

The Communicator

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May 2005

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



University of Idaho
Extension

FCS Completes Program Analysis and Mapping

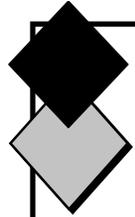
President White's "Plan for Renewal of People, Programs and Place," was announced on February 11, 2005. The purpose of the plan is internal realignment of resources to advance the university in meeting the 21st century educational needs of Idaho. Subsequent to his announcement, a three-phase process was announced and initiated by Provost Morris to implement the president's plan.

Phase I involved budget cuts announced earlier this year necessary to eliminate the recurring overall University budget deficit. CALS responded to Phase I with a \$350,000 budget reduction.

Phase II involved program analysis and reporting from all University programs in a two-step process. Step one of the process involved program mapping to determine program sequence of courses, needed resources, and possible links with other programs across the university and within college units. The second step involved measuring program outcomes using two key criteria-quality and economic value. Training and workshops occurred in the last two weeks of March.

Faculty used two Tools in order to report program data. Tool 1 included a listing of student outcomes, required knowledge and concepts, skills, and assessment tasks. Faculty also wrote alignment plans. Tool 2 required data on refereed publications, mean student evaluation scores and other metrics determined by faculty involved. Faculty also documented how programs fit with five major thematic goals of the University articulated by the President and included in the University Vision and Resources Task Force Report.

One hundred and seventy-six academic degree programs completed program analysis and mapping during the month of April. The School of FCS reported on five programs: Food and Nutrition; Clothing, Textiles and Design; Child, Family and Consumer Studies; Early Childhood Development and Education as well as the FCS Graduate Program. Program ranking was available on April 28. Five FCS programs were in the yellow (middle



Director
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Nancy Wanamaker
Director
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3188
nancyw@uidaho.edu

range of measures) or green (programs with the highest statistical measures) quartiles of the program matrix.

A special meeting of the faculty was called on April 28 and after much discussion, it was decided not to use the metrics from Tool 2 in the decision making process related to programs.

All programs will remain subject to the University's ongoing, comprehensive program review. A public comment period will occur through May 13. The President and Provost will review all recommendations and announce program changes by May 16. Phase III will begin to align new investments with the strategic academic themes.

FCS Students and Staff Garner CALS Awards



Two FCS majors, Chris Chandler and Brenda Toews, are recipients of the 2005 CALS Outstanding Freshman and Senior awards respectively. Chris and Brenda received their awards at the annual CALS Banquet on April 18.

Chris is a Dietetics major who plans to pursue pediatric and/or prenatal nutrition. Brenda is a senior in FCS Education who plans to continue her education in the FCS graduate program.

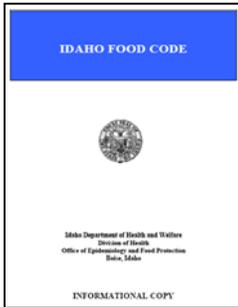


Lynette Brown, administrative assistant in the School, has been nominated four times previously as Outstanding Support Staff. FCS was very proud of all of their nominees and especially delighted for these three award recipients.

A Cook's Tour of Northern Italy

Faculty, alumni, and friends of the UI School of Family and Consumer Sciences who have made reservations for the 2005 Cook's Tour will depart for Northern Italy on June 19. We'll stay in two different venues during the ten-day tour: Verona and Lucca. Watch for a tour summary in the next issue of *The Communicator*.





New Idaho Food Code

The new *Idaho Food Code* will go into effect July 1, 2005. This has been some time in coming (see articles in previous issues of *The Communicator*, “*Idaho Food Code Hearings this Summer*,” July 2004, page 3, and “*Idaho Food Regulations Being Revised*,” October 2003, page 3).

Patrick Guzzle, Idaho Department of Health and Welfare Food Protection Program manager, explained that the new *Idaho Food Code* did not have an official bill number in the Idaho legislature, but the *Code* was part of the pending rules. When the legislative session ends, as it did on April 6, pending rules that were accepted by the appropriate legislative committees are automatically approved by the session. Both the House and Senate Health and Welfare Committees had approved the *Idaho Food Code*, so these new rules will regulate food service establishments in Idaho starting July 1, 2005.

