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Transforming AAFCS— What Will the Change Mean for You?

For the past 18 months AAFCS leadership has been soliciting input from surveys, Conversation Cafes, and the Future Search Summit in Atlanta (December 2005). In February 2006 the Governance Redesign Task Force met to craft a vision for AAFCS' future. The recommendations were voted on at the national conference in June. Check the national website for the most recent information.

The four major recommendations include open membership, organizational restructure, streamlined AAFCS governance, and a revised mission statement. I would like to call your attention specifically to the new mission statement. Past President Jim Moran suggests that our mission really should read as follows: *“The American Association of Family and Consumer Sciences provides leadership and support to people whose work is to assist individuals, families and communities in making informed decisions about their health, relationships and use of resources to improve their quality of life.”* (Transforming AAFCS: A New Era of Action, May 2006, p. 15.)

The revised mission statement clarifies and limits our long standing goal “to improve the quality of life.” I note a significant change in the emphasis on decision making and more specificity regarding our goals, focusing on health, relationships and use of resources. Decision making as a core concept has deep roots in our historical tradition; it is a vital skill in our information saturated society.

I find the prominence of “health” very interesting. As Ernest Boyer suggests, “No knowledge is more crucial than knowledge about health. Without it, no other life goal can be successfully achieved.” In our work within the School, we have joined other colleagues to address this goal with full awareness that we bring specific expertise, i.e., nutrition expertise, but not the broader “health” background. We join our colleagues in other units to gain expertise in such areas as physical activity. *Wellness in the Rockies* was another example of our involvement in this broad societal issue which



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demanded that we become collaborators with other professionals with similar concerns. Perhaps our experience is similar to so many of our colleagues and is part of the reason that Dr. Moran suggests that “we need to define ourselves by the nature of our work.” Rather than defining ourselves by our credentials, we and our professional organization will change to reflect our work goals.

The revised mission statement reaffirms our work as being “integrative, holistic, and relevant to the everyday experiences of individuals, families and communities.” I welcome this revision and find relevance for my personal professional goals as well as those of our academic and extension FCS programs. The transformation of AAFCS implies that “we are the work we do and the lives we touch.”

Postscript

FCS faculty member and Idaho senator Lindsey Shirley reports that heated debate occurred in the Senate at the FCS national conference in Charlotte. She sends this new mission statement: “To provide leadership and support to *professionals* whose work is to assist individuals, families and communities in making informed decisions about their *well-being*, relationships, and resources to

optimize their quality of life.” The italics are mine to draw your attention to the changes from the earlier version printed above.

The mission statement will be voted on again by the membership. Check the website for latest details.

FCS Programs Prepare for National Accreditation

The School of FCS will be involved in two accreditation site visits during the 2007-08 academic year. Both the Coordinated Program in Dietetics (CPD) and the Child Development Lab (CDL) will be involved in pre-visit preparation, review, and assessment this 2006-2007 academic year.

Dr. Suzanne Planck, Director of the Child Development Laboratory, will supervise this year's self assessment. The CDL is accredited through the National Association for the Education of Young Children (NAEYC). The self-study process offers a structured approach for program improvement that considers all of the necessary components of a high-quality early childhood program.

The program standards and accreditation criteria are based on a conceptual framework with four areas of focus. The primary focus area is Children, which incorporates five early childhood program standards. Teaching Staff, Partnerships, and Administration, the three additional focus areas, encompass five additional program standards.

Collectively, the ten NAEYC Early Childhood Program standards represent essential, interlocking elements of high-quality programs for all children from birth through kindergarten.

Dr. Kathe Gabel, Director of the CPD, will guide the preparation for the site visit. The last time that visitors from the American Dietetic Association came to the Moscow campus was in 1995. In preparation the program mission, vision, strategic goals, curriculum, student outcomes, preceptors, facilities, and administrative support will be reviewed. Visitors will expect to meet with several

groups: students, alumni, faculty, preceptors, and administrators. Discussions will include content and depth of the subject matter being taught as related to foundation knowledge, skills, and competencies. A major focus will include faculty and preceptor role in program development and evaluation.

