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March 2008

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- Student Update 1
- Lionel Hampton International Jazz Festival 1
- Governor's Awards for Excellence in Agriculture 2
 - Search Committees Update 2
 - India Study Abroad 2
 - Kudos 2

Food Safety

- Idaho Food Code Changes 3
- Food Safety and Gardening 3
- Henry the Hand Says Don't Touch the "T" Zone 4
 - FDA Resource on Product Recalls 4

Family Development

- Women More Likely Than Men to Hold Positive View of Childlessness 5
 - Will Boomer Retirees Form a New Army of Volunteers? 5

Nutrition Education

- One Unhealthy Meal Has Consequences 7
- Soy May Prevent Belly-Fat Gain After Menopause 7
 - An Oatmeal Update 8
 - Can Vitamin D2 Supplements Prevent Falls? 8

Family Economics

- New eXtension Website Provides Credible, Research-based Information 9
 - What Should You Do To Get a Tax Rebate Check? 9
 - Planning for Long Term Care Independence 11
 - Costs of Long Term Care 11
 - Family Economics Resources 12
 - Family Economics Calendar 12

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University of Idaho

Contact Debra Rumford, drumford@uidaho.edu, about the email listserve or address correction.

Greetings—This is the week before Spring Break, but evidence of spring is pretty thin. The Moscow campus has recovered from our big storm, but we are still short a few parking places which are still covered with huge piles of snow. The air is thick with students cramming for mid-terms and professors grading them.

Extension Annual Conference

You have probably received information on the University of Idaho Extension Annual Conference. The theme is "Synergizing Extension," focusing on how the interaction among individuals and groups creates a greater effect. When I was in college, this was called Gestalt Theory—the whole is greater than the sum of its parts. Synergy is a kind of energy and it looks like Extension response to changing global energy dynamics will also be a focus.

The conference begins April 1st and runs through April 3rd, 2008, with pre- and post-conference trainings. In our case, our FCS Specialists have organized an in-service from late afternoon Thursday, April 3rd to noon on Friday the 4th. The School will host dinner Thursday evening. Below is a mini-flyer that summarizes the schedule.



I look forward to meeting many of you and seeing new friends.



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



Student Update

The School of Family and Consumer Sciences has a lot to be proud of. We have 357 students enrolled, up 5 percent from last year. When the Dean's List was posted last month, there were 250 CALS students on the list. Of those, 128, or 51 percent, were FCS.

One reason our students can focus on academics is that we enjoy several endowments that fund scholarships. The FCS Scholarship and Awards committee met and distributed over \$300,000 in awards to students with a GPA of 3.0 or above. Faculty members vie to sit on this committee. What could be more fun than spending an afternoon giving student's well-deserved money?

Lionel Hampton International Jazz Festival

The University of Idaho recently hosted the Lionel Hampton International Jazz Festival. This year the festival honored the 100th anniversary of "Hamp's" birthday. Jazz of all stripes could be heard all week, from New Orleans jazz to modern, from some of the biggest names in the art including Dr. John, Roberta Gambarini, and Roy Hargrove's RH Factor.

What makes the festival exciting to us is that thousands of elementary, middle, junior, and high

school students from all over the United States converge on this campus. They perform for adjudicators, attend clinics and workshops with jazz professionals, and participate in concerts for the public. Many classrooms around the university are used as practice rooms on Saturday, so faculty who come in to get a little extra work done are treated to impromptu concerts. The opportunity for these students to work closely with professionals and network with each other is a transformational experience. In recognition of this impact, the jazz festival was awarded the National Medal of Arts, which was presented to University President Tim White by President George Bush.

Governor's Awards for Excellence in Agriculture

On February 12, 2008, at the Larry Branen Idaho Ag Summit, Mary Lee Wood was honored with the Governor's Award for Excellence in Agriculture in the category of Education and/or Advocacy. Mary Lee is a retired 4-H/youth specialist living in Parma. She is recognized for her commitment to educating Idaho citizens about the importance of agriculture and the agricultural industry to the state.

