

The Communicator

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June 2005

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University of Idaho
Extension

Plans Underway to Celebrate the Twenty-fifth Anniversary of the MRDS Series



The Margaret Ritchie Distinguished Speaker Series began in 1981 and 2006 marks the 25th Anniversary of the Series. In honor of this milestone, the MRDS committee and the FCS Alumni Board are planning special events to celebrate the professional contributions of the woman in red herself, Margaret Ritchie.

2005 Margaret Ritchie Distinguished Speaker Dr. Virginia Vincenti



Dr. Virginia Vincenti will be the 2005 MRDS. Dr. Vincenti is a past president of AAFCS and professor of Family and Consumer Sciences at the University of Wyoming. She also serves as chair of the AAFCS Campaign for Project Archives and is well positioned to address professional legacies. In 1997, Dr. Vincenti co-edited *Re-*

thinking Home Economics—Women and the History of a Profession.

Dr. Vincenti will be on the Moscow campus Friday, September 16 and Saturday, September 17. She will address a graduate class on Friday morning at 10:30 and then the University community at 1:30 pm in AgSci 62. Vincenti will comment on the importance of maintaining history and celebrating leaders from our past. Her address will be followed by a PowerPoint presentation of Margaret Ritchie's career contributions while at the UI. It will include pictures from the FCS archives as well as comments from former students about their former professor and Director. Video clips of friends and colleagues will also be included.



Director
June 2005



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Annual Alumni Brunch

The FCS Alumni Board of Directors is planning to celebrate Margaret Ritchie as well. The annual Brunch will be held from 10-12 on Saturday morning, September 17 at the University Inn Best Western. Attendees are encouraged to wear hats and/or Margaret Ritchie's favorite color, "red" in her honor. Participants will also have an opportunity to share comments or memories with one another. Mark your calendars now and plan to join us in Moscow to celebrate this amazing professional leader and mentor from our past.





FCS Degrees Conferred during Spring 2005 Commencement

Thirty-nine FCS degrees were conferred during the spring 2005 commencement ceremonies. Six students were graduated with degrees in Early Childhood Development and Education, a joint degree offered between CALS and the College of Education. Thirty-three BS degrees in FCS were awarded among three majors. Twelve students earned degrees in the Child, Family and Consumer Studies major. Nine students were graduated in Clothing, Textiles and Design. Twelve students completed the program in Food and Nutrition, seven with the Dietetics option and five in Nutrition.

Futuring Conference

Vicki Parker Clark, District I Director, and I attended "Anticipating the Future of Research, Education, and Extension Programs in Land-Grant Colleges and Universities" in Roanoke, VA May 15-18. The conference was sponsored by the Partnership Working Group and CSREES and hosted by the Virginia Cooperative Extension. The objective of this conference was to assist leaders in land grant colleges and universities to systematically factor the external environment into planning activities. The expected outcomes were:

- Identify critical trends that define the context within which programs in U.S. land grant institutions will function in the coming decade;

- Identify potential events that could affect extension, research, and teaching;
- Develop elementary scenarios portraying the impact of critical events on programs in land-grant institutions;
- Draft issue briefs of current and emerging issues facing programs in land-grant institutions.

Vickie and I learned a great deal about the futuring process. We would be happy to share information regarding the trends, events, and issue briefs generated in our small work groups.

Former FCS Director Assumes Top WSU Extension Post

Linda Kirk Fox, former Director of the Margaret Ritchie School of Family and Consumer Sciences, has accepted the position of dean and director of WSU Extension effective June 1.

Prior to this assignment, Dr. Fox served as interim dean and director from September 1, 2004 to the present. She had 20 years of experience with Idaho Extension prior to joining Washington State University in February 2002 as associate dean and associate director of extension. She joined the UI faculty in 1981, serving as an extension district director, a department chair and as head of the School.

Fletcher Earns National Recognition

FCS Professor Janice Fletcher is one of 14 faculty members nationwide who will be honored as an outstanding academic adviser. Fletcher will receive the National Academic Advising Association's certificate of merit, which honors individuals who have demonstrated qualities associated with outstanding academic advising of students.

Janice has been recognized several times as Outstanding Advisor in CALS and has received the UI Award for Advising Excellence. She was acknowledged as Athena Faculty Woman of the Year in April 2005.



Campaign to Educate on Proper Home Refrigeration

A new national campaign has been launched to educate consumers about the importance of maintaining the temperature of their household refrigerators at 40°F or below.

