not for the assistance the federal government provides through programs like Social Security, unemployment insurance, nutrition and housing assistance, and tax credits for working families. Altogether, these programs lifted 28 million Americans above the poverty line in 2002, cutting the size of the poor population in half. The programs also provided vitally needed assistance in helping people meet their food, housing, health, and other basic needs.

"These accomplishments should remind us of the importance of maintaining a strong safety net," said Sherman. "Instead, parts of the safety net weakened in 2004." He noted that last December, Congress let the emergency program for the long-term unemployed expire; more than 3 million workers have run out of unemployment benefits since then without finding a job.

Source: <http://www.cbpp.org/12-20-04pov-pr.htm>.

Key words: poverty, nutrition.

Low-Fat Dairy Reduces Risk of Type 2 Diabetes in Men

A large prospective study conducted in Boston on 41,254 men revealed that men who consumed more low-fat dairy foods were less likely to develop type 2 diabetes. Participants completed food frequency questionnaires when the study began in 1986, and again in 1990 and 1994. None of the participants had diabetes when the study started, but more than 1,200 developed it during the years they were followed.

The results showed a 9 percent decrease in their risk of developing diabetes for each serving per day of low-fat dairy products they consumed. The foods that were beneficial included low-fat milk, yogurt, ice cream and cheese. But consuming higher fat dairy products such as whole milk, sour cream and cream cheese didn't help decrease their risk of developing type 2 diabetes.

The researchers wrote, "The mechanism behind the inverse association between dairy intake and risk of type 2 diabetes remains unclear. Electrolytes in dairy foods, such as calcium and magnesium, may lower the risk of insulin resistance syndrome and type 2 diabetes."

Source: *Archives of Internal Medicine*, May 9, 2005;165:997-1003.

Key words: dairy, diabetes.

Milk Drinkers May Have Lower Stroke Risk

A study conducted in the United Kingdom on 650 men showed that milk drinkers had a lower risk of having a stroke. The study began in 1979 and participants completed a seven-day food intake record. Subjects were followed for 20 years, and data was collected on food intake as well as incidence of heart disease and stroke.

The results revealed that individuals who drank approximately $\frac{3}{4}$ cup or more of milk per day were half as likely to experience a stroke as those who

Nutrition Education

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drank less milk. These results were true even for men who had started out drinking whole milk. At the beginning of the study, most of the milk consumed was whole but a random sample of the surviving men in 2000 showed that almost all of them had switched to skim or low-fat milk.

Researchers speculated that the lower incidence of stroke was possibly due to an overall healthier lifestyle and greater level of activity in men who drank more milk.

Source: *Journal of Epidemiology and Community Health*, June 2005; 59:502-505.

Key words: dairy, heart disease.

Milk Protein and Sleep

Do you have problems sleeping at night? Some sleeping problems are due to low levels of serotonin in the brain. The amino acid tryptophan is a serotonin precursor but uptake by the brain of tryptophan can be variable.

Researchers at the University of Maastricht in the Netherlands had subjects with sleeping problems take a milk protein supplement called *tryptophan-rich alpha-lactalbumin*. This supplement contains more than the regular amount of tryptophan found in regular alpha-lactalbumin supplements and was developed specifically for this study.

After taking the supplement, subjects slept in the sleep lab. In the morning, they reported an improvement in their quality of sleep and being more alert when they awoke.

Source: *American Journal of Clinical Nutrition*, May 2005, 81(5):1026-1033.

Key words: dairy, protein.

Calcium Fortified Orange Juice

Individuals who rely on calcium fortified products as a way to meet their calcium recommendations may be in for a surprise.

Researcher Dr. Robert Heaney, a professor at Creighton University in Omaha, Nebraska looked at how much calcium women absorbed when they drank two different calcium fortified orange juices.

Each orange juice was fortified with 500 milligrams (mg) of calcium, but one was fortified with calcium citrate malate, and the other with a combination of tricalcium phosphate and calcium lactate. Women absorbed 148 mg of calcium when they drank the juice fortified with calcium citrate malate and absorbed 100 mg of calcium when they drank the juice fortified with tricalcium phosphate and calcium lactate.

Researcher Heaney suggested that the best way to ensure that the calcium a person consumes is optimally absorbed is to get it from natural sources. Some good sources of naturally occurring calcium are dairy products like milk, cheese and yogurt and green vegetables such as kale and turnip greens.

Source: *Journal of the American Dietetic Association*, May 2005; 105:807-809.

Key word: calcium.

Calcium Fortified Soy and Rice Milk

Individuals who do not drink cow's milk for medical or cultural reasons may rely on calcium-fortified soy or rice milk to get calcium in their diet. A study published in the January/February 2005 issue of *Nutrition Today*, showed that the calcium that was available in these products was up to 85 percent lower than what was listed on the label.