Fletcher Attends AACU Institute with UI Team

FCS faculty member Dr. Janice Fletcher attended a five-day, intensive program designed for leadership teams representing institutions. The Association of American Colleges and Universities (AACU) sponsored the Greater Expectations Institute: Campus Leadership for Student Engagement, Inclusion, and Achievement from June 21-25 in Snowbird, Utah. The Institute helped teams align institutional purposes, structures, and practices as well as advance and assess the kinds of practical liberal education outcomes outlined in AACU's signature report, *Greater Expectations: A New Vision for Learning as a Nation Goes to College*, such as critical inquiry, intercultural competence, and integrative learning.

Campus leadership teams come to the Institute to advance a specific educational change project. The Institute helped teams align their project to their institution's mission, clarify desired outcomes, refine planning and processes, and build a culture that fosters organizational learning. The UI team will support implementation of the four goals of the UI Strategic Action Plan 2005-2010:

- Teaching and Learning
- Scholarly and Creative Activity
- Outreach and Engagement
- Organization, Culture, and Climate

Fletcher is a member of the Teaching and Learning Team.

Animal Exhibits and Public Health: Resources

Resource materials regarding animal exhibits and public health have been developed by Washington State University 4-H and are available at http://4h.wsu.edu/ani_sci/publichealth/index.htm:

Brochures

- *It's In Your Hands: Public Health and Animal Exhibits*
- *Good Health in Six Easy Steps* (On hand washing)
- *How to Use Antibacterial Hand Rub*

Contracts

- Between a volunteer and an Extension Educator
- Between an organization/agency and a 4-H club or group providing an animal exhibit

Signage

- Water Not Suitable for Drinking
- Warning! (36" x 36" size) (About bacteria and animals)
- Visitor Caution (36" x 36" size)
- Animal Pens
- Handwash Station
- Inside Barns
- Mom Was Right
- No Food or Drink
- No Pacifiers

One hour streaming video program, "It's In Your Hands: Animal Exhibits and Public Health"

Source: http://4h.wsu.edu/ani_sci/publichealth/index.htm.

Key words: food safety, hand washing, children, health.

USDA Avian Influenza Brochures

USDA has a brochure to provide information about Avian influenza (AI)—the bird flu—available in both English and Spanish at http://www.usda.gov/wps/portal/usdahome?navtype=SU&navid=AVIAN_INFLUENZA. The link to the brochures is in the grey box on



Food Safety

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the right of the USDA website. The topics covered include:

- What is the Bird Flu?
- Bird Flu in the US
- Protecting the US
 - Import Restrictions
 - International Assistance
 - Surveillance
 - Response
 - Research
 - Food Safety



The website also includes additional information about the topic.

Source: http://www.usda.gov/wps/portal/usdahome?navtype=SU&navid=AVIAN_INFLUENZA.

Key words: health, meat and poultry, resources.

Incidence of Selected Pathogens in Three foods

Researchers recently surveyed the prevalence of pathogens in three retail food samples from Seattle, WA. Samples of ground beef (1,750), mushrooms (100), and sprouts (200) were collected in grocery stores over a 3 month period.

The samples were analyzed for enterohemorrhagic *Escherichia coli* (EHEC) and for *E. coli* O157, which is the most common EHEC serotype. (*E. coli*

bacteria are classified by their illness-producing characteristics. EHEC serotypes produce potent toxins that cause severe damage to the lining of the intestine and are significant causes of gastrointestinal infection producing bloody diarrhea and other serious complications, also known as hemorrhagic colitis.)

The samples were also analyzed for the presence of the pathogens *Salmonella* and *Listeria monocytogenes*.

