

The Communicator

www.agls.uidaho.edu/fcs

June 2008

Interim Director

Summer School	1
Idaho Association of Family and Consumer Sciences Conference	1
Welcome New Faculty	1
Farewell to Faculty	2
FCS Interdisciplinary Research	2
Treasure Valley FCS Meeting	2

Food Safety

Food Contact Packaging	3
Food Safety Performance World Rankings	4

Family Development

Entry-Level Employees and Job Satisfaction	5
Low Income Families: Assets and Liabilities	6

Nutrition Education

Sticker Shock in the Supermarket	7
Can't Resist Cake—Blame Ghrelin	8
Food Advertisements Shown On Saturday Morning Television Are of Low Nutritional Value	8

Family Economics

Criteria for Excellent Educational Program Reporting	9
Idaho's New Credit Freeze Legislation	9
Ten Tips to Help You Talk to Your Honey about Money	10
Money Saving Tips	12
Mortgage Foreclosure Prevention Resources for Idahoans	12

School of Family & Consumer Sciences

University of Idaho
Extension

Contact Debra Rurnford, drurnford@uidaho.edu, about the email listserve or address correction.

The University of Idaho provides equal opportunity in education and employment. University of Idaho and USDA Cooperating.

Greetings...It is finally Spring on the Palouse. The rolling hills are a soft green, the scent of lilacs is in the air, and the first rose of summer appeared in the office today. Students and most faculty are gone, but summer school is in full swing.

Summer School

FCS is offering several online classes this summer, including FCS 346 Individual and Family Finance and Management, FCS 428 Housing America's Families, and FCS 448 Consumer Economics.

We are also offering FCS 404 Adobe Illustrator for Apparel Design, taught by alum **Lori Wahl**. This course uses a unique format. Ms. Wahl is on campus for the first week, teaching software basics in the Mac lab here on campus. Then, she returns to Portland, OR, where she is a freelance designer, running the course online. Students submit work to her in exactly the same way she submits work to her clients—electronically. For the fifth week of class, Ms. Wahl returns to campus to help students polish up their presentations, which include an inspiration board, a color board, and a 5-piece line for a specific target market.

Idaho's Journey for Diversity and Human Rights is scheduled for June 19-20 with the theme "Tools for Change." This year's journey will tour the Treasure Valley exploring human rights through the lenses of human rights law and the arts. The workshop can be taken for professional development credit for teachers, or earn one (1) UI course credit. Registration and program information is available at www.agls.uidaho.edu/idahojourney.

Idaho Association of Family and Consumer Sciences Conference

The first Idaho FCS state meeting in 10 years is being organized for this summer! **Mary Lee Wood**, president of IAFCS, is spearheading the conference, which is shaping up to be very exciting. The meeting is in Clarkston, WA, August 6-8, 2008. Highlights include **Lisa Stoddard** and **Mary Schmidt** speaking on poverty, **Mary Savage** conducting a StarPower simulation training, **Nichole**



Interim Director



Sandra Evenson
Interim Director
Family and Consumer Sciences
University of Idaho
Moscow, ID 83844-3183
sevenson@uidaho.edu

Thiel and I presenting on our Fulbright experience in India, and a "Celebration of FCS Leadership." I will also be presenting "The Essence of Family and Consumer Sciences," a presentation developed by Sharon Nickols (University of Georgia) and Carol Anderson (Cornell University) and available to all FCS members for those times when we need to describe FCS to our audiences. It is historical, global, and very inspirational.

Please save August 6-8 on your calendars and watch for registration information. The planning committee will include a space on the registration form for carpooling. If you have questions or need more information, please contact me at sevenson@uidaho.edu.

Welcome New Faculty

This past semester, we have been conducting two searches to fill positions of faculty retiring and moving on to new adventures. I am delighted to report that we have successfully filled both positions.

Dr. SeAnne Safaii will take over the teaching and supervision of students in the Coordinated Program in Dietetics. Dr. Safaii comes to us from Boise State University's Selland College of Applied Technology where she was Health Professions Center Manager for the health occupations programs. She has her BS in clinical dietetics from North Dakota State

University, her MS in health education from the University of Oregon, and her PhD from UI in Organizational and adult learning. Dr. Safaii brings extensive experience in nutrition education, expertise and the support to solidify existing relationships and build new relationships with sites in the Inland Northwest.