These changes align the *Idaho Food Code* with the Food and Drug Administration’s (FDA) model 2001 *Food Code* (and the numbering and organization of the *Idaho Food Code* is the same as the FDA 2001 *Food Code*). The main changes brought about by the new rules include:

- Cold holding temperature is reduced to 41°F from 45°F (with 5 year grace for existing equipment).
- Hot holding temperature is reduced to 135°F from 140°F.
- Cooking temperature requirements have been changed for:
 - Pork roast: now 145°F, instead of 155°F.
 - Microwaved raw animal foods: now 165°F, instead of 25°F higher than temperature required in conventional cooking.
 - Rare roast pork or ham: now 130°F for 112 minutes (time previously not specified).
 - Plant foods that will be held hot: now 135°F (no previous requirement).
 - Ratites (ostriches, emus): now 155°F (no previous requirement).

Food Safety

May 2005



Sandra M. McCurdy
Extension Food Safety Specialist
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3188
smccurdy@uidaho.edu



- If serving raw or undercooked animal food, an advisory to the consumer that there is an increased risk to health in eating them raw or undercooked is required. (Previously raw and undercooked animal foods could be served on request.)
- A person in charge (PIC) is to be designated by the food establishment license holder, and a PIC is required to be present during all hours of food preparation and service. (Previously the PIC was not required to be present.)
- The manager or PIC must be trained in food safety. This requirement can be met by 1) being a Certified Food Safety Manager, or 2) the food establishment having no critical violations during inspection, or 3) the ability to answer specific questions on 15 areas of food safety, or 4) passing any course approved by the State. (Previously any state approved training was specified.)
- No artificial fingernails are allowed when working with food, unless gloves are worn. (Previously, no mention of artificial fingernails.)
- No sponges to be used on sanitized food contact surfaces. (Previously, no mention of sponges.)
- Facilities that serve “highly susceptible populations,” such as nursing homes, may not serve

raw sprouts or unpasteurized juices. (Previously not mentioned.)

You can view and download the new *Idaho Food Code* (181 pages) on the Idaho Department of Health and Welfare website at <http://www.healthandwelfare.idaho.gov/site/3381/default.aspx> (click on *Idaho Food Code*). You can also view and download the new *2005 Idaho Food Safety Manual* (108 pages), a shorter, more readable version of food safety information for Idaho food establishments.

Source: <http://www.healthandwelfare.idaho.gov/site/3381/default.aspx>.

Key words: food safety, food service, resources.



Stay Healthy at Animal Exhibits this Summer!

The April 12, 2005 edition of the UI Extension E-Notes newsletter carried an attachment from the Centers for Disease Control and Prevention (CDC) entitled, *Compendium of Measures to Prevent Disease Associated with Animals in Public Settings, 2005* (from the March 25, 2005 *MMWR* 54(RR04):1-12). It was suggested that this publication be shared with fair boards. This publication provides useful information to follow-up that provided in the March 2005 issue of *The Communicator*, "Are Fairs, Petting Zoos Just Too Dangerous?"

In view of recent outbreaks of enterohemorrhagic (bloody diarrhea) illness caused by *E. coli* O157:H7 associated with visits to the North Carolina State Fair (15 children, October 2004) and to petting zoos in Florida (7 children, March 2005), it is important that fairs be proactive about animal contact by the public.

One more useful publication on this topic is CDC's *Stay Healthy at Animal Exhibits this Summer!*, a summary of recommendations for consumers and animal exhibit managers, that includes some nice pictures.

Source: *Stay Healthy at Animal Exhibits this Summer!* is at http://www.cdc.gov/healthypets/spotlight_an_exhbits.htm; *Compendium of Measures to Prevent Disease Associated with Animals in Public Settings, 2005* is at <http://www.cdc.gov/mmwr/preview/mmwrhtml/rr5404a1.htm>. Information about the North Carolina outbreak is at <http://www.dhhs.state.nc.us/docs/ecoli.htm>.