Number (percentage) of Samples Positive for Pathogen				
Food Tested	EHEC	<i>E. coli</i> O157 ^a	<i>Salmonella</i>	<i>L. monocytogenes</i>
Ground beef	61 (3.5%)	20 (1.1%)	67 (3.8%)	18 ^b (3.5%)
Mushrooms	4 (4%)	0	5 (5%)	1 (1%)
Sprouts	12 (6%)	3 (1.5%)	14 (7%)	0

^a A lower number of samples positive for *E. coli* O157 than for EHEC indicates the presence of other EHEC serotypes or that the test for EHEC produced a positive result for dead *E. coli* O157 cells.

^b Only 512 samples of the ground beef were analyzed for *L. monocytogenes*.

The prevalence of *E. coli* O157:H7 in ground beef samples, 1.1 percent, is higher than that reported by FSIS in raw ground beef testing (0.17% in 2005). This data emphasizes the importance of continuing to educate consumers about using a thermometer to check for an endpoint temperature of 160°F when cooking ground beef.

The presence of pathogens on mushrooms and sprouts is more troubling because these products are often consumed raw. Although the authors did not enumerate the level of pathogen on these products, the infective dose can be low (for example, as few as 15-20 cells for *Salmonella* and around 1,000 cells in susceptible persons for *Listeria*). The authors highlight the need for better pathogen control during processing and handling of fresh produce.

Source: Samadpour, M. et al., "Incidence of enterohemorrhagic *Escherichia coli*, *Escherichia coli* O157, *Salmonella*, and *Listeria monocytogenes* in retail ground beef, sprouts, and mushrooms," *J. Food Protection* 69:441; http://www.fsis.usda.gov/Science/Ecoli_O157_Summary_Tables/index.asp.

Key words: bacteria, food safety.



The Food and Drug Administration and the Federal Meat Inspection Act Are Each 100 Years Old This Year

Throughout 2006, the US Food and Drug Administration (FDA) will commemorate the 100th anniversary of the passage of its founding law, the 1906 Pure Food and Drugs Act. In 1906, this law was implemented by the Bureau of Chemistry in the US Department of Agriculture; however, over the years the Bureau has evolved to its current name, FDA, and location in the Department of Health and Human Services.

The 1906 Pure Food and Drugs Act prohibited the interstate transport of unlawful food and drugs, however, a number of short-comings led to its replacement by the Food, Drug, and Cosmetic Act of 1938, which continues as the basis for food safety today. FDA oversees items accounting for 25 cents of every dollar spent by consumers. Its jurisdiction includes most food products (other than meat and poultry) and many other consumer products. FDA has a staff of approximately 9,100 employees.

Also this year, the US Department of Agriculture's (USDA) Food Safety and Inspection Service (FSIS) celebrate 100 years of protecting the food supply under the Federal Meat Inspection Act (FMIA). Following passage of the 1906 Act, the USDA Bureau of Animal Industry's Meat Inspection Division hired more than 1,300 inspectors to carry out inspection activities. Since passage of the FMIA, several additional Acts have been passed by Congress to expand USDA jurisdiction to poultry, eggs and grading services; several reorganizations have developed the agency into today's FSIS. More than 7,600 inspection program personnel are employed by FSIS.

Source: <http://www.fda.gov/oc/history/default.htm>; <http://www.fsis.usda.gov/100years>.

Key words: food safety, government.

New Study Shows High Quality State Pre-K Programs Improve Language and Math Abilities of Children of All Backgrounds

A new study of high quality prekindergarten programs in five states reveals significant improvement in children's early language, literacy and mathematical development, improvement far greater than found in a recent national study of the federal Head Start program.

The study finds that children attending state-funded pre-k programs in the five states (Michigan, New Jersey, Oklahoma, South Carolina, and West Virginia) gained significantly regardless of ethnic background or economic circumstances.