Dr. Nancy Deringer is an alumna of Family and Consumer Sciences, earning her MS in 1995, as well as her PhD in Education from UI. She has held several positions within the university, such as Project Manager for Head Start Emergent Literacy Project, Associate Director for the Center on Disabilities and Human Development, and Program Manager for the Building Sustainable Communities Initiative. Each of these positions required application of a broad range of FCS concepts, including family finance and consumer economics. Dr. Deringer is excited to be back in the classroom and build internship opportunities for Family Life and Consumer Economics students. Extension programming would make ideal internships for our students!

Please join me in welcoming Dr. Safaii and Dr. Deringer.

Farewell to Faculty

Just as we welcome new faculty, two faculty members are moving on to other opportunities. **Lindsey Shirley**, FCS Education, has accepted a position at Utah State University. What makes her new position really interesting is that, in addition to the appointment including FCS Education, 25% of the appointment is in Extension.

Kathe Gabel, Director of the Coordinated Program in Dietetics, is leaving at the end of June, though she will be back in August to help host a visit from students from the Mukugawa Women's University in Japan.

We thank both of these valued faculty for their years of service and leadership and wish them the very best.

FCS Interdisciplinary Research

College of Agricultural and Life Sciences researchers **Laurel Branen** in Coeur d'Alene and **Janice Fletcher** in Moscow are studying how parents and providers communicate on issues related to childhood obesity. This effort is part of a national project that includes University of Colorado researchers and colleagues at Washington State University.

Branen and Fletcher hope to find effective ways for parents and childcare providers to cooperate. The need is clear for childcare staff to communicate with parents about sensitive issues such as children's weight and need for physical activity, say the two professors of Family and Consumer Sciences. Their study received \$1.1 million through the U.S. Department of Agriculture's National Research Initiative. Information collected from parents and childcare providers will guide the next phase of the project. The end goal is to provide information and training modules online. (Adapted from *The Register*, May 30, 2008, p. 4.)

Drs. Branen and Fletcher are also updating the Feeding Young Children in Group Settings web course. Visit the course website at www.ag.uidaho.edu/feeding. The site includes a link to resources and a free download of the "Building Mealtime Environments and Relationships Inventory" which helps day care providers create positive mealtime environments for young children—because mealtimes are not just about getting food into children.

Treasure Valley FCS Meeting

I hope to see some of you this weekend at the Treasure Valley FCS Meeting. **Rhonda Lyman**, Director of FCS at BYU-Idaho, and I will be presenting our visions of "Family and Consumer Sciences: Proud Past—Fantastic Future." The meeting is at the University of Idaho Boise Center, 322 E. Front Street, Room 156, from 10:00 am until noon. Parking underground is free and there will be light refreshments. I look forward to seeing you there!



Food Contact Packaging

Recently, plastic food packaging has been in the news (again) due to a report released by the National Institute of Health's (NIH) National Toxicology Program (NTP). The NTP is tasked with evaluating potential human health effects from chemical and physical exposures.

Bis-Phenol A. The NTP reviewed available studies of the safety of bis-phenol A (BPA), a chemical used in the production of polycarbonate and of epoxy resins. Polycarbonate is a clear, fairly rigid, plastic, commonly used in the production of reusable water bottles and baby bottles. Epoxy resins are frequently used as can linings to provide a barrier between the food and metal can.

The NTP uses a rating scale of "serious concern," "concern," "some concern," "minimal concern," and "negligible concern" to identify risks associated with chemicals studied.

The NTP report on BPA said there was "some concern" about BPA for young children:

"... some concern for neural and behavioral effects in fetuses, infants, and children at current human exposures," and

"... some concern for effects in these populations based on effects in the prostate gland, mammary gland, and an earlier age for puberty in females."

The NTP report also said there was "negligible concern" or "minimal concern" about BPA for pregnant women and adults:

"... negligible concern that exposure of pregnant women to BPA will result in fetal or neonatal mortality, birth defects, or reduced birth weight and growth in their offspring," and

"... negligible concern that exposure to BPA causes reproductive effects in non-occupationally exposed adults and minimal concern for workers exposed to higher levels in occupational settings."



Food Safety

Sandra M. McCurdy
 Extension Food Safety Specialist
 Family and Consumer Sciences
 University of Idaho
 Moscow, ID 83844-3183
 smccurdy@uidaho.edu



Phthalates. Phthalates, chemicals which are softeners used in vinyl plastics, have also come under scrutiny for adverse effects in the past.

Plastic Identification. In 1988, the plastics industry developed a coding system for identifying commonly used household plastics to aid in recycling programs. Polycarbonate does not have its own recycling number, but is coded as number 7, "other."



Common household uses of these plastics are identified below (Kansas State University).