The effort was launched on May 1 by the Partnership for Food Safety Education (PFSE), a nonprofit organization with the goal of educating the public about safe food handling to help reduce foodborne illness. The PFSE has members from all aspects of food interests, including food industry trade groups, government departments and consumer organizations. The PFSE is responsible for the Fight BAC!® campaign that has reached millions of consumers with information about four steps to fight foodborne bacteria: Clean, Cook, Chill, and Separate.

The new campaign is in part a response to the revised *Listeria monocytogenes* risk assessment released by the US Department of Agriculture (USDA) and the Food and Drug Administration (FDA) in 2003. That assessment revealed that proper refrigeration could reduce the risk of listeriosis by two-thirds. The campaign urges consumers to use a refrigerator thermometer. A recent national study showed that only 30 percent of consumers knew they should use a refrigerator thermometer to monitor temperature, and only 20 percent actually use one.

Retailers across the country are joining the Partnership's effort by putting programs in place to help educate consumers about this important food safety recommendation. The message from retailers to consumers is proper refrigerator temperatures help consumers keep safe food that lasts longer."

Source: "BAC Down! Government Officials Back National Food Safety Campaign to Educate on Proper Home Refrigeration," Partnership for Food Safety Education Press Release, May 1, 2005, <http://www.fightbac.org/press>.

Key words: food safety, consumer, education.

Food Safety June 2005

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National Clean Hands Week September 18-24

The Clean Hands Coalition (CHC) is sponsoring a National Clean Hands Week this year during Food Safety Education month (September). Ads, like the one seen above, will run in a number of national media promoting the importance of handwashing.

The CHC is an alliance of public and private partners working together to create and support coordinated, sustained initiatives to significantly improve health and save lives through clean hands. It is organized and chaired by the Centers for Disease Control and Prevention (CDC). The CHC is a valuable partner for our *Germ City* program in Idaho. I am a member of the CHC participate in the monthly conference calls that plan the group's activities. The CHC is in the early stages of developing initiatives, with the National Clean Hands Week being one of the first visible-to-the-public efforts.

If you hold a *Germ City* program during the week of September 18-24, 2005, additional reinforcement of the importance of handwashing is available via National Clean Hands Week.

Source: Clean Hands Coalition website: <http://www.cleanhandscoalition.org>, CDC Clean Hands Save Lives website: <http://www.cdc.gov/cleanhands>.

Key words: handwashing, health.

Soap and Water Work Best

Researchers at the University of North Carolina School of Public Health recently published a large study comparing the effectiveness of hand hygiene products. Results indicated that washing hands with soap and water is the best way to eliminate disease-causing viruses. Although this study focused on hand hygiene for medical personnel, the findings may of interest to consumers, as well.

The researchers studied the efficacy of 14 different hand hygiene agents in removing both bacteria and viruses from the hands. They tested what happened when people cleaned their hands for 10 seconds, which represents the average length of time busy health-care personnel wash their hands at work. Previous hand wash studies have used a 20-30 seconds wash time.

Researchers first had volunteers (62 adults) clean their hands and then their hands were contaminated with a harmless bacterium (*Serratia marcescens*) and virus (MS2 bacteriophage), which are comparable to, and substituted for, disease-causing organisms. Subjects cleaned their hands with various agents, then the bacteria and viruses remaining on the hands were measured.

Hand hygiene products (hand soaps) containing anti-microbial agents were best at reducing bacteria on hands; they were significantly more effective in reducing bacteria than the alcohol-based handrubs and waterless handwipes. At the exposure time of 10 seconds, all agents, with the exception of handwipes, demonstrated a 90 percent reduction of bacteria on the hands. Waterless handwipes removed roughly 50 percent of bacteria.

For removing viruses from the hands, physical removal with soap and water was most effective and alcohol-based handrubs were generally ineffective in removing viruses. Viruses are often more hardy and resistant to disinfection than bacteria.

The researchers noted, "While the use of alcohol-based handrubs will continue to be an important infection control measure, it is important to recommend or require traditional hand washing with soap and water throughout each day."

Source: Sickbert-Bennett, E.E., Weber, D.J., Gergen-Teague, M.F., Sobsey, M.D., Samsa, G.P., Rutala, W.A. 2005 "Comparative efficacy of hand hygiene agents in the reduction of bacteria and viruses," *Amer. J. of Infection Control* 33(2):67; University of North Carolina press release March 10, 2005, <http://www.unc.edu/news/archives/mar05/rutala031005.html>.

Key words: health, antibacterial.