As reported in the U-IDAHO NEWS: Wood served the university from 1964 to 1999, first as Owyhee County Extension educator and later as state clothing specialist, district 4-H specialist and interim state 4-H leader. She devoted her career to educating consumers about the role of production agriculture and to developing youth, adult volunteers, organizations and Idaho rural communities. Wood was a founding member of the Idaho 4-H Agents Association and the Southwest Idaho Directors of Volunteer Services and previously received the Governor's Award for outstanding volunteer efforts, the National Association of Extension 4-H Agents Distinguished Service Award and the American Home Economics Association's Leader Award. Her community leadership activities have continued into her retirement, through grant-writing, funddevelopment training, and volunteer service.

Mary Lee continues to serve Family and Consumer Sciences as chair of the Idaho Association of Family and Consumer Sciences. Watch for news about the upcoming state meeting.

Search Committees Update

FCS Extension Specialists, Teaching Faculty, and students are hard at work on search committees. Marilyn Bischoff chairs the committee filling the vacancy in family finance and consumer economics. Martha Raidl chairs the search committee for the position in the Coordinated Program in Dietetics position. Both have good pools of applicants. We look forward to on-campus interviews in the near future.

Two weeks ago we interviewed for the teaching position in a new major, Early Childhood Development and Education. It is a certificate program that prepares students to work with infants to age eight, including special education. We hope to announce good news on the conclusion of this search next month.

India Study Abroad

India is the world's largest democracy and the second fastest growing economy in the world. Many educators feel that educating students and the people of the United States on the culture and citizens of India is a critical need. Indeed, the UI Strategic Plan states a goal of preparing students to "live, work, compete, and prosper" in a global and multi-cultural world.

In an effort t meet that goal, FCS is planning a study abroad trip to India from December 27, 2008 to January 11, 2009. The trip was originally focused on undergraduates, but we are opening the trip up to all interested UI personnel. A two-week trip to India doesn't come cheap, but the price tag is all-inclusive, other than passport, visa, health preparation, and spending money. We are still in the planning phases, but in the meantime the FCS website www.agls.uidaho.edu/fcs has more information. A working knowledge of India and how its economy intersects with our own would be a valuable programming tool. For more information, contact me at sevenson@uidaho.edu.

Kudos—Welcome back to Martha Raidl, who recently traveled to Prague, Czech Republic, to present on the Healthy Diabetes Plate and Physical Activity Project at the International Diabetes Conference.



Idaho Food Code Changes

The Idaho Legislature has approved two additions to the *Idaho Food Code*. The changes will become effective on the last day of the 2008 legislative session (probably in March). Hearings to gather input from Idahoans were held at various locations around the state in June of 2007.

Farmers' Markets. One change will add the definition of "Intermittent Food Establishment" as: "...one that operates for a period of time, not to exceed three (3) days per week, at a single, specified location in conjunction with a recurring event. Examples of a recurring event may be a farmers' or community market, or a holiday market." This definition allows a vendor at a farmers' market to operate at that market for the duration of the season on one permit.

Norovirus. The second change is the addition of Norovirus to the list of excludable health conditions for food workers in Idaho. The intent of this addition is to align the *Idaho Food Code* with the 2005 Model Food Code. (This is in addition to current infections for exclusion which are *Salmonella* Typhi, *Shigella* spp., Shiga Toxin-Producing *Escherichia coli*, and Hepatitis A virus.)

Source: Guzzle, P. "Food Safety Rules Update,"

Email to Idaho Food Safety Advisory Group,

January 24, 2008.

Keywords: food safety, government.



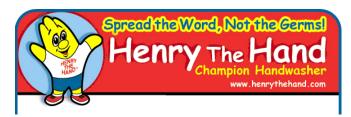


Food Safety and Gardening

The New England Food Safety Partnership (a group of five northeast universities, RI, CT, ME, NH, VE) has produced a resource, Garden to Table, Five Steps to Food Safe Fruit and Vegetable Home Gardening. The purpose of the program is to integrate Good Agricultural Practices (GAPs) for commercial growers into food safety principles for all home gardening activities: preparing the soil, harvesting, washing, storing, and handling. The program was developed to use Master Gardeners as the primary presenters, but can be used in a variety of ways. The CD includes a PowerPoint presentation (49 slides), a 12-page booklet handout (and a more abbreviated 2-page version), and a handout that provides advice on how to store fresh garden produce. There are also program evaluation materials.

I have a copy of the CD if you would like to borrow it or I can email copies of specific files.

Keywords: food safety, gardening, resources.