- 1 = PET or PETE = Polyethylene Terephthalate: soft drink bottles, some fruit juices, alcohol beverage bottles.
- 2 = HDPE = High density polyethylene. Clear HDPE: milk jugs, distilled water, large vinegar bottles, grocery bags. Colored HDPE: liquid laundry and dish detergent, fabric softener, motor oil, antifreeze, bleach, and lotion.
- 3 = V = Vinyl/Polyvinyl Chloride: vegetable oil bottles, mouthwash, salad dressings.
- 4 = LDPE = Low density polyethylene: bags for dry cleaning, bread, produce and trash and for food storage containers.
- 5 = PP = Polypropylene: battery cases, dairy tubs, cereal box liners.
- 6 = PS = Polystyrene: yogurt cups, clear carryout containers, vitamin bottles, fast food, spoons, knives and forks, hot cups, meat and produce trays, egg cartons, clamshell carryout food containers.

7 = Other types of plastics. Plastics labeled with a seven (7) are made from a type other than the six most common types listed above or they can be made from multiple layers of different types of plastics. Common uses: squeezable ketchup bottles, most chip snack bags, individual juice boxes.

The NTP report has resulted in some manufacturers (for example, Playtex, Nalgene) and retailers (Wal-Mart) announcing that they will remove BPA from their products/shelves.

Regulation. The Food and Drug Administration (FDA) regulates plastic food packaging as indirect food additives and requires that they be safe for intended use. FDA's is reviewing the issue and has stated that "exposure levels to BPA from food contact materials, including infants and children, are below those that cause health effects." In a message for consumers, FDA noted, "At this time, FDA is not recommending that anyone discontinue using products that contain BPA while we continue our risk assessment process. However, concerned consumers should know that several alternatives to polycarbonate baby bottles exist, including glass baby bottles."

It is recognized that FDA moves slowly and has limited funds for investigation, thus very cautious consumers may wish to avoid the use of plastics for which concerns have been raised, particularly for infants and children. A guide to plastic materials of concern has been prepared at National Geographic's *Green Guide*, 2004, www.thegreenguide.com/doc/101/plastic.

Source: "Plastic Packaging Recycling Codes Table, <http://www.packaginggraphics.net/plastic-recycle-logo-identification.htm>; "Decoding Plastic Codes," Kansas State University [http://www.healthgoods.com/Education/Environment Information/Solid Waste/decoding_plastic_codes.htm](http://www.healthgoods.com/Education/Environment%20Information/Solid%20Waste/decoding_plastic_codes.htm); "NTP Brief on Bisphenol A," CAS NO. 80-05-7, http://cerhr.niehs.nih.gov/chemicals/bisphenol/BPADraftBrief_VF_04_14_08.pdf; "Bisphenol A (BPA)," <http://www.fda.gov/oc/opacom/hottopics/bpa.html>.

Keyword: packaging.

Food Safety Performance World Rankings

Researchers in Canada have compared the effectiveness of food safety systems in 17 industrialized nations. The researchers compared the performance of Organization for Economic Co-operation and Development

(OECD) members countries in four major areas: consumer affairs, biosecurity and trade; governance and recalls; and traceability and management. The primary purpose of the study was to assess the effectiveness of Canada's food safety systems.

Method. The State-Pressure-Response Model was used as a framework in the study. The researchers identified a number of output indicators within each category, focusing on indicators that can be influenced by public policy. For example, a policy that makes livestock identification mandatory may enhance the capacity of a country to track meat products across the food chain and thus reduce foodborne illness. The selected indicators were rated as "superior," "average," or "poor" for each country. Response indicators, that is, the actions taken by governments to improve performance in the categories, were also rated, using a scale of "progressive," "moderate," or "regressive." Forty-five indicators were identified. Of the 30 countries in the OECD, only those with a mean Gross Domestic Product (GDP) above the mean and those with a population greater than 1 million were included in the comparison.

Results. The aggregated data rated the seventeen countries into three tiers (see Table).

Rank	OECD Country	Rating
1	United Kingdom	Superior
2	Japan	Superior
3	Denmark	Superior
4	Australia	Superior
5	Canada	Superior
6	Finland	Average
7	United States	Average
8	Switzerland	Average
9	Norway	Average
10	Germany	Average
11	Italy	Average
12	Netherlands	Average
13	Sweden	Average
14	Austria	Average
15	France	Poor
16	Belgium	Poor
17	Ireland	Poor

The US received a "superior" rating two Categories, but a "poor" rating in Traceability and Management. The authors noted there was very little correlation between the level of wealth of countries and how they ranked in the survey. The authors suggest the survey can be used to recognize best practices employed by various countries to control food safety risks.