Prevalence of Pathogens on Meat Packages

Bacterial pathogen contamination on the external surfaces of meat packages in supermarkets can potentially cross-contaminate ready-to-eat foods during and after purchase. Researchers in England studied the extent and nature of pathogens on over 3,660 packages of meat from 2,304 retail establishments. Packages were gathered of beef (1,140), chicken (890), pork (880), lamb (560), and other meats. The researchers tested for *Salmonella* species, *Campylobacter* species, and *Escherichia coli* (they did not undertake to identify specific strains, but generic *E. coli* is an indicator of fecal contamination).

This condensed table gives an overview of the results:

Meat	% packages positive for <i>Salmonella</i>	% packages positive for <i>Campylobacter</i>	% packages positive for <i>E. coli</i>
Beef	0	0.1	0.9
Chicken	0.2	3.0	3.2
Pork	0	0.2	1.8
Lamb	0	1.6	1.4

The authors noted that heat-sealed packages were less frequently contaminated with pathogens than other types of packaging. In addition, external packaging of raw meats was less frequently contaminated with pathogens when packaging was intact, packaging and display areas were visually clean, display temperatures were below 46°F and hazard analysis systems were in place.

Source: Burgess, F., et al. "Prevalence of *Campylobacter*, *Salmonella*, and *Escherichia coli* on the External Packaging of Raw Meat." *J. Food Protection* 68(3): 469-475, 2005.

Key words: food safety, packaging.



Environmental Tobacco Smoke Linked to Reading, Math, Logic, and Reasoning Declines in Children

A new Cincinnati Children's Hospital Medical Center study shows that exposure to environmental tobacco smoke, even at extremely low levels, is associated with decreases in certain cognitive skills, including reading, math, and logic and reasoning, in children and adolescents.

The study is the largest ever to look at the effects of environmental tobacco smoke on children's health. It is published in the January 2005 issue of *Environmental Health Perspectives*.

"This study provides further incentive for states to set public health standards to protect children from exposure to environmental tobacco smoke," says Kimberly Yolton, PhD, a researcher at the Children's Environmental Health Center at Cincinnati Children's and the study's main author. "We estimate that more than 33 million children in the United States are exposed to levels consistent with the adverse effects seen in this study."

The study's findings translate into nearly a three-point decline in a standardized reading test and nearly a two-point decline in a standardized math test, given an average score of 100 and a modest increase in exposure to environmental tobacco smoke.

Logic and reasoning skills were tested in a task that involved the assembly of blocks. This task evaluated a child's ability to visually organize and reason in constructing a design quickly and accurately. The study found a .55 decline in block-design scores, given an average score of 10 and a modest increase in exposure.

"These declines may not be clinically meaningful for an individual child, but they have huge implications for our society because millions of children

Family Development

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are exposed to environmental tobacco smoke in the United States," says Dr. Yolton.

The study is based on data gathered from 1988-94 for the third National Health and Nutrition Examination Survey (NHANES-III), conducted by the National Center for Health Statistics at the Centers for Disease Control and Prevention. NHANES is designed to collect information about the health and diet of people in the United States.

To measure exposure to environmental tobacco smoke, researchers measured levels of cotinine, a substance produced when nicotine is broken down by the body. Cotinine can be measured in blood, urine, saliva and hair. It is considered the best marker of environmental tobacco smoke exposure.

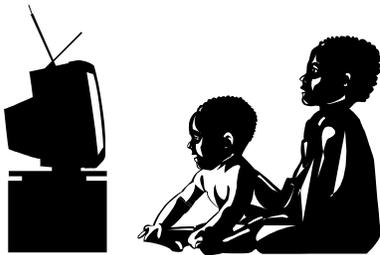
For this study, cotinine was measured in the blood of 4,399 children between 6 and 16 years old. Children were only included in the analysis if their serum (blood) cotinine levels were at or below 15 ng/ml, a level consistent with environmental tobacco smoke exposure, and if they denied using any tobacco products in the previous five days.

Cognitive and academic abilities were assessed using portions of standardized intelligence and achievement tests. Reading, math and reasoning scores were highly related to environmental tobacco smoke exposure: The greater the levels of exposure as measured by cotinine levels, the greater the decline in reading and reasoning ability, even at extremely low levels of exposure, according to Dr. Yolton.