It's not that the products didn't contain the calcium listed on the label but that the calcium in the soy and rice beverages tended to settle at the bottom of the carton and therefore may not have been consumed.

The solution is simple. If you buy these calcium-fortified soy and rice milk products, make sure you shake them before pouring it into a glass.

Source: *Nutrition Today*, 2005;40(1):39-44.

Key word: calcium.

Eat Yogurt Instead of Breath Mints

One in four people suffer from bad breath regularly, while 19 in 20 are affected by gum disease. Eating yogurt may be a solution.

Researcher Dr. Kenichi Hojo from the University of Yokohama, Japan had study participants eat 90 grams of sugarless yogurt (approximately 3.2 ounces) fermented with streptococci and lactobacilli twice a day. They ate the yogurt between breakfast and lunch and between lunch and dinner for six weeks.

At the end of the study, participants had lower levels of sulfide compounds that contribute to bad breath. In addition, they had significantly less plaque and gingivitis.

Source: Presentation at the International Association for Dental Research, March 2005, http://iadr.confex.com/iadr/2005Balt/techprogram/abstract_62179.htm.

Key word: dairy.

Money-saving Travel Tips

Want to get away but haven't planned a vacation yet? Don't have much money to spend? Whether you're catching the red-eye to see mom and dad, taking the kids to visit the grandparents, planning a week-long trip or just a weekend excursion, you'll get the best deal with these suggestions:

Fun On a Flexible Schedule. The more flexible your window of travel—when your trip starts and how long it lasts—the more options you have for savings. You'll be able to take advantage of airline ticket sales and the cheapest days to travel. Generally, it's a better deal to travel midweek than over the weekend.

Shop Around for Best Airfare. The Internet makes it easy. Check for online specials from individual airlines, and then visit sites such as [Travelocity](#), [Expedia](#), [Orbitz](#), [Bestfares](#), and [Smarterliving](#). A little time web surfing can save lots of money.

Rental Cars for Less. Shop early for rental cars over the Internet. You can book a rental car in the low season for less, even if you'll be using it in the peak season. Avoid renting a car at the airport. You'll find more competitive rates, plus avoid extra surcharges at car rental agencies away from the convenience of the airport.

Bus, Subway, Trolley, and...Feet. If you are visiting a large city, use public transportation instead of renting a car.

Start Your Road Trip Car-happy. Keep the tires inflated properly. Under-inflated tires waste fuel and wear out the tire tread. Plus, a well-tuned engine burns less gas. The right parts and fresh oil keep your engine happy and less thirsty for gas.

Time Your Stay for Best Hotel Deals. Plan the timing of your stay according to the type of place you visit. Hotels in cities are usually cheaper on the weekends when business travelers aren't staying there, but hotels in resort areas or other places that are popular with leisure travelers are often cheaper during the week. The same websites used for searching flights can help you find the best hotel deals.

Try the Art of Negotiation. Travel with the principle that it never hurts to ask for a little more. You

Family Economics

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can always ask for upgrades, whether it's a hotel or transportation. Save your negotiating for those in management. You'll be more successful.

Avoid Tourist Traps. Research places of interest to visit before your trip or visit the local visitors' center. By traveling off the beaten track, you'll avoid the expensive tourist traps. Plus, you're often treated to a more interesting vacation, highlighted with personal glimpses of the local culture.

Prepare for Savings. Tourist spots sell everything from film to capture those special moments to sunscreen, bottled water and aspirin for prolonging your fun—at a higher cost. Purchase these items before leaving home and save.

Dining Deals on the Town. When you're traveling or even in your own town, take advantage of the chambers of commerce and visitors centers. You'll find great restaurant discount coupons. Plus, you'll hit on valuable coupons for area attractions and ideas for inexpensive activities.

Do lunch. Lunch menus usually offer the same entrees as dinner, just smaller portions and a smaller check.

Another cost-cutting palate pleaser: Dine out during the week, rather than the weekends. Often, the menu prices climb over the weekend.

Bring Your Own Food. Travel with a cooler. You won't be purchasing drinks and snacks at every rest stop. Rent a house, condo or efficiency, so you can cook or barbecue. Your meals won't eat away at your budget.

Swipe with Savings in Mind. Use only your own bank's ATM whenever possible. If one's not available, look for machines with a "No surcharge here" logo. If you plan on using an ATM regularly on your trip, withdraw larger amounts of cash to reduce your number of transactions. Or, when you're at the grocery store stocking up on food and sunscreen, ask for cash back to avoid fees and additional surcharges.