Henry the Hand Says Don't Touch the "T" Zone

Henry the Hand is a hand hygiene campaign developed by Dr. Will Sawyer, a Family Practice physician in Cincinnati, OH, who is very committed to hand washing education and preventing the spread of infectious disease. He has been developing this campaign for 16 years.

Henry the Hand promotes 4 principles of hand awareness:

- 1. **WASH** your hands when they are dirty and **BEFORE** eating.
- 2. **DO NOT** cough into your hands.
- 3. **DO NOT** sneeze into your hands.
- 4. Above all, **DO NOT** put your fingers into your eyes, nose, or mouth!

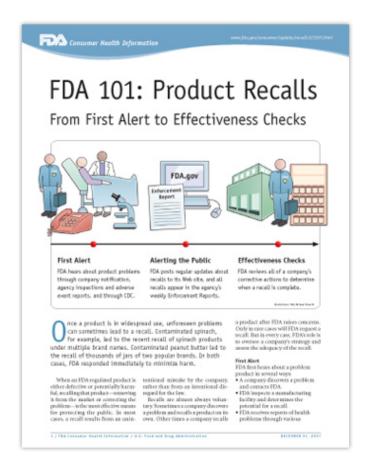
Principle number 4 is getting increased emphasis with a new message, **DO NOT TOUCH THE "T" ZONE**. Dr. Sawyer suggests, "If you have been sick this winter season it is most likely because you have been touching the 'T ZONE' which consists of the eyes, nose and mouth, forming a 'T."

The website, http://www.henrythehand.com, has many very useful resources for promoting hand washing. There are songs, a movie, coloring books, and posters to download as well as stickers, buttons, clings, and more that can be purchased. The history of hand washing (Semmeweis, Snow) and handwashing references are also available.



For example, the 4" x 6" Henry the Hand Sink Reminder mirror clings are \$7.50 for 10 clings.

Keywords: handwashing, resources.



FDA Resource on Product Recalls

Food recalls and recalls of other products (pet foods, toys) have been receiving a lot of attention in the popular press in the last year or so. In December 2007, the Food and Drug Administration updated its consumer information about recalls. FDA 101: Product Recalls from First Alert to Effectiveness Checks is a concise (2-page) brochure that explains how recalls are conducted, how they are classified according to level of hazard, and what products are regulated by FDA. A PDF copy of the brochure can be downloaded at www.fda.gov/consumer/updates/recalls123107.html.

Keywords: government, food safety.

Women More Likely Than Men to Hold Positive View of Childlessness

Although acceptance of childlessness has increased among Americans in general over the last thirty years, women tend to be more accepting than men. A recent study published in the *Journal of Marriage and Family* examines this gender gap, highlighting important differences between male and female experiences of family, work and gender issues.

Drawing on data from two large-scale national surveys, the study finds that women are more likely to hold positive attitudes about childlessness. The research shows that attitudes towards marriage and gender play the most significant role in explaining the difference. In general, women are found to hold less traditional views about marriage and gender issues than men. Being young and middle-class also appears to predict greater acceptance of childlessness.

Positive attitudes towards childlessness are found to be most prevalent among white women, followed by black women, with men of all races holding the least favorable views. Among adults between the child-bearing ages of 25-39, the gender gap is most marked among whites and those with a college education.

The study used data from two national surveys that asked about the importance of childbearing and whether childless people are perceived as leading empty lives. On other questions dealing with the value of having children and parenthood more generally, both men and women were strongly supportive, the study notes.

"The results suggest that women may be more open to the possibility of remaining childless compared to men," says lead author Tanya Koropeckyj-Cox, PhD. "This openness may reflect their own experiences or the struggles of their sisters, friends, and co-workers in balancing the conflicting expectations and timelines of family and work."

Source: National Council on Family Relations,

www.ncfr.org.

Keywords: men, women.



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Will Boomer Retirees Form a New Army of Volunteers?

As the first phalanx of the 76 million-strong baby boom generation begins turning 62 and receiving Social Security benefits January 1, will they create a massive army of willing and able volunteers? Researchers from the Urban Institute's Retirement Project examine this question in three new research briefs.

The vast majority of adults who volunteer while working also do so after retirement, Sheila Zedlewski shows in "Will Retiring Boomers Form a New Army of Volunteers?" What's more, a significant share of older adults who don't formally volunteer give it a try after retiring.