Key words: food safety, foodborne disease, health, pets.

More Consumer Food Thermometer Education

Two education campaigns are coming up to further encourage consumers to use a food thermometer when cooking meat.

"Now You're Cooking..." Idaho and Washington. UI and WSU will initiate a grocery store and food editor "Use a Food Thermometer" campaign in May. This campaign is the last step in the joint UI/WSU thermometer education project, that I have been talking up for the past three years (remember the brochures, recipe cards, video, and high school curriculum kit).

The meat counters in Albertsons stores in Idaho and in Haggen and Top stores in Washington will display UI/WSU cardboard brochure holders containing 2-sided, full color cards ("rack cards") with food thermometer information. These will be in the grocery stores in time for the start of grilling season, the Memorial Day weekend.

The display units and cards will also be available to all extension offices. I will send them to all FCS Extension Educators. If you know of other county offices that



would like the materials, please let me know. If you see the display at your local Albertsons store meat counter, please let me know how it was being used by consumers.

We will also be working with Bill Loftus, CALS Science Writer, and his counterpart at WSU to prepare an article on consumer thermometer use for newspapers and contact food editors in Idaho and Washington to include this information.

Is It Done Yet? Campaign—USDA-FSIS/Michigan. In August 2004 Michigan State University conducted a social marketing campaign for USDA-FSIS, "Is it done yet?," to increase the number of people who use a food thermometer. The pilot study, conducted in two Michigan counties, was quite intensive with 13 events in 13 days at museums, an art festival, a music festival, grocery stores, a summer day camp, and a home improvement store. Results indicated a 60 percent increase in consumers who indicated an intent to use a food thermometer "always" or "most of the time" after receiving information.

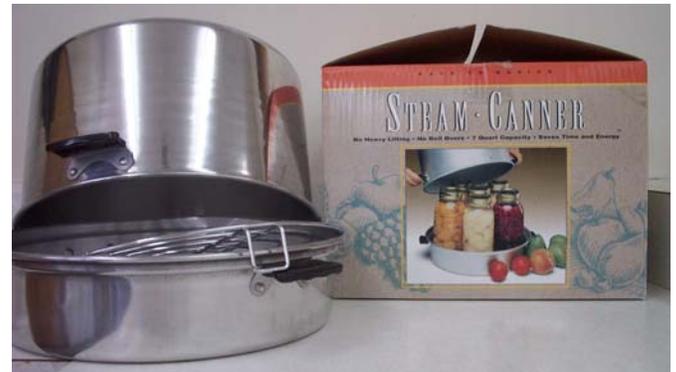


USDA-FSIS will launch the "Is It Done Yet?" campaign nationwide this summer, in July, as an ongoing campaign. FSIS is interested in partnering with others to use the "Is It Done Yet?" campaign theme to get the message out and reach consumers nationwide. Increasing the use of food thermometers by the year 2010 is a public health goal in the Healthy People 2010 initiatives and is encouraged in the 2005 Dietary Guidelines for Americans. Information about the campaign, including a PDF of a nice brochure, is available at http://www.fsis.usda.gov/is_it_done_yet. Holly McPeak, public affairs specialist with FSIS, is the coordinating the campaign. If you would like to receive materials and future updates about the campaign, send your contact information to her at holly.mcpeak@fsis.usda.gov. This campaign and materials dovetail very nicely with our "Now You're Cooking...Using a Food Thermometer" materials.

This is a good way to extend and revitalize the message.

Source: "Thermometer Campaign a first," National Food Safety and Toxicology Center Annual Report, 2003-2004, Michigan State University, page 16; http://www.fsis.usda.gov/is_it_done_yet.

Key words: consumer, food safety, food preparation, education.



Research on Steam Canners

The Cooperative State Research Extension and Education Service of the U.S. Department of Agriculture (CSREES-USDA) does not recommend the use of steam canners for canning any foods. However, steam canners are available for sale and have been promoted for use in place of a water bath canner for acid foods (including