The study, *The Effects of State Prekindergarten Programs on Young Children's School Readiness in Five States*, was conducted by The National Institute for Early Education Research (NIEER) at Rutgers University with support from The Pew Charitable Trusts and the Joyce Foundation. The study was authored by W. Steven Barnett, Cynthia Lamy, and Kwanghee Jung.

"This study provides strong evidence that quality public preschool programs produce broad gains in children's learning and development," Barnett said.

"What this study shows is that investments in pre-K are not just good for the child but good for the state, the city, and for the country," said Sue Urahn, director, state policy and education, The Pew Charitable Trusts. "Investing in pre-k returns an investment to all of us."

The study estimated the effects of preschool programs on entering kindergartners' academic skills. Vocabulary and early literacy skills were tested in all five states; math skills in all states except South Carolina. With the cooperation of education officials in the five states, researchers collected data on 5,071 preschool and kindergarten children in 1,320 classrooms in the fall of 2004. Children were tested in English or Spanish depending on their strongest language.



Family Development

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"We found these state-funded preschool programs to have statistically significant and meaningful impacts on children's early language, literacy, and mathematical development," the researchers wrote. Their key findings were:

Children who attended state-funded preschool showed gains in vocabulary scores that were about 31 percent greater than gains of children without the program. This translates into an additional three months of progress in vocabulary growth due to the preschool program at age 4. This outcome is particularly important because the measure is strongly predictive of general cognitive abilities and later reading success, the researchers said.

State-funded preschool increased children's gains in math skills by 44 percent compared to children's growth without the program. Skills tested included basic number concepts, simple addition and subtraction, telling time, and counting money.

State-funded preschool produced an 85 percent increase in growth in print awareness among children enrolled compared to growth of children without the program. Children who attended a

state-funded preschool program before entering kindergarten knew more letters, more letter-sound associations, and were more familiar with words and book concepts.

These results come at an opportune time for early education advocates. Earlier this year, the Head Start National Impact Study reported no statistically significant effects for 4-year-olds on vocabulary or early math scores.

“Using identical or similar tests, the NIEER studies show vocabulary gains three or four times greater than those in the Head Start study,” Barnett said.

“This difference in outcomes between the two types of programs points to the likely effects of the higher qualifications (and higher compensation) of teachers in state prekindergarten programs compared to Head Start,” Barnett and his colleagues wrote. “We believe Head Start and other state programs could produce gains similar to those we found if they were able to hire highly qualified teachers. The state prekindergarten programs we studied do not uniformly differ from Head Start with respect to other characteristics such as length of day or class size.”

The five states studied almost universally require prekindergarten teachers to be licensed teachers with BA degrees and certification in early childhood education. Head Start requires that 50 percent of teachers have two-year Associate’s degrees and the others must have a Child Development Associate (CDA) credential or its equivalent. A CDA represents 120 clock hours of training. Congress is considering Head Start reauthorization legislation that for the first time would require some percentage of teachers to have BAs.

“Comparisons to Head Start suggest that both Head Start and state preschool programs with weak standards for teacher qualifications (and low teacher pay) might increase their effectiveness by raising their teacher qualifications standards and compensating teachers accordingly,” Barnett and his colleagues wrote.

Forty states have state-funded prekindergarten programs. The standards and quality, as well as the population served vary greatly. The five states in this study rank among the highest in NIEER’s annual evaluation of state prekindergarten programs. Most state prekindergarten programs target children who are at elevated risk of school failure (often due to poverty), and programs for these children have been the most studied.

Less research has been conducted on the impacts of programs for children who are not economically disadvantaged. With a number of states now making prekindergarten education available to all 4-year-olds, the NIEER study sought to address the impact of prekindergarten on children from every economic level.

Two of the programs in the study—Oklahoma and West Virginia—offer services to all children regardless of income. “When we compared results for children who had subsidized lunches with those who didn’t, we found that all children gained from attending pre-k, but there was some evidence that children who qualified for free or reduced price had larger gains,” Barnett said. While there were differences in scores among children of various backgrounds, all children gained, regardless of ethnic background. The sample used for the study was 47 percent White, 25 percent African American, 21 percent Hispanic, 3 percent Native American, and 2 percent Asian.