Using data from the Health and Retirement Study, conducted by the University of Michigan's Survey Research Center for the National Institute on Aging, Zedlewski examines transitions from work to volunteering between 1996 and 2004 for adults age 55 to 64. Among those who retired, 45 percent engaged in formal volunteer activities at a religious, educational, health-related, or other charitable organization even though only 34 percent had volunteered while working. Individuals who consider religion important and those with spouses who volunteer were the most likely to start after retirement.

"Since the population aged 55 to 64 will be about 50 percent larger by 2010 than in 2000 and 76 percent bigger by 2020, nonprofits seem destined to benefit from significant growth in the services of retirees," says Zedlewski.

Retaining Older Volunteers

Older adults usually stick with their original decision to volunteer or not, and they are more likely to stop than to start, Barbara Butrica, Richard Johnson, and Sheila Zedlewski demonstrate in "Retaining Older Volunteers Is Key to Meeting Future Volunteer Needs."

Volunteers who put in many hours over many years and who are married to volunteers tend to volunteer the longest. Nonvolunteers take the leap more often if they have been uninvolved for relatively few years and their spouses volunteer. For instance, nonvolunteers who marry a volunteer are 16 percentage points more likely than unmarried people to start volunteering.

Butrica, Johnson, and Zedlewski found that three out of five adults age 55 to 65 in 1996 formally volunteered sometime between 1996 and 2004. Nearly two out of five volunteers were steady contributors. Only one-third of nonvolunteers in 1996 had started volunteering by 2004.

"These results point to the need to focus efforts on retaining older volunteers to maximize volunteer engagement during later years," the researchers conclude. "Recruiting older adults in volunteer activities early on, ideally before they retire, could fill any remaining gaps in volunteer needs."

Staying Active

Despite older adults' relatively high rates of engagement—defined as paid work or formal volunteering—Zedlewski and Butrica see enormous potential for recruiting more older adults into the workforce or nonprofit volunteer forces. In "Are We Taking Full Advantage of Older Adults' Potential?" they estimate that over 10 million healthy older adults with no caregiving responsibilities neither worked nor volunteered formally in 2004.

Over half of these seniors are under age 75, and nine out of ten have prior work experience. Current shortages in volunteers and expected shortfalls in workers, they say, should provide ample incentive for employers and nonprofits to harness this potential talent.

While the supply of work and volunteer opportunities bodes well for older boomers, Zedlewski and Butrica warn that help will be needed to encourage engagement among those with limited education and work experience. Compared with higher-income older adults, significantly smaller shares of low-income individuals worked (15% versus 46%) or volunteered formally (23% compared with 37%). New policies could include training, more federal funding for programs that target low-income older adults, and broader networks that connect older adults to volunteer opportunities.

The upside of longer work lives, the researchers point out, includes increased retirement incomes, greater tax revenues, and reduced net Social Security payouts. The payback from increased volunteerism includes enhanced health status, potential reductions in the cost of government health programs, and benefits to those receiving services.

Reading the Reports

The three briefs were released by the Urban Institute's Retirement Project, a team of experts in Social Security, Medicare, Medicaid, tax and budget policy, and microsimulation modeling that assesses how retirement policies, demographic trends, and private-sector practices influence older Americans' security and decisionmaking. The "Perspectives on Productive Aging" series is made possible by a grant from Atlantic Philanthropies's Ageing Programme.

"Will Retiring Boomers Form a New Army of Volunteers?" is available at http://www.urban.org/url.cfm?
ID=411579. "Retaining Older Volunteers Is Key to Meeting Future Volunteer Needs" can be found at http://www.urban.org/url.cfm?ID=411580. "Are We Taking Full Advantage of Older Adults' Potential?" can be read at http://www.urban.org/url.cfm?ID=411581.

Source: The Urban Institute, www.urban.org.

Keywords: volunteering, retirement.



One Unhealthy Meal Has Consequences

What happens inside your body when you eat one meal that consists of a cheeseburger, French fries, and a sweetened soft drink? Researchers in Kansas City have found there is a sharp increase in blood-sugar and blood lipid levels which causes inflammation of tissues, constriction of the blood vessels, an increase susceptibility to forming blood clots, and an increase in heart rate.