Source: Charlebois, S. & Yost, C. 2008. Food Safety Performance World Ranking 2008," Research Network in Food Systems, University of Regina, Regina, SK, Canada, <http://www.uregina.ca/news/releases/2008/may/Food%20Safety%20Report%20Abstract%20for%20web.pdf>.

Keywords: food safety, international.

Entry-Level Employees and Job Satisfaction

Entry-level, hourly employees are more likely to be productive, engaged, and satisfied with their jobs when employers provide them with the same kinds of access to supportive jobs given to their higher-wage counterparts, according to recent reports by Families and Work Institute.

These reports profile the bottom quartile of the workforce, defined as employees whose earnings fall in the bottom 25 percent of the earnings distribution, which is less than \$9.73 per hour in 2005 dollars, and live in households below 200 percent of the federal poverty threshold. Using FWI's nationally representative study of the US workforce, conducted in 2002-2003, the reports ask: What do we know about entry-level hourly employees and the nature of their workplaces?

Families and Work Institute found that when low-wage and low-income employees have access to effective workplaces, including providing employees with more responsibility, accountability and support, it makes a bigger difference than when these supports are provided to more advantaged employees. For example:

- When low-wage and low-income employees have more job autonomy and more workplace flexibility, they experience less negative spillover from home to work (affecting their ability to concentrate on their job and do the best job they can at work), more so than when mid- and high-wage counterparts have autonomy and flexibility.
- When low-wage and low-income employees have more learning opportunities on the job, more fringe benefits and supervisors who are supportive when work and family life issues arise, these employees are more likely to be satisfied at their job than higher-wage and -income employees.

“There has been an understandable business focus on providing good workplaces for top and pipeline talent, but our reports show that employers get, in many instances, more of an impact if they also provide this kind of good workplace to their entry-level



Family Development

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



employees,” says Ellen Galinsky, president and co-founder of Families and Work Institute. “In fact, many of the aspects of an effective workplace are low- or no-cost. They just have to do with how people treat each other.” In most cases, low-wage and -income employees are not given the same access to effective workplaces as their higher wage counterparts. For instance:

- Thirty-nine percent of low-wage and low-income employees are allowed some amount of paid-time off for personal illness, compared with 79 percent of their mid- and higher-wage and -income counterparts.
- Only 45 percent of low-wage and low-income employees report having a high level of on-the-job learning opportunities, compared with 64 percent of mid-wage and -income employees, and 81 percent of high-wage and -income employees.

Analyzes of the demographics of low-wage, low-income employees discredit many commonly held assumptions about the entry-level, hourly workforce. “If one compares the demographic characteristics of this population to their more advantaged counterparts, it is not surprising that they are more likely than to be younger, female, unmarried, single parents, less well-educated, minorities, immigrants, recent hires with little tenure and part-time or seasonal workers,” says James T. Bond, vice president of research for Families and Work Institute. “But significant numbers—and often majorities—do not

fit those descriptions.” For example, many low-wage and low-income workers are not single parents, as some would assume. In fact, only 14 percent of all low-wage and low-income employees are single parents, meaning 86 percent are not. Further, more than two out of five low-wage and low-income employees (42%) are married or living in committed, long-term relationships—despite the fact that more than half are less than 30 years old. Other key findings from this report include:

- Low-wage and low-income employees are almost equally likely to be men (48%) as women (52%). It is important to note, however, that 70 percent of low-wage and low-income women are the sole wage earners in their families.
- The majority (57%) of low-wage and low-income employees are white and non-Hispanic. Only one in five low-wage and low-income employees (21%) are immigrants.

“With the workforce experiencing dramatic changes within the global economic environment and with job growth primarily taking place in low-wage jobs, increasing the productivity and retention of entry-level and hourly employees will be vital for US employers and our economy,” says Galinsky. These reports are part of the Supporting Entry-Level, Hourly Workers project in partnership with the Institute for a Competitive Workforce (ICW), an affiliate of the US Chamber of Commerce, and is funded by the Ford Foundation. Findings for these reports are drawn from the National Study of the Changing Workforce (NSCW), which is conducted by Families and Work Institute, and surveys representative samples of the US workforce every five years.

Source: Families and Work Institute, www.familiesandwork.org for full report.

Keyword: employment.

Low Income Families: Assets and Liabilities

Family ability to meet everyday needs is commonly defined in terms of monthly or annual income. However, another measure of economic wellbeing is the extent to which families hold onto some of their income in assets, or the debts they take on to meet their needs (liabilities). The comparison of

family assets and liabilities is commonly called a balance sheet, a measure of net wealth.