A large body of research shows that high quality preschool programs can lead to increases in school success, higher test scores, fewer school dropouts, higher graduation rates, less special education, and even lower crime rates.

Source: The National Institute for Early Education Research, Pew Internet & American Life Project, www.pewtrusts.com, December 6, 2005.

Key words: early childhood, education.



Read those Food Package Labels Carefully

Many people find information on food packages to be confusing. It can also be misleading when companies use terms such as “natural,” “hormone-free,” or inaccurate pictures. This information attempts to portray the food as healthier because of the public’s perception of these terms. Listed below are some examples of misleading information found on food packages.

- Some companies label their chickens as “hormone-free.” Guess what—all chickens are hormone-free since U.S. Department of Agriculture regulations don’t allow poultry growers to give chickens hormones or steroids. Instead, to increase their growth rate, some farmers give these “hormone-free” chickens antibiotics every day which makes them grow faster.
- Juice products that contain the words “beverage,” “drink,” or “punch” are not 100 percent juice. And don’t be fooled by pictures on the product. A drink manufactured by Tropicana called Peach Papaya drink does not contain any peach or papaya juice. It contains mostly water, sweeteners, and some pear juice. Last year the company was forced to remove the claim “made with ‘REAL’” fruit juice from the package. Unfortunately the package still has pictures of peaches and papaya on it.



Nutrition Education

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- The word “natural” appears on many food products. But what does it mean? The definition depends if the agency is the Food and Drug Administration (FDA) or USDA. FDA does not have an official definition of “natural” even though they’ve been working on one since the mid-1970s. You may have noticed that 7-Up is being advertised as “100 percent natural.” Cadbury Schwepps, the company that manufactures 7-Up, says that high fructose corn syrup, the main ingredient in 7-Up, is natural. Most consumer groups consider high fructose corn syrup to be an artificial ingredient. On the other hand, USDA regulates the term “natural” but only in meat and poultry products. If these items have the word “natural” on the package, then they cannot contain any artificial colors or additives.
- The term “organic” is defined by USDA. “Organic” products do not contain pesticides or fertilizers and follow the strict National Organic Standards mandated by Congress in 2002. The exception is a seafood product that contains the word “organic.” It doesn’t mean anything because USDA has not decided what organic means when applied to seafood.

Source: www.msnbc.com, “When Grocery Shopping, Read the Fine Print,” May 15, 2006.

Key word: labels.

Are High Sugar Diets Addictive?

Psychology professor Bart Hoebel at Princeton University studied brain activity of rats fed a high sugar diet. He found that sugar wasn't addictive but the high it caused was addictive.

Eating sugar resulted in a large amount of dopamine, a "feel-good" neurotransmitter being released into the brain. Eating other foods such as protein didn't cause as much of the dopamine to be released.

For one month, rats were fasted/starved for a long time each day and then given a large dose of sugary fluids. The equivalent would be drinking a large Coke for breakfast. Later that day, they were given normal food.

Hoebel found that this large amount of dopamine produced by drinking the sugary liquid caused their morphine/opium receptors to become activated. Within a few days, the rats became "addicted" and wanted to drink more sugary liquid each day. After one month, he removed the sugary liquid and the rats became so anxious their teeth audibly chattered, which is a sign of withdrawal. A few days later, the sugary liquid was resumed, and the rats ingested even more and learned to binge, drinking all of the sugary liquid at once.

The culprit may not be sugar since these behavioral changes occurred even when sugar was replaced with the artificial sweetener saccharin. Hoebel stated, "It appears to be the sweetness, more than the calories that fuels sugar dependence." It is known that withdrawal symptoms and dips in dopamine levels do not occur when meals are moderate and eaten at regular intervals.

Source: Obesity Research, 2002, 10:478-488.