These adverse effects can be diminished by consuming high-fiber plant-based foods along with these high-sugar high-fat items. For example, try to consume a cheeseburger or hamburger on a whole wheat bun, add a vegetable such as a salad or carrot sticks, or fruit, such as an apple or a banana, to the meal. If that is not possible, then the next meal that is eaten should contain fruits, vegetables, whole-grains, and lean protein. Lead researcher James O'Keefe stated "Your health and vigor, at a very basic level, are as good as your last meal."

Source: Journal of American College of Cardiology,

January 2008, 51:249-255.

Keyword: heart disease.

Soy May Prevent Belly-Fat Gain After Menopause

Researcher Dr. Cynthia Sites found that postmenopausal women who



consumed one daily serving of soy (consumed as a soy-based shake) gained less abdominal fat than those who consumed a milk-based shake.



Nutrition Education

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The subjects were 18 women in their 50s who had been menopausal for one to five years. Half were randomly assigned to drink a soy-based shake each day while the other individuals drank a shake containing the milk protein casein. The shakes were substituted for other foods in their diet in order to avoid weight gain.

Each group drank their daily shakes for three months. At the end of the study, there was no significant change in weight or total body fat in either group but those who drank the soy shakes had less abdominal fat than those who drank the milk shake.

The researchers were unable to determine why soy foods decreased deposition of abdominal fat. "Whatever the mechanism," they write, "our data suggest that soy protein which contains isoflavones (compounds found in soy protein that are similar in structure to estrogen) may prevent the accumulation of fat in the abdominal depot."

It is known the excess abdominal fat is related to higher risks of diabetes and heart disease. Therefore the researchers recommend that larger and longer studies be conducted to investigate the potential of soy protein.

Source: Fertility and Sterility, December

2007;88(6):1609-17.

Keyword: soy



An Oatmeal Update

For 15 years, research has been conducted on the effectiveness of oatmeal on cholesterol levels. Dr. James Anderson is one of the coauthors of a review of these research studies published in the January/February 2008 issue of the *American Journal of Lifestyle Medicine*.

All of the studies he reviewed showed that consuming oats lowered total and LDL or "bad" cholesterol levels without decreasing the HDL or "good" cholesterol levels. Oatmeal contains soluble fiber and this decreases the body's absorption of cholesterol from the intestines. The American Dietetic Association states that 3 grams of soluble fiber (which is in 1.5 cups of oatmeal) is enough to lower your cholesterol level. If you cannot consume this amount of oatmeal, other sources of soluble fiber include kidney beans, Brussels sprouts, apples, pears, barley, and prunes.

Anderson found that additional benefits of eating oatmeal include:

- Decreased risk for developing high blood pressure or type 2 diabetes, and gaining weight.
- Decreased LDL or "bad" cholesterol levels during weight loss.
- Decreased likelihood of developing hardening of the arteries.

Anderson stated, "Since the 80s, oatmeal has been scientifically recognized for its heart health benefits, and the latest research shows this evidence endures the test of time and should be embraced as a lifestyle option for the millions of Americans at-risk for heart disease."

Source: Am J Lifestyle Med, 2008, 2(1):51-57.

Keyword: heart disease.

Can Vitamin D2 Supplements Prevent Falls?



It is estimated that one-third of women older than 65 years fall each year and 6 percent sustain a fracture as a result of the fall. In addition, many older people have a fear of falling. A one-year study conducted by Dr. Richard Prince indicates that taking vitamin D2 may help prevent falls.

The subjects included 302 women age 70 to 90 years who had a history of falling in the previous year and who were receiving 1000 mg of calcium citrate per day. Half were randomly assigned to take either 1000 International Units (IU) of vitamin D2 (ergocalciferol) or a placebo. Data was collected from participants every six weeks on whether or not they had fallen.

The results showed that vitamin D2 therapy, added to a high calcium intake, reduced the risk of having at least one fall by 19 percent. The results of the entire study were published in the January 2008 issue of the *Archives of Internal Medicine*.

The amount of vitamin D that is needed to maintain bone health and normal calcium metabolism in healthy people 70+ years old is 600 IU.

The National Institute of Health *Vitamin D Fact Sheet* states that Americans age 50 and older are believed to be at increased risk of developing vitamin D deficiency. When people age, their skin cannot make vitamin D as efficiently and the kidney is less able to convert vitamin D to its active hormonal form. It is estimated that as many as 30 to 40 percent of older adults with hip fractures are vitamin D insufficient. Therefore, older adults may benefit from supplemental vitamin D.