The Urban Institute recently reviewed research to evaluate the net wealth of low-income households. For this study, low income families were defined as those at the bottom quintile of US family income.

The median total assets for these families is \$17,000, 1/9th of the level of assets of those at the median income. Most families in the bottom quintile of income:

- Own a car valued at \$4,500 or more (65%).
- Have a bank account with \$600 or more (76%).
- Do not own a home (60%).
- Have no retirement account (90%).
- Have no business equity (96%).

Income and benefits from Social Security and Medicare make up 90 percent of expected wealth for low-income families.

The debt held by most bottom quintile families is valued at 1/6th the debt value held by the majority of families at the middle quintile. Common debts for bottom quintile families include:

- Credit card debt valued at \$1,000 (29%).
- Installment loans valued at \$5,600 (27%).
- Home secured debt valued at \$37,000 (16%).

Family debt burdens for these low income families can be high: 27 percent made debt service payments in excess of 40 percent of family income.

These combined assessments of assets and liabilities show bottom quintile families with a median net worth of \$7,500, about 1/10th the net worth of families in the middle quintile. Home ownership is key to building family assets. Net assets of families who did not own a home were valued at just 2 percent of that of homeowner families.

Source: Based on The Balance Sheet of Low Income Households by Adam Carasso & Signe-Mary McKernan, 2008, Urban Institute, www.urban.org/url.cfm?ID=411594.

Keywords: families, poverty.



Sticker Shock in the Supermarket

Three staples in the US diet are eggs, milk, and bread. Since March 2007, the Bureau of Labor Statistics has calculated the price of eggs has increased 35 percent; a gallon of milk has increased 23 percent, and a loaf of white bread has increased 16 percent. It is expected that US food prices overall in 2008 will rise 4 to 5 percent.

As a result, more Americans are shopping at grocery discount stores and purchasing store brands. Another way Americans are trying to save money on food costs is by using grocery coupons. In 2007, the number of grocery coupons redeemed was 1.8 billion which was a 6 percent increase since 2006. This was the first increase in coupon redemption in seven years.

One area where Americans have not decreased their purchases is organic products. In the last 12 months, organic food and beverage sales increased 25.5 percent, to \$4.3 billion. Shoppers who prefer organic products are cutting back on other items rather than giving up on products that they think are healthier and better for the environment.

Even though it seems like more and more of our income is being used to cover food costs, the Agriculture Department estimates that Americans spend approximately 10 percent of their household income on food. This is relatively low compared to Bangladesh and Ethiopia where most families spend 70 percent of their income on food.

Some of the causes of the higher food prices include: (1) farmers raising crops to be used as ethanol or other biofuels instead of food; (2) a rise in oil



Nutrition Education

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



and energy prices which increases the cost of fertilizer, processing food and then transporting those items; (3) an increase in the size of the middle class in the developing world that is buying more food; (4) poor harvest conditions, and (5) a weaker dollar. Agricultural economist Christ Hurt at Purdue University states "If you just take one (of these factors) away, we wouldn't be having this situation."

The US is not alone in the increase in food prices. As of December 2007, there were 37 countries facing a food crisis and 20 had imposed some type of food-price control. Many countries are experiencing high food costs due to a combination of low global food reserves and bad weather. Currently global food reserves are at their lowest level in 25 years. If food reserves are low, and weather is bad, the harvest will be reduced and food prices significantly increase. For example, a drought in Australia and flooding in Argentina (two of the world's largest suppliers of milk and butter) affected production of dairy products and resulted in 37 percent increase in butter in France.

There was some concern in the US that there might be a rice shortage when Sam's Club, a division of Wal-Mart Stores Inc., restricted bulk rice purchases in some of their stores in April 2008. Does this mean there is a rice shortage? According to Stacy Fitzgerald-Redd, director of communications for the USA Rice Federation, the domestic rice supply is adequate since 90 percent of the rice consumed by Americans is grown here.

It is estimated that these tighter food supplies and increases in food prices will stabilize over the next few years as higher food prices cause farmers to plant more of the crops that are needed. John Kruse, managing director of an international agricultural group called Global Insight, stated “We would have to really have some pretty severe droughts, sequentially, in order to get into a situation where we could technically have a food shortage.”

The bottom line is that food prices in the US will continue to increase, but the food supply will be ample unless weather conditions change substantially.

Source: www.bls.gov, <http://www.ers.usda.gov/Briefing/CPIFoodAndExpenditures>, <http://www.globalinsight.com/Agriculture>.