Surprisingly, Dr. Yolton and colleagues at Cincinnati Children's also found greater decreases in cognitive skills at lower levels of exposure. While there was, on average, a one-point decline in reading scores for each unit increase in cotinine at levels above 1 ng/ml, there was a five-point decline for each unit increase in cotinine at levels below 1 ng/ml. In the United States, 43 percent of children are exposed to environmental tobacco smoke in their own homes, and 85 percent of children have detectable levels of cotinine in their blood.

Source: http://www.eurekalert.org/pub_releases/2005-01/cchm-ets122804.php.

Key words: children, health, early childhood.



“Media Multi-tasking” Changing the Amount and Nature of Young People’s Media Use

Children and teens are spending an increasing amount of time using “new media” like computers, the Internet and video games, without cutting back on the time they spend with “old” media like TV, print and music, according to a new study released today by the Kaiser Family Foundation. Instead, because of the amount of time they spend using more than one medium at a time (for example, going online while watching TV), they’re managing to pack increasing amounts of media content into the

same amount of time each day. The study, Generation M: Media in the Lives of 8-18 Year-olds, examined media use among a nationally representative sample of more than 2,000 3rd through 12th graders who completed detailed questionnaires, including nearly 700 self-selected participants who also maintained seven-day media diaries.

The study—which measured recreational (non-school) use of TV and videos, music, video games, computers, movies, and print—found that the total amount of media content young people are exposed to each day has increased by more than an hour over the past five years (from 7:29 to 8:33), with most of the increase coming from video games (up from 0:26 to 0:49) and computers (up from 0:27 to 1:02, excluding school-work). However, because the media use diaries indicate that the amount of time young people spend “media multi-tasking” has increased from 16 to 26 percent of media time, the actual number of hours devoted to media use has remained steady, at just under 6 ½ hours a day (going from 6:19 to 6:21), or 44 ½ hours a week. For example, one in four (28%) youth say they “often” (10%) or “sometimes” (18%) go online while watching TV to do something related to the show they are watching. Anywhere from a quarter to a third of kids say they are using another media “most of the time” while watching TV (24%), reading (28%), listening to music (33%) or using a computer (33%).

“Kids are multi-tasking and consuming many different kinds of media all at once,” said Drew Altman, PhD, President and CEO of the Kaiser Family Foundation. “Multi-tasking is a growing phenomenon in media use and we don’t know whether it’s good or bad or both.”

Media in the Bedroom. Children’s bedrooms have increasingly become multi-media centers, raising important issues about supervision and exposure to unlimited content. Two-thirds of all 8-18 year-olds have a TV in their room (68%), and half (49%) have a video game player there. Increasing numbers have a VCR or DVD player (up from 36 to 54%), cable or satellite TV (from 29 to 37%), computer (from 21 to 31%), and Internet access (from 10 to 20%) in their bedroom. Those with a TV in their room spend almost 1½ hours (1:27) more in a typical day watching TV than those without a set in

their room. Outside of their bedrooms, in many young people's homes the TV is a constant companion: nearly two-thirds (63%) say the TV is "usually" on during meals, and half (51%) say they live in homes where the TV is left on "most" or "all" of the time, whether anyone is watching it or not.

Parental Rules. While prior studies indicate that parents have strong concerns about children's exposure to media, about half (53%) of all 8-18 year olds say their families have no rules about TV watching. Forty-six percent say they do have rules, but just 20 percent say their rules are enforced "most" of the time. The study indicates that parents who impose rules and enforce them do influence the amount of time their children devote to media. Kids with TV rules that are enforced most of the time report two hours less (2:01) daily media exposure than those from homes without rules.

"These kids are spending the equivalent of a full-time work week using media, plus overtime," said Vicky Rideout, MA, a Kaiser Family Foundation Vice President who directed the study. "Anything that takes up that much space in their lives certainly deserves our full attention."

Additional findings:

Time Spent With Media and Other Activities

- On average, young people spend 3:51 a day watching TV and videos (3:04 watching TV, 0:14 watching prerecorded TV, and 0:32 watching videos/DVDs), 1:44 listening to music, 1:02 using computers (0:48 online, 0:14 offline), 0:49 playing video games, 0:43 reading, and 0:25 watching movies.
- They also spend an average of 2:17 a day hanging out with parents, 1:25 in physical activity, and 1:00 pursuing hobbies or other activities. Seventh—12th graders spend an average of 2:16 hanging out with friends, 0:53 talking on the phone, 0:50 doing homework, and 0:32 doing chores.

Computers and the Internet

- Since 1999 there have been big changes in the percent of 8-18 year olds who have a computer at home (73 to 86%), have two or more computers at home (25 to 39%), have Internet access at home (47 to 74%), and go online for more than an hour in a typical day (5 to 22%).