Sources: Arch Int Med, 2008;168(1):103-108. http://dietary-supplements.info.nih.gov/factsheets/vitamind.asp; Holick MF. Vitamin D: the underappreciated D-lightful hormone that is important for skeletal and cellular health. Curr Opin Endocrinol Diabetes 2002;9:87-98. Need AG, MorrisHA, Horowitz M, Nordin C. Effects of skin thickness, age, body fat, and sunlight on serum 25-hydroxyvitamin D. Am J Clin Nutr 1993;58:882-5.

Keyword: vitamin D.



New extension Website Provides Credible, Research-based Information

Three University of Idaho Extension faculty and colleagues from other land-grant university systems helped build a new online resource offering credible, unbiased information to address life's issues. Beverly Healy, Erik Anderson, and I helped develop the personal finance section of the new website, www.eXtension.org. U.S. Department of Agriculture officials celebrated the website's launch February 21 during the Agricultural Outlook Forum in Arlington, VA. The new site, eXtension.org, is billed as a Wikipedia built by experts.

Beverly Healy, Ada County Extension educator, colleagues from other states, and I adapted *Legally Secure Your Financial Future* for the estate planning section of eXtension.org. The first two lessons about organizing your important papers and communicating your end-of-life wishes, are online. You may access them at http://www.extension.org/pages/Financial_Security: Estate_Planning, click on Organize Your Important Household Papers or Communicate Your Advance Directives for Health Care.

The website provides information that can be applied in every state, and forms that are available nowhere else. The website offers key advantages over commercial sites. On eXtension.org no one is selling a service or product, and the information is available 24 hours a day, seven days a week. eXtension reflects a national effort by Cooperative



Family Economics

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Extension to make its resources available to a changing audience. Each topic is addressed by a community of practice—a group of experts from different institutions, states, and disciplines who work together.

The eXtension website offers links to Idaho and other state cooperative extension offices. Other features of the eXtension Personal Finance section include learning lessons about investing, retirement and estate planning, a glossary of financial terms, financial calculators (including the popular Power-Pay debt repayment program), frequently asked questions and answers (could be adapted for county newsletters), news releases, a calendar of educational programs (you can submit yours for inclusion), and more. For direct access to the personal finance eXtension pages, go to https://www.extension.org/personal+finance and bookmark the site for frequent use!

What Should You Do To Get a Tax Rebate Check?

Most taxpayers will not have to do anything extra this year to get economic stimulus payments beginning in May. "If you are eligible for a payment, all you have to do is file a 2007 tax return and the IRS will do the rest," according to an IRS Commissioner. The IRS will use information on the 2007 tax

return you file to determine eligibility and calculate the amount of your stimulus payments.

The IRS will begin sending taxpayers their payments in early May after the current tax season concludes. Payments to more than 130 million taxpayers will continue over several weeks during the spring and summer. A payment schedule for taxpayers will be announced in the near future.

In most cases, the payment will equal the amount of tax liability on the tax return, with a maximum amount of \$600 for individuals (\$1,200 for taxpayers who file a joint return). Eligible taxpayers who qualify for a payment will receive an additional \$300 for each child who qualifies for the child tax credit. Payments to higher income taxpayers will be reduced by 5 percent of the amount of adjusted gross income above \$75,000 for individuals and \$150,000 for those filing jointly.

Stimulus payments will be direct deposited for taxpayers selecting that option when filing their 2007 tax returns. Taxpayers who have already filed with direct deposit won't need to do anything else to receive the stimulus payment. For taxpayers who haven't filed their 2007 returns yet, the IRS reminds them that direct deposit is the fastest way to get both regular refunds and stimulus payments.

The IRS website, www.irs.gov, is the best information source for all updates and taxpayer questions. The law also allows for payments for taxpayers who have no tax liability, such as low-income workers or those who receive Social Security benefits or veterans' disability compensation, pension or survivors' benefits received from the Department of Veterans Affairs in 2007. These taxpayers will be eligible to receive a payment of \$300 (\$600 on a joint return) if they had at least \$3,000 of qualifying income.

Qualifying income includes Social Security benefits, certain Railroad Retirement benefits, certain veterans' benefits and earned income, such as income from wages, salaries, tips, and self-employment. While these people may not be normally required to file a tax return because they do not meet the filing requirement, the IRS emphasizes they *must* file a 2007 return in order to receive a payment.