Pack Lightly and Carry a Spare. Keep things simple. Carry two credit cards, a debit card and enough cash for a few days. That way, you'll have less to protect and it'll be easier to monitor spending. Carry a backup card in a separate place from the rest of your cards.

Vacation Near Home. Even if you're on a skimpy budget, you may still be able to get away. Plan a vacation close to home. There's almost always something interesting to see in your own backyard. Explore the sites you might not normally visit, like a local museum or holiday festival. Think about places that are within 100 to 200 miles from home, where you can drive in a few hours. Look at the website for cities' convention and visitors bureaus. They often highlight local specials you might not read about in your own paper.

Source: Adapted from: Arthur, D., Lazarony, L. & Fleitas, A., May 10, 2004, A suitcase full of money-saving travel tips. Bankrate.com.

Key word: savings.

Now Available: New Idaho Living Will Forms, Effective July 1, 2005

The recent Terri Schiavo case created renewed interest in Living Wills. The Boise-based *A Better Way Coalition* worked with Idaho attorneys to develop changes in the Idaho Natural Death Act. SB1068 was passed by the Idaho Legislature during the Winter 2005 session. Governor Kempthorne signed the bill, which goes into effect July 1, 2005. You may obtain a copy of the new Advance Directive form from Marilyn.

Things you should know about the new form:

1. Advance Directives completed before July 1, 2005 are still valid if they address the same issues as the new form.

2. Witness and notary requirements are not needed for the 2005 advance directive, as they were in the previous document. This change is being heralded with great enthusiasm by many people working in the health care system who have experienced difficulty finding appropriate witnesses and a notary public.
3. Whether an Idaho advance directive will be recognized in other states depends on the laws of each state. Some people are choosing to have their 2005 advance directive notarized (not required in Idaho) if they think they may need a notarized copy in another state.
4. The document is 8 pages long. It can be copied front/back. Part of the reason for the length is that it uses a larger font and includes extra white space to make it easier for people to read. Also, both the living will and durable power is included in the same form.
5. The name of the person executing the form should be put on the bottom of each page.
6. Additional information can be attached to help clarify wishes for end-of-life care. Some people are including value statements, etc.
7. The last page provides definitions for artificial life-sustaining procedures, artificial nutrition and hydration and health care decisions. These terms were included in SB1068aa.
8. The website for the engrossed bill—which is the original Medical Consent and Natural Death Act with amendments incorporated—can be found at <http://www3.state.id.us/oasis/S1068.html#enr>.

Extension educators are encouraged to share the new Advance Directive form with others. Advance Directives are included in Seminar 2 of the new Extension *Legally Secure your Financial Future: Organize, Communicate, Prepare curriculum*, coauthored by University of Idaho Extension faculty, Marilyn Bischoff, Beverly Healy, and specialists from five other states.

Source: *A Better Way Coalition*, June 25, 2005 email correspondence.

Key words: financial security, wills.

Five Financial Strategies for New Graduates

Graduation seems a natural time to share advice with any young people in your life.

Because graduation often coincides with other life changes—including new jobs, moves, and sudden windfalls from generous relatives—it's also a great time to share financial guidance with young graduates. You no doubt have some tips of your own, but here are some ideas for getting off to a good financial start.

1. Seize the Day. Although most new graduates aren't yet pulling down big salaries, the post-college years can actually be a great time to build a solid savings foundation. The young person in your life may have received some cash gifts upon graduation; urge him or her to save at least part of the windfall. And if they were accustomed to living on a shoestring while at school, new grads are apt to find it fairly easy to save part of each paycheck once they begin working, even if their income levels are still fairly low. The fact that many new graduates live at home for the first year or two after school provides an additional opportunity to sock away some cash. To help sell your new grad on the merits of saving, share a story about something exciting you were able to do or buy because you had saved money for the future rather than spending it right away.

2. Start Small, But Get Started. Young people might assume you need to have deep pockets to be an investor, but let the new grad in your life know that's definitely not the case. Some terrific mutual funds will let them invest for as little as \$500. Even if market returns are fairly paltry over the next few decades, the benefits of getting an early start on investing can be substantial: The 21-year-old who starts saving \$1,000 a year and earns an annualized 5 percent on his money will have more than \$150,000 when he turns 65; were he to wait even five years to begin saving, he'd have only \$114,000 when it came time to retire.

3. Invest On Autopilot. Even investing veterans can attest to the fact that it's difficult to invest with discipline. As much as we all know that the goal is

to buy low and sell high, it's a lot more fun to be an investor when everything's going up than when the market's in the tank. Investing on a regular schedule is a particularly big challenge for young people, who can find plenty of other ways to spend their hard-earned cash.