The Digital Divide

- A majority of young people from each of the major ethnic and socio-economic groups now has Internet access from home, but the divide between groups remains substantial. For example, 80 percent of White youth have Internet access at home, compared to 67 percent of Hispanics and 61 percent of African-Americans. Similarly, in a typical day 71 percent of children who go to school in higher income communities (>\$50,000 a year) will use the Internet, compared to 57 percent of kids from middle (\$35-50,000) and 54 percent of those from lower (<\$35,000) income areas.

Reading and Education

- Nearly three out of four (73%) 8-18 year-olds read for pleasure in a typical day, averaging 43 minutes a day. Some kids read more than others: those whose parents set and enforce rules about TV (0:16 more per day than those without rules), those without a TV in their bedroom (0:16 more), and those in homes where the TV is not left on most of the time whether anyone is watching or not (0:18 more).
- The study found no relationship between children's reported grades and their use of TV or computers; but it did find that those who get the lowest grades (Cs and Ds or below) spend more time playing video games (0:21 more) and less time reading (0:17 less) than those with high grades (mostly As and Bs).

Contentment

- Most young people report being largely happy and well adjusted. But the 18 percent who are lowest on a scale of “contentedness” (i.e., are more likely to report being sad or unhappy, having few friends and getting into trouble a lot) spend more time using media than their most contented peers (9:44 v. 8:07 in total media exposure).

The study was designed and analyzed by staff at the Kaiser Family Foundation, in collaboration with researchers from Stanford University.

Source: Full report (#7251) is available at the website of the Kaiser Family Foundation, www.kff.org.

Key words: family, parenting.

Children in Rural vs. Urban Idaho: How Do they Compare?

The KidsCount project developed a comparison of rural vs. urban children and families in each of the 50 states. In Idaho, Boise is the only city that was considered urban, so the “urban” statistics listed are actually Boise-based (my apologies to other Idaho cities). See below for some interesting trends and comparisons.

Population Growth	Rural 1990	Rural 2000	Change (%)	Urban 1990	Urban 2000	Change (%)
All ages	412,510	486,909	18%	125,738	185,787	48%
Under 18 years	128,298	136,941	7%	32,207	47,066	46%
Under 6 years	39,672	41,072	4%	11,279	15,634	39%

Idaho Indicators—2000 Data	Rural ID	Urban ID	National Rate
<i>Children’s families</i>			
In poverty	17%	10%	17%
Single parent family	18%	24%	26%
No parent working full time year round	34%	24%	32%
Household head a high school dropout	18%	7%	20%
Low income who spend >30% on housing	46%	72%	61%
No phone at home	2%	1%	3%
No vehicle at home	2%	3%	8%
<i>Children and youth</i>			
Difficulty speaking English (ages 5-17)	4%	3%	7%
Teens who are high school dropouts	8%	7%	10%
Teens not in school and not working	7%	6%	9%

Source: Written by Harriet Shaklee based on KIDS COUNT Special Reports: City and Rural Kids, 2004, Annie E. Casey Foundation, www.kidscount.org.

Key words: children, income, family, education.

Is It Okay to be Overweight?

Recently, the Centers for Disease Control and Prevention (CDC) revised their estimates of the number of deaths associated with being overweight and obese in 2000. In March 2004, the CDC estimated the number of these deaths to be 400,000. Then, in April 2005, different CDC researchers estimated that about 112,000 deaths in 2000 were related to obesity. In addition, their analysis also found that overweight people had a decreased chance of death compared with people of normal weight.

Dr. Walter Willet, Professor at the School of Public Health in Harvard, stated, "these results are completely misleading." He feels that a major flaw is the researchers did not exclude chronically ill people and did not adequately make allowances for smokers. These two groups are not only more likely to be thin but also at a greater risk of dying, so including them in the sample makes the normal-weight category appear unhealthier than it is, and both overweight and obese categories of people appear healthier than they are. "That's why their study made it look like being overweight had a benefit."

It is important not to look solely at mortality risks but also health risks associated with being overweight or obese which include a greater likelihood of developing heart disease, high blood pressure and diabetes. In addition, individuals who are overweight at a young age are more likely to become obese.