Recipients of Social Security, certain Railroad Retirement and certain veterans' benefits should report their 2007 benefits on Line 14a of Form 1040A or Line 20a of Form 1040. Taxpayers who already have filed but failed to report these benefits can file an amended return by using Form 1040X. The IRS is working with the Social Security Administration and Department of Veterans Affairs to ensure that recipients are aware of this issue.

Taxpayers must have valid Social Security Numbers to qualify for the stimulus payment. If married filing jointly, both taxpayers must have a valid Social Security Number. And, children must have valid Social Security Numbers to be eligible as qualifying children.

Taxpayers who file their tax returns using an Individual Taxpayer Identification Number issued by the IRS or any number issued by the IRS are ineligible. Also ineligible are individuals who can be claimed as dependents on someone else's return, or taxpayers who file Form 1040-NR, 1040-PR, or 1040-SS.

To accommodate taxpayers who file tax returns later in the year, the IRS will continue sending payments until December 31, 2008. The IRS also cautions taxpayers that if they file their 2007 tax return and then move their residence, they should file a change of address card with the U.S. Postal Service.

The IRS will mail two informational notices to taxpayers advising them of the stimulus payments. However, taxpayers should be alert for tax rebate scams such as telephone calls or emails claiming to be from the IRS and asking for sensitive financial information. The IRS will *not* call or email taxpayers about these payments nor will it ask for financial information. Scam emails and information about scam calls should be forwarded to phishing@irs.gov.

Source: Boyak, K., February 13, 2008. IRS Will Send

Stimulus Payments Automatically Starting in May; Eligible Taxpayers Must File a 2007 Tax Return to Receive Rebate. IRS news re-

lease IR-2008-18, Washington, DC.

Keywords: income, taxes.

Planning for Long Term Care Independence

Most Americans will encounter the need for long term care, either for themselves or a loved one. Long-term care (LTC) refers to a broad range of supportive medical, personal, and social services for people who are unable to provide for their own needs for an extended period of time. This need for care from others may be caused by accident, illness, dementia, stroke, depression, or frailty. The costs of a rapidly growing generation of elderly people needing care are placing significant pressure on care-giving family members and government programs. One year in an Idaho nursing home costs more than \$60,000; the average stay is 2.3 years. Individuals and families need to understand long term care options and costs to plan for a "later life" of health and dignity.

During 2008 University of Idaho Extension will offer nine Long Term Care seminars to help Idahoans prepare for later life care and financial issues. Seminar topics and presenters include: 1) Local Resources for Long Term Care—Area Agencies on Aging; 2) Should You Purchase Long Term Care Insurance?—Jerome County Extension educator or Idaho State Department of Insurance; 3) Can I Get Help With Long Term Care Medical Costs?—Department of Health & Welfare or Idaho Legal Aid Services or local elder law attorney.

Seminars are offered free of charge because of a grant from AARP-Idaho. Participants will receive helpful publications and be eligible for a door prize drawing! Extension educators facilitate the programs. Plan to attend or promote a LTC seminar in your region:

April 26, 2008: Pocatello. Facilitator: Luke Erickson, 208-359-6215; erickson@uidaho.edu
Location: Idaho State University, Student Union Building (Salmon River Suites), 797 East Humbolt St., Pocatello, ID.

May 3, 2008: Grangeville. Facilitator: Kathee Tifft, 208-799-3096; ktifft@uidaho.edu
Location: Syringa Hospital Community Education Center (Soltman Center), 600 West Main, Grangeville, ID.

May 10, 2008: Twin Falls. Facilitator: Lyle Hansen, 208-324-7578; Email: lhansen@uidaho.edu Location: Twin Falls Shilo Inn, 1586 Blue Lakes Blvd N., Twin Falls, ID.

May 17, 2008: Burley. Facilitator: Lyle Hansen, 208-324-7578; Email: lhansen@uidaho.edu Location: Burley Fairfield Inn, 230 W. 7th St., Burley, ID.

June 14, 2008: Boise. Facilitator: Beverly Healy, 208-377-2107; bhealy@uidaho.edu Location: Ada County Courthouse, Commissioners Hearing Room, 200 Front St., Boise, ID.