Key word: sweeteners.

Lactic Acid is a Fuel

Many coaches and personal trainers tell athletes to work out at a level that prevents lactic acid from building up in their muscles since it causes the muscles to burn, tire, and give out. Now, this theory has been challenged by Dr. Brooks and Dr. Gladden.

Dr. George A. Brooks, a professor at the University of California, says that lactic acid is a fuel and not a caustic waste product. He believes that muscles make lactic acid from glucose and use it for energy. That is why trained athletes have such endurance—their muscles have adapted to readily absorb lactic acid.

What about the theory that lactic acid causes muscle soreness? Dr. L. Bruce Gladden, professor at Auburn University, said the time frame doesn't work. He states "Lactic acid is gone from your muscles within an hour of exercise. You get sore one to three days later."

The new theory is that muscle cells convert glucose or glycogen to lactic acid. The lactic acid is taken up and used as fuel by mitochondria, the energy factories in muscle cells. Dr. Brooks found that intense training doubles the number of mitochondria which lets them burn more lactic acid and the muscles can work harder and longer. He also found that athletes that train very hard in brief spurts just before an event increase their mitochondrial mass even more and improve their athletic performance.

What causes muscle fatigue? Researchers at La Trobe University in Melbourne and at the University of Aarhus in Denmark found that muscle fibers worked intensely lose potassium, and that decreases the fiber's ability to contract. High levels of lactic acid prevented the muscle fibers from losing potassium.

It should be noted that these researchers conducted their studies on rat muscle fibers and it is unknown if the same mechanism operates in humans.

Source: <http://www.ergogenics.org/150.html>;
<http://sciencenow.sciencemag.org/cgi/content/full/2004/820/1>.

Key word: exercise.

Update On eXtension



Last Fall I became involved in eXtension when I was asked by CSREES-USDA Family Economics Program leaders to guide a team in the adaptation of the *Legally Secure Your Financial Future: Organize, Communicate, Prepare (LSYFF)* curriculum for a new CSREES national consumer web site called eXtension. The original LSYFF curriculum development team consisting of specialists from six states and Ada County educator, Beverly Healy, began by learning the eXtension wiki, which is used to develop and edit our learning modules and publications.

We embarked on a unique professional development opportunity. As members of a pioneering Community of Practice (CoP), we are walking across the bridge while it is being built! In a nutshell, this means accepting ambiguity and constant changes, all in the spirit of learning and pioneering a new way for us to extend Extension expertise to people across the nation. It's an exciting and time-consuming venture!

Soon you will have a chance to gain a better understanding of eXtension and its possibilities when the web site is launched internally for preview. The first eXtension *HorseQuest* learning modules, developed by a CoP based in Kentucky, are scheduled for internal viewing late this summer. The *Financial Security for All* website, which includes LSYFF, will follow. The entire eXtension website will be ready for public use in 2007.

Starting in early July, you can get on board with eXtension! How can you get involved? First, get your eXtension ID. It's a simple process...as simple as choosing a username and a password. Just go to: <http://people.extension.org> and join the eXtension crowd!

Next, on July 5th, help us build the eXtension *Frequently Asked Questions* database! Last fall eXtension called on all of Cooperative Extension to help create a dynamic database of the MOST frequently asked questions throughout Cooperative



Extension. More than 3,000 questions were received (some from UI FCS Extension educators) and eXtension imported another 5,000 from other databases...BUT eXtension wants more!

After you've got your eXtension ID...go to <http://faq.extension.org> on July 5th and join the fun of submitting, reviewing, and editing YOUR most frequently asked questions. We need YOU to be a part of eXtension! This is how you can help! If you have questions, please contact me.

Source: eXtension FAQ marketing message, http://about.extension.org/wiki/FAQ_Marketing_Message_1.

Key words: internet, financial education, technology.