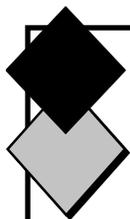
How do people determine if they are overweight or obese? This is established by calculating their Body Mass Index (BMI), which is a measure of body fat based on a person's height and weight. A person who is overweight has a BMI between 25-29.9 and if obese, a BMI ≥ 30 . To calculate BMI, divide weight (in kilograms) by height in meters squared.

$$\text{BMI} = \text{Kg}/\text{m}^2$$

If you go to the National Lung, Heart, and Blood Institute website, you can enter your height and weight information and it will calculate this for you: <http://www.nhlbisupport.com/bmi/bmicalc.htm>.

Source: JAMA, 2005;293(15):1861-1865.

Key words: overweight, obesity.



Nutrition Education

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Who Follows Health Advice?

Numerous studies have documented the benefits of following a healthy lifestyle. Individuals who eat healthy, exercise, and do not smoke are less likely to develop heart disease, cancer, diabetes, and other chronic conditions.

But what percentage of Americans follow all four goals of: (1) eating five fruits and vegetables daily, exercising 30 minutes per day five or more times a week, (3) maintaining a healthy weight (defined as a BMI of <25), and (4) smoking?

According to a study published in the April 25, 2005 issue of the *Archives of Internal Medicine*, just 3 percent of Americans follow all four healthy goals.

When each goal is looked at individually:
(1) 23 percent ate five fruits and vegetables daily,
(2) 22 percent exercised at least 30 minutes per day five or more times a week, (3) 40 percent maintained a healthy weight defined as a BMI of 25 or less, and (4) 76 percent said they did not smoke.

The percentages were calculated from national data collected during the year 2000 on approximately 153,000 individuals via the Behavioral Risk Factor Surveillance System, an annual, statewide, random digit-dialed household telephone survey.

Lead author Matthew Reeves of Michigan State University conducted an informal poll of people he knew and found that people would “roll their eyes and go, ‘Nobody does that’. We need to do more societally and in terms of government in making an environment where it is easier to do this. Let’s start thinking about the way we work and the long commutes and working 40 hours a week. “

Source: *Arch Intern Med*, 2005;165:854-857.

Key words: health.

Fruit and Vegetable Snacks and Meals

The 2005 Dietary Guidelines and MyPyramid recommend that most people consume 5 cups of fruits and vegetables daily. However, consumer research conducted by the nonprofit Produce for Better Health Foundation shows that the average person eats 1.8 cups of fruits and vegetables a day.

Some adults and children may feel that 5 cups of fruits and vegetables is just too much to eat, too difficult to prepare and they just give up. These individuals are looking for fruits and vegetables that have been washed, sliced, and put in a ready-to-eat container.

Some food companies are responding by putting freshly sliced fruit into fun packages for kids and packing carrot and celery sticks to fit in a car cup-holder. Young children have trouble peeling or eating a whole fruit by themselves and it’s a monumental task for school cafeteria staff to peel and cut enough fruit. Helen Mont-Ferguson, the nutrition director for Boston’s public schools states “in our central kitchen, it took two days for us to section enough oranges for 18,000 kids.” Mont-Ferguson has used a product developed by Sunkist called Fun Fruits which contains sliced oranges, apples or pineapples or red grapes with no stems, available in half-cup serving packages that have pictures of kids on them. The products will be in supermarket this year; Sunkist is also working on a version for adults.

Another company, Ready Pack is also selling “bistro” salad bowls—Cobb salad, chicken Caesar, blue cheese. The company is testing the salad in some Papa John’s pizza chain restaurants.

There is a drawback; produce is not as cheap to prepare and package as other foods. Remember that an apple or orange is still hand-picked and labor can account for half the cost of fruit. In addition, vegetables and fruits do not stay fresh for long. However, produce companies feel that demand will help lower the cost. Sunkist’s Fun Fruits will sell between 50 cents to a dollar and Del Monte’s 8-ounce fruit cups currently sold in convenience stores sell for about \$2.19.

Source: www.newsday.com, www.5aday.com, May 2, 2005.

Key words: fruit, vegetables.

Do You Know Your ABCs?

In this case, ABCs stand for Apples, Broccoli, and Carrots. At the Rutgers University Nutritional Sciences Preschool, children as young as 3 are receiving 30 minutes of nutrition lessons in addition to their standard preschool lessons of reading readiness, art and science. What do the kids think?

Some comments include:

- “We love broccoli.”
- “Everyone should eat lots of bananas and apples.”

Nutrition is taught as a separate class and is also incorporated into story time, sing-alongs, puzzles, art projects, and puppet shows. The children also play “cook” or “restaurant” using the classroom’s pretend kitchen and menus and help the adults prepare snacks in a real kitchen.