June 28, 2008: Nampa. Facilitator: Beverly Healy, 208-377-2107; bhealy@uidaho.edu Location: Nampa Civic Center, 311 3rd Street South, Nampa, ID.

September 27, 2008: Moscow. Facilitator: Karen Richel, 208-883-2267; krichel@uidaho.edu Location: University Inn-Best Western, 1516 Pullman Road, Moscow, ID.

October 11, 2008: Lewiston. Facilitator: Kathee Tifft, 208-799-3096; ktifft@uidaho.edu
Location: Lewis-Clark State College, Lewiston, ID.

October 25, 2008: Idaho Falls. Facilitator: Barbara Petty, 208-529-1390; bpetty@uidaho.edu
Location: Red Lion Hotel on the Falls, 475 River Parkway, Idaho Falls, ID.

Keywords: long term care, financial security.

Costs of Long Term Care

For the first time, Idahoans in the market for long term care insurance and services can compare apples with apples, using a new cost guide.

Sixty-nine percent of people age 65-plus need some long-term care in their lifetimes. As we plan for later life, a frequent question becomes "How much will it cost?" Until now, that's been hard to answer. The new *Idahoan's Long Term Care Insurance and Services Price Guide* provides specific costs as of August 2007. It gives rates for assisted living and nursing home facilities statewide. Insur-

ance rates are listed by age and level of coverage (best or standard).

The *Guide* shows that premiums vary widely: a comprehensive policy purchased at age 65 could cost anywhere from \$84 to \$788 a month. Service costs vary, too. The average monthly cost of a nursing home: \$5,637 for a private room, \$5,237 for a semi-private room. A room in an assisted living facility runs \$2,327 to \$3,246.

The *Guide* was co-authored by Jerome County Extension educator, Lyle Hansen, AARP-Idaho, and the Idaho Department of Insurance. This publication will be provided to individuals who attend University of Idaho Extension *Long Term Care* seminars. You may also access the *Guide* from Hansen's website: http://extension.ag.uidaho.edu/jerome/Idaho%20LTCI%20Price%20Guide.pdf.

Source: AARP Idaho, Winter 2008. Idaho News,

AARP Idaho, Meridian, ID.

Keywords: long term care, financial security.

Family Economics Resources

College Student Financial Education

NEFE (National Endowment for Financial Education) recently developed a website specifically designed to help college-aged students. The resources will provide students with the information and tools necessary to cultivate positive lifelong habits. The website includes the following resource areas:

- Financial Basics
- Paying for College
- College Life
- The World of Work

You can check out the free resource at: http://cashcourse.org/mizzou.

Catalog Opt-out Service

The <u>Direct Marketing Association</u> (DMA) announced plans to enhance DMAChoice with the latest evolution of DMA's Mail Preference Service. DMA will also remove the \$1 online verification fee to help consumers decide what catalogs end up in

their mailbox. The \$1 charge had been an integral part of the MPS validation process. For the first time, DMA will allow consumers to opt-out of mailing lists by individual brands, online and free of charge, by utilizing DMAChoice. In addition, consumers will also be able to select the catalogs they do wish to receive.

Family Economics Calendar

March 6, 7-9pm. Creating Your Financial Future: It's Up to You. Seminar presented by author Sheryl Garrett. No charge. Northwest Nazarene University, Wiley Learning Center, Nampa, ID.

March 14. University of Idaho Extension Annual Conference Poster Session submissions and registration deadline. Submit a poster, online at http://www.extension.uidaho.edu/conference/postersRF P.asp.

April 3, 9-9:30am. *Retirement Planning: It's More Than Money*. Concurrent session at the UI Extension Annual Conference. Red Lion Hotel, Boise, ID.

April 4, 10:45-11:30am. *Building a Secure Retirement*. Session at UI Extension FCS In-Service. Red Lion Hotel, Boise, ID.

April 18, 8am-noon. *Your Money Matters*. Conference presented by the Idaho Financial Literacy Coalition. No charge. Twelve concurrent sessions available. UI will present a session and staff a vendor's exhibit. RSVP at 208-378-0200 X751. Nampa Civic Center, Nampa, ID.

June 1. Association of Financial Counseling and Planning Education. Annual conference concurrent session and poster session submissions deadline. This year's conference is scheduled November 18-21 in Orange County, CA.

Quotation of the Month

If you want to feel rich, just count the things you have that money can't buy.