Opting Out of Unwanted Solicitations

Are you tired of receiving unwanted telephone solicitations? If you haven't "opted out" of unsolicited calls, you may want to do so. Nearly three years ago the Federal Government created the "Do Not Call Registry" to make it easier and more efficient for you to stop getting telemarketing sales calls you don't want. You can register [both land line and cell phones] online at (<http://donotcall.gov/>) if you have an active e-mail address. You can also call toll free 1-888-382-1222 (be sure to call from the number that you want to register). Registration is free and is effective for a five-year period.

Enforcement began on October 1, 2003. Solicitors affected by the legislation are now required to stop the calls within 31 days of registration. Unfortunately, it won't stop all telemarketer calls. Banks, phone companies, airlines, insurance companies, nonprofit charitable organizations, and politicians are not impacted by the list because they're not under the jurisdiction of the Federal Trade Commission, the government agency who enforces the "do not call" registry.

- Additional info: <http://www.natconconsumersleague.org/privacy/stopcalling2.htm>
- 888-5-OPTOUT
- State registry info: <http://www.the-dma.org/government/donotcalllists.shtml>

The above information will stop most phone solicitations. You can also request to get off mailing lists (<http://www.dmaconsumers.org/consumerassistance.html>). The Federal Trade Commission has also developed a form letter you can send to the credit bureaus that sell your information to other agencies. The opt-out form is located at <http://www.ftc.gov/privacy/cred-ltr.htm> as are the addresses of the bureaus to mail the form.

Sources: Oleson, M., April 14, 2006, *Financial Tip of the Week* email, Personal Financial Planning Department, College of Human Environmental Sciences, University of Missouri-Columbia; Idaho Attorney General's Do Not Call Consumer Information, <https://www2.state.id.us/ag/consumer/nocalllist.htm>.

Key words: consumer.

Getting Ready to Retire? Contact the Social Security Administration

If you're planning to retire soon, you will want to access information from the Social Security Administration and Medicare. Starting in 2003, the age at which full Social Security benefits are payable began to increase gradually if you were born after 1938. For example, if you were born in 1938 you can receive full benefits at age 65 and 2 months; if born between 1943-1954 you may receive full benefits at age 66; and if born in 1960 you are eligible at age 67.

Retirees or a surviving spouse should apply for Social Security benefits at least three months before you reach your eligible retirement age. When you apply for Social Security, you will be automatically enrolled in Medicare Part A & Part B and this benefit is generally effective the first day of the month in which you turn age 65. Medicare Part A covers medically necessary hospital stays, skilled nursing facility care, home health care, hospice care. Part B helps cover doctors services and outpatient care. If you don't sign up for Part B when you are first eligible, the cost of Part B will go up 10 percent each year that you could have had Part B but didn't sign up for it. You will have to pay this penalty each year that you have Part B.

It's important to transition your retiree health insurance benefits at the same time. Failure to do so within 30 days of Medicare eligibility will result in the cancellation of your retiree health insurance benefits when you become Medicare eligible.

To apply for Social Security or to inquire about your Medicare benefits, you can call or visit your local Social Security office or call Social Security directly at (800) 772-1213. You can apply for Social Security online (using the Internet) if you meet certain rules. To apply online, visit www.socialsecurity.gov.

Whether you are just planning your retirement, or are actually ready to apply for Social Security retirement benefits, here are the Social Security online services you may want to consider:

- Social Security Benefit Application: When you decide to take the plunge and actually retire, you can apply for your retirement (or spouse's) benefits online.
- Retirement Planners: You can estimate your future benefits and also use links to outside websites that discuss other sources of retirement income and post-retirement concerns such as housing and medical care.

By visiting the Social Security website you will know just what help is available to you.

Sources: Adapted from Neuber, C., June 26, 2006, *Nearing Retirement*, Social Security Public Affairs email; Social Security: Understanding the Benefits, Social Security Publication No. 05-10024; Medicare.gov, <http://www.medicare.gov/Choices/Original.asp>.

Key words: retirement, seniors.