Keyword: foods.

Can't Resist Cake—Blame Ghrelin



Ghrelin is a hormone produced by the stomach which stimulates appetite. Levels of ghrelin increase when people are hungry and decrease after eating a meal. Individuals with a rare disease that keep ghrelin levels high tend to be obese overeaters.

Researchers at McGill University in Canada were interested in learning how ghrelin affects the brain. They injected 12 subjects with ghrelin and had them look at pictures of food while monitoring their brain activity using Magnetic Resonance Imagery (MRI).

Lead researcher Dr. Alain Dagher found that the parts of the brain ghrelin activated—the amygdala, the insula, the orbitofrontal cortex, and the striatum—are the same regions that are activated when people take addictive drugs such as cocaine and nicotine. When these parts of the brain are activated, the food becomes more appealing and more memorable. This may be why people tend to buy higher calorie foods when they go grocery shopping on an empty stomach.

Several pharmaceutical companies are researching drugs that may block ghrelin as a way to treat people who are obese by keeping them from being hungry.

Source: *Cell Metabolism*, May 7, 2008, www.cellmetabolism.org.

Keyword: overweight.

Food Advertisements Shown On Saturday Morning Television Are of Low Nutritional Value

Researchers from the Center for Science in the Public Interest (an independent scientific organization) and the University of Minnesota analyzed food advertisements shown on Saturday morning children's shows. The shows they analyzed appeared on major broadcast and cable network television and targeted pre-school and elementary school-aged children. A total of 27.5 hours of these programs were taped on one day in May 2005. From these tapes, they analyzed 572 total advertisements of which 281 were food advertisements. They studied the types of foods, the nutritional quality of those foods, and the marketing techniques and messages used in the food advertisements.

Researchers Batada, Wootan, and Story found that:

- 91 percent of the foods advertised were for foods or beverages high in fat, sodium or added sugars or were low in nutrients.
- 7 percent of the foods advertised were for foods that contained at least half a serving of fruits and vegetables.

Parents or caregivers need to set a good example to counteract the influence of television ads by eating fruits, vegetables, whole grains, and low-fat dairy foods and making these foods readily available to children.

Source: *Journal of the American Dietetic Association*, April 2008, [www.adajournal.org/article/S0002-8223\(08\)00016-3](http://www.adajournal.org/article/S0002-8223(08)00016-3).

Keyword: youth.

Criteria for Excellent Educational Program Reporting

Have you wondered why a colleague receives accolades for their educational program while yours isn't recognized? Last month I was charged with recognizing outstanding financial education programs by serving as a judge of award applications. Of the seventeen applications I reviewed, about a quarter were excellent, many were good, and a handful were very poor. As I completed my assignment, I realized there are many similarities between excellent award applications and superior Impact Statements. University of Idaho Extension faculty are encouraged to prepare and submit at least one educational program Impact Statement each year. What are characteristics of outstanding financial education award applications and Impact Statements? Both include:

- A clearly defined need or situation. The author reviewed literature (scholarly journals, reputable surveys, and media reports) visited with local experts or surveyed local clients to identify a personal finance problem and potential educational interventions to improve the situation, and the situation impacts many individuals.
- Collaboration with appropriate organizations or individuals who provide expertise, time, financial or in-kind resources to address the situation.
- Effective marketing to increase the number of people reached.
- Strong evaluation of the program; that is, the author understood and used appropriate evaluation techniques and statistical analysis.
- A well-written description of the educational program(s) with no spelling or grammar errors and careful editing.
- Good photos; a picture *is* worth a thousand words if it shows program participants engaged in learning activities.
- Attractive presentation—high quality paper, laser printed, and in the case of an award application, appropriate packaging.

With a little thought, time, and care each of us can produce Impact Statements and Award applications that are truly worthy of recognition.



Idaho's New Credit Freeze Legislation

Starting July 1, 2008—Idaho will join about 40 other states that allow residents to place a freeze on their credit reports. "There is no magic formula that will protect Idaho residents from identity theft," states Idaho Department of Finance Director Gavin Gee. "However, a credit freeze is an indispensable element of any state's identity theft-fighting strategy." The underlying goal of Idaho's new credit freeze law is to give Idahoans a viable tool to protect themselves against financial and other fraud.

With the goal of providing sound educational information to Idaho consumers the Idaho Attorney General's Office and the Idaho Department of Finance offer the following information regarding Idaho's NEW Credit Report Protection Act.

Equifax, Experian, and TransUnion are required to place a freeze on an individual's report within three business days of receiving an individual's written request.