Parents receive nutrition information in a newsletter and many students make a food pyramid for the family refrigerator and mark each time they eat a healthy snack.

Data collected on the effectiveness of these lessons showed that by semesters end, the group that was taught standard preschool lessons was eating twice as much processed food as the group that learned about nutrition. The nutrition group also cut fast-food meals, an indication they might be influencing parents.

Source: <http://www.msnbc.msn.com/id/7876715>.

Key words: child nutrition.



Shred Credit Card Convenience Checks!

Have you considered using credit card convenience checks you get in the mail? Don't use them; shred them instead! Convenience checks have high fees, plus they come with fewer consumer protections than your credit card. Consumers are attracted by the solicitation that says, "Use this check to transfer the amount you owe from other credit card companies to us, and we'll give you a great rate." However, they don't realize the fees charged and they don't realize that wonderful rate doesn't last long. Explanations are put in tiny print, making it hard to understand.

Credit card issuers entice you to use these checks because they make big profits on the transactions. Their marketing tactics are aimed at getting you to spend. One typical solicitation in large typeface says the following: "Treat yourself to a well-deserved vacation. Consolidate other bills into one easy monthly payment. Make some home improvements. Get the extra cash you might need." But fine print reveals high minimum fees to use these checks. Despite a 3 percent transaction fee, this credit card convenience check charged a minimum transaction fee of \$10. The maximum: \$250. Fee information was buried in minute type at the bottom of one check. In this example, someone who wrote a check for \$20 would pay a \$10 minimum charge. That translates into a whopping 50 percent interest charge!

You could also be in big trouble if a convenience check is lost or stolen. "Don't necessarily expect the federal law that limits losses to \$50 if your credit



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card is lost or stolen to apply to convenience checks," says Carole Reynolds, Federal Trade Commission senior attorney. Nor might the portion of the Truth in Lending Act that lets you obtain relief on defective merchandise. With a credit card, you may be able to obtain relief from defective merchandise if you don't pay the item off, and send a written letter to the card issuer explaining the problem. With a convenience check, "you can dispute it," Reynolds said. "But they may not honor it."

Even though you may lose some federal protections on credit cards once you use a convenience check, you still can contest an unauthorized charge due to a convenience check as a billing error, Reynolds says. To do this, write a letter to your lender within 60 days of the mailing date explaining the circumstances, and ask your lender to reverse the charge.

Other problems with convenience checks:

- **No leeway.** You generally have no credit-card grace period on these checks. You pay the rate on cash advances from the transaction date.
- **The cash-advance rate on a check is high.** Expect the cash-advance rate to be substantially higher than the rate on purchases. The

average cash-advance rate is 19.5 percent, according to a 2004 Consumer Action survey.

- **High rates stick longer.** Many credit-card issuers apply your monthly payments, which you hope will reduce your balance, to the lowest-rate transactions first. This leaves higher interest rates to accrue for longer periods.

If you must use credit-card checks, read the rules explaining how your convenience checks may be used. Sometimes, there may be specific guidelines or requirements governing their use. If you're concerned about the theft of convenience checks, call your credit card issuer and tell it to stop sending you the checks. And avoid using convenience checks for everyday expenses, like rent. That's a recipe for disaster. Just say "no." A cash advance on a credit card is one of the most expensive ways to get some cash.

Source: Adapted from Liberman, G. and Lavine, A., May 31, 2005, Tear up those credit card convenience checks. *CBS Market Watch*.

Key words: credit, credit cards.

Money Nights Teach Kids Smart Financial Habits

Despite summer weather beckoning many Idahoans outside, there's one good reason to stay indoors with your kids and start a new tradition—family finance night. The idea is for families to get together on a regular basis to talk about how money is earned, saved and spent. The financial topic is up to you, but the goal is always the same: to give your children the invaluable gift of a financial education. "We all want the best for our children, including the best education; and learning how to manage money is part of that," says William L. Anthes, PhD, president of the Colorado-based National Endowment for Financial Education® (NEFE®), an independent foundation whose mission is to educate Americans about personal finance.

"Parents often are the best teachers when it comes to money matters," Anthes continues. "Family finance nights are simply one way to make learning

about money a regular part of your child's development."

Kid-Friendly Tips

Anthes offers the following suggestions to get started and make sure that family finance nights are useful for both you and your children.

- **Make it fun.** Present the idea to your kids as something exciting the family can do together. Choose a night when everyone usually is home and there's no conflict with a favorite TV show or other activity. Parents also may tie family finance night into something the kids will look forward to, such as pizza night. Come prepared with props, such as a flipchart and markers for writing down ideas, which make financial concepts tangible. Remember, keep it relatively short—you can cover a lot of ground in half an hour without overwhelming your youngsters.