That's why automatic investment plans, whereby you agree to invest a set amount every month is one of the best ways to invest. If your new graduate has landed a first job, urge him or her to take part in a 401(k) or any other defined-contribution plan—a familiar type of auto-invest plan. Because the participant's money is deducted from his or her paycheck on a pretax basis, contributions are particularly painless for young savers. A number of mutual fund companies also allow you into their funds with a relatively low minimum if you sign on for an automatic investment plan.

4. Use Credit Wisely. We've all heard about how banks bombard teenagers with credit card offers, and many college kids have been brandishing plastic for years. Those offers will only increase once the new graduate in your life lands a job, and the youngster will also likely be offered even-higher credit limits. Because building and maintaining a good credit history will have an effect on almost everything your new grad might choose to do in this life—from buying a house or car to renting an apartment—graduation is a good time to review the dos and don'ts of managing credit.

Yes, a credit card can be handy in emergencies, and it makes sense for each person to establish a credit history in his or her own name. But keep it simple: A bank account and a single major credit card is all you really need to begin establishing a credit history. Urge the young person in your life to keep a running tally of any charges he or she makes and emphasize the importance of paying your balance in full each and every month. To drive the point home, discuss how credit cards can be "reverse savings accounts" if you carry a balance—that is, the interest rate you pay on your debt can easily wipe out the earnings from any money you manage to save or invest.

5. Know the Real Meaning of Prestige. Whether it's an iPod or an Izod (those alligators are back in style, you know), young people learn early on the

value our society places on status symbols. But those status symbols can be illusory: The person driving that expensive car could be on the verge of bankruptcy, while the one in the 17-year-old station wagon could pay cash for 20 shiny new Mercedes.

Some people never learn this lesson, but you're on a slippery slope if you start defining yourself by your material possessions and the illusory "status" they confer. If you always need the newest, most expensive car, computer, or shoes (or whatever it is that floats your boat), you can easily set yourself up for financial disaster—or, at the very least, rob yourself of the chance to build real wealth.

Source: Adapted from: Benz, C., June 07, 2005, Financial Advice for New Grads, Morningstar.com.

Key words: investing, savings, financial literacy.

Long Term Care Workshops Offered Throughout Idaho During Spring

Do you know someone grappling with the long-term care issues of a loved one? Long-term care will face all of us eventually. In his 2005 State of the State address, Governor Kempthorne stated, "We must encourage future generations of Idahoans to plan for their own financial and health care needs."

During Spring 2005 more than five hundred Idahoans attended University of Idaho Extension and AARP-Idaho co-sponsored Long Term Care (LTC) workshops. Five workshops were held on Saturday mornings from 9 am to 12 noon; one was held at the same time on Friday. Extension educators coordinated the workshops featuring regional speakers from Area Offices on Aging, the Idaho Department of Insurance, Idaho Legal Aide or the Department of Health and Welfare. Topics included community resources to help seniors live comfortably and safely in their homes, long-term care insurance, and financial assistance to pay for long-term care. Several workshops also included a presenter from Qualis Health who described how to select quality assisted living or nursing home care. Workshop details include:

Extension Educator(s) who facilitated	Workshop location	Date	Attendance
Diana Christensen	Wendell	April 30	72
Beverly Healy	Caldwell	April 16	131
Beverly Healy	Boise	May 14	161
Audrey Liddil and Marnie Spencer	Pocatello	May 21	90
Sharlene Woffinden	Preston	May 20	33
Julia Welch	Moscow	May 7	50

AARP Idaho provided \$500 to each site to pay for facilities and equipment rental, refreshments, and workshop supplies. They also funded direct-mail marketing of thousands of flyers for each workshop, "Caring for Those You Care About" publications packets for each participant, and travel for an Idaho AARP representative to attend each workshop, for a total of approximately \$10,000 in-kind contribution per workshop.

End-of-program evaluations completed by participants indicate they significantly increased their awareness (92%) and understanding (90%) of long term care issues and options. They gained knowledge of LTC insurance (81%), ways to pay for LTC (69%), and new resources to help them make LTC decisions (83%). When asked what actions they might take as a result of the workshop, 82 percent said they will review the publications they received; 73 percent will discuss information gained with a family member or friend and nearly half (48%) will determine the type of long term care they prefer and discuss it with a family member. Other actions planned include: review financial assets to determine how I will pay for long term care (44%); develop a plan for LTC needs; investigate and consider purchasing LTC (35%); investigate in-home care or LTC facilities/providers in their communities (38%).

Nearly all the educators who facilitated LTC workshops stated this program generated the greatest attendance of any Extension program in their career. AARP-Idaho is very pleased with our partnership; we anticipate workshops will continue through the 2006 program year. For more information contact Marilyn.

Key words: seniors, health care, education.