The written request to each of the three credit reporting agencies must include identifying information:

- Your first, middle, and last names and any suffix
- Your previous names, such as your maiden name

- Your current and any recent addresses, including your street address, apartment number, city, state, and zip code
- Your Social Security number
- Your date of birth

If you are a victim of identity theft—you must provide the consumer reporting agencies with a copy of your police report. Victims do not pay a fee to obtain a security freeze.

Idahoans who are not identity theft victims must pay a fee of up to \$6 to each credit reporting agency from which they request a freeze AND pay an additional \$6 to each credit reporting agency to re-freeze their credit reports.

Requests along with a consumer's identifying information (and police report if applicable) are to be mailed to the following addresses:

Equifax Security Freeze
PO Box 105788
Atlanta, Georgia 30348

Experian Security Freeze
PO Box 9554
Allen, Texas 75013

TransUnion Security Freeze
PO Box 6790
Fullerton, California 92834

Within five business days, the consumer reporting agencies must send the consumer a written confirmation of the security freeze and provide a "unique personal identification number or password" to be used to request removal of the freeze or a temporary lift of the freeze.

A freeze may be lifted for a specific period of time or for a specific third party as instructed by the consumer. This will allow a consumer to obtain credit from a particular business or to unfreeze a report in order to compare rates from competing lenders.

Currently, each of the three major credit reporting agencies (Equifax, Experian, and TransUnion) offers consumers the ability to place a credit "freeze" on their credit reports, pursuant to their own programs. A credit freeze is free to identity theft victims

who have filed a police report of identity theft. If you are not an identity theft victim, it will cost you \$10 to place a freeze with each credit bureau, until the new law goes into effect on July 1, 2008.

For more information about Idaho's new law, as well as current freeze options offered by each of the three main credit reporting agencies, visit the Idaho Attorney General's website at <http://ag.idaho.gov> or the Department of Finance's website at <http://finance.idaho.gov>.

Source: Idaho Department of Finance, April 30, 2008, Idaho's New Credit Freeze Legislation, Press Release.

Keywords: credit, identity theft.



Ten Tips to Help You Talk to Your Honey about Money

The Big Day is coming up! As you prepare for your wedding, take the time to do something that will help you prepare for your future life together. It may not sound romantic, but sit down and have a good talk about money. Couples who communicate effectively about money can usually communicate about anything!

Did you know that money issues in a marriage are inevitable? Money has consistently been named the number one cause of conflict in marriages whether couples said they were happy and satisfied with their marriages or not and whether they stayed married or got divorced. Since money problems are predictable, be proactive and get talking before you walk down the aisle. The more you understand each other's habits and attitudes about money, the fewer misunderstandings you will have in the future. In fact, your ability to talk about money and manage it is the best predictor of a solid marriage!

Here are ten tips to help you get started.

1. Just do it! If you are uncomfortable or suspect your honey may not want to talk about money, acknowledge that it feels awkward and you are both in new territory. Sharing information about money and understanding each other's priorities builds trust to lay a strong foundation for your future so it is worth the effort to have the conversation. To get started, find a time and place to talk where you can relax.

2. Reminisce. An easy way to begin is to just share your memories. Remember the first time you bought something with your own money? What did you buy? How did you get the money? Here are some other ideas of stories you can share:

- Talk about your first job and the ones that followed. What did you do with your money?
- How did you get money as a child and a teen? What did you do with it?
- When you were a kid, did you think you were richer or poorer than your friends or others in your family? Who did you know that you thought was really wealthy or really poor?
- Were you expected to contribute to or pay for class trips or projects when you were in school?
- What about going to a prom or on a date to the movies?

3. Think family. Growing up, how was money talked about in your home? Do you know who paid the bills and how big financial decisions were made about buying a car or house, investing or saving for the future? If there were arguments about money, what usually caused them and how were you involved? How would you know when your parents disagreed about money? Were you encouraged to live simply and be content or was there a sense of competition to keep up or outdo others?

4. Look around. Did your immediate family seem to have a different lifestyle or values than your extended family or other people in your neighborhood or community? Did they encourage you to fit in or to get more education, have more or be different? Are your lifestyle and values now in sync with your parents, siblings and old friends or are they different?

5. Enjoy life. How have you spent your money for fun in the past? Has anything changed? What have you done for fun and pure enjoyment that doesn't cost a penny? In the future, how do you see spending money on entertainment, fun, and recreational activities?

6. Face your fear. What is your biggest fear about money? If you can, share the story of what caused that fear.

7. Share the past. How would you describe your financial past? Do you have a history of saving, investing, or going into debt? Have you ever declared bankruptcy or had major credit card debt? Did you save up for big ticket items or pay them off over time? Are you used to buying the best and newest clothes, electronics, cars, etc., and how have you paid for them? Have you significantly changed anything about the way you manage money now than you did in the past? What caused the change? How much debt do you currently have?

8. Clarify expectations. What would it take for each of you to feel financially secure? How much money does it take for each of you to feel independent and meet your needs? How do you both feel about giving to your church, charities, or to help friends and family members? How much debt are each of you comfortable having month-to-month? How do you each use credit cards? What lifestyle do both of you project having in five years? Would it help to discuss a pre-nuptial agreement if either or both of you have assets, financial concerns, children from previous marriages, or other financial responsibilities?

9. Talk money. How much do each of you earn and how much is deducted for retirement and taxes? Are there investments, bank accounts, bonds, and other financial assets? What do each of you own and owe? What financial obligations do you each have?

10. Have a system. How will you manage money as a couple? Who will take responsibility to pay bills, stay knowledgeable about investments, and monitor the general flow of money? Agree that both of you will stay informed. Will you merge all your money and have everything in joint accounts, keep

everything separate or a combination of both? Will expenses be split 50/50 or by the percent of what each person earns? What if one person is not working—will that person have his or her own discretionary money? How much will you spend without talking to each other first?

Did you notice that only #9 actually talks about numbers and personal finances? Communicating about money really means communicating about life experiences and values. It builds trust, openness, and honesty—a great foundation for a long, successful marriage!

Source: Solomon, S., June 5, 2007; Money and Marriage, Lifewise/Money Habitudes email.

Keywords: communication, financial management, marriage.

Money Saving Tips

Save Money with Prescription Coupons

You may be able to save up to several hundred dollars a year by checking out two websites that offer coupons for prescription drugs: Optimizerx.com and Internetdrugcoupons.com (Optimizerx requires registration; Internetdrugcoupons may send you to a page that requires registration in order to get the coupon).

While experts warn that a coupon discount probably can't beat the low price of a generic drug, a coupon may provide significant savings if your doctor has decided a brand-name drug works best for you. But, as always, read the small print—coupons offering rebates can't be used by those insured through most state and federal programs, including Medicare. Why? That money is seen as a kickback.

Source: http://bulletin.aarp.org/yourmoney/save_a_buck/articles/save_a_buck_drug.html.

Save on Gas

If you'd like to know which local business has the least expensive gasoline in your community, several helpful websites are available. One site that lists gas prices in many Idaho communities and updates their data daily can be found at <http://www.internetautoguide.com/gas-prices/31-int/idaho/index.html>.

Keywords: savings, medications, gas.

Mortgage Foreclosure Prevention Resources for Idahoans

The following resources are available from the Idaho Department of Finance. To obtain copies of the publications listed, access the department's website at <http://finance.idaho.gov> or call 208-332-8004 or toll free within Idaho, 1-888-356-3378.

Consumer Brochure: "Idaho Resources to Assist You in Avoiding Foreclosure" This new free brochure details valuable local, state, and national resources available for foreclosure assistance. The brochure lists contact information for such resources including local housing authorities, Idaho Housing and Finance Association, and the Homeowner HOPE hotline (888-995-Hope), and other resources. The brochure also includes HUD's "10 Tips for Avoiding Foreclosure," which emphasizes the importance of contacting your lender as soon as you realize you have a problem, contacting an approved housing counselor and prioritizing your spending. The brochure is available from the department upon request and is also on the department's website.

New "Foreclosure Prevention Resources" Contains links for Idahoans who are faced with likely foreclosure. Resources explain some of the work-out options and tax effects. Subsections include: "Trouble Making Payments? Advice to Avoid Foreclosure," "What to do When Losing Your Home," and "Credit Counseling."

Avoiding Foreclosure Rescue Scams Finally, there is information including a "Consumer Alert" on avoiding mortgage foreclosure rescue scams. A new law passed this year and effective July 1, 2008, gives Idahoans additional assistance in avoiding such schemes. For example, the law provides that foreclosure notification papers must include a warning to homeowners about foreclosure rescue scams. It notes that any type of "foreclosure rescue" contract entered into while a home is in foreclosure must be in writing and must include a warning about foreclosure rescue scams. The new law also provides that consumers have a five day right to cancel such contracts. The new law can be reviewed on the Idaho State Legislature website at <http://www3.state.id.us/oasis/S1431.html> or by requesting a copy from the department.

Keywords: mortgage, resources.