Activities to Try

To keep family finance nights lively, vary what you do within the established agenda. Here are a few ideas. The ages of your children and their interests will dictate what you choose to try.

- **Set a savings goal.** The attention span of preschool children is short, so choose an item that is inexpensive and can be attained quickly, such as a box of crayons. You may want to tape a picture of crayons on a jar to make the goal seem more tangible, and give your child a few coins to deposit each day. With older children, choose a more expensive item, such as a CD player, and help them brainstorm ways to earn enough money for the purchase. Some parents encourage their kids' savings habits by making a matching contribution—for each dollar the child saves, the parent adds 50 cents or a dollar. In both cases, discuss your children's progress at family finance nights.
- **Separate wants and needs.** Help your children distinguish between spending money on the things they need and the things they want. Bring a bulletin board and some old magazines to your next family finance night. Together, cut out pictures of items and paste them on the

board under a “want” label (DVD player) and a “need” label (winter coat).



- **Pay bills.** Allow your children to participate in the decisions that accompany bill paying. One parent cashed her paycheck, brought the money to family finance night, laid out all the bills due that month and asked her family to help her dole out the money to each creditor. Older children can help you pay bills by writing out checks for your signature, entering the amount in your checkbook register and subtracting the money from the balance. Or, if you bought something for your child with a credit card, bring the statement to the meeting and show that you now have to pay for it.
- **Have an economic efficiency contest.** Challenge each family member to make a list of as many ways to cut back on spending as they can think of. Vote on the winner and award a prize. Then, let each family member choose a favorite savings idea, and decide how you will accomplish it together. Another strategy to get kids thinking about saving is to let a different family member do the grocery shopping each week, and after everyone has finished, compare who was able to save the most money.



- **Plan a garage sale.** Use the family finance night to search the house for items you and your children no longer need, clean or repair them and price them for sale. Let the children

keep the money they earn from selling their own things.



- **Do some investing.** If you invest in the stock market, show your children how to read stock quotations in the newspaper. Or, show them how you go online to research investments. Some families even go further and set up a family investment club, with each member of the family contributing a certain amount and voting on which stock to purchase.



- **Play a money-related board game.** A few old favorites: The Game of Life, Monopoly, and Payday.
- **Support a charity.** Use family finance night to talk about charitable giving and brainstorm different kinds of donations, both monetary and in-kind. Together, decide on an organization that the family will give to by allowing children to express their support for particular causes, and have them accompany you as you mail or drop off the donation.
- **Take a walk.** Move family finance night outside. Go for a walk through the neighborhood and challenge your kids to name all the things they see that cost money and all the ways they see

to earn money. Don't forget to talk about the precious things that money can't buy, too, such as sunshine, laughter and people enjoying each other's company.



Jump\$Start <http://www.jumpstart.org/principles.cfm>

The Jump\$Start Coalition for Personal Financial Literacy has 12 must-know personal finance principles that, if understood by young people, will make a positive difference in their financial outlook.

For more ideas about money activities to do with children, visit NEFE's website at www.nefe.org, and click on "Multimedia Access." Look for "Simple Steps to Raising a Money-Smart Child: From Toddlers to Teens."

Source: Mead, N., May 13, 2005, *Money Nights with Kids Instills Smart Financial Habits*, Press Release, National Endowment for Financial Education, Englewood, CO.

Key words: financial education, youth financial literacy.



Fed101 <http://www.kc.frb.org/fed101>

The Federal Reserve offers students, educators and the general public an introduction to the workings of the Federal Reserve System. This interactive site offers easy-to-understand lessons on the Federal Reserve's role in the national economy.

Credit and Debt Educational Resources

Below are websites where teens, young adults, and adults can visit to learn more about credit and debt!



Frugal Living

<http://frugalliving.about.com/od/dealingwithmoney>

Teens and young adults can get the help they need to understand and control their money. This site will help you make a budget, decorate your room or apartment and save money.



ivillage

http://www.ivillage.com/money/life_stage/deepdebt

This website offers additional support, information and resources you need to get out of debt. Learn how to get out of debt, managing current credit cards and budget. It also has a support group.



Stretcher <http://www.stretcher.com/menu/topic-d.htm>

This website has hundreds of articles on topics such as banking, credit, debt, and finance. Find the answer to any of your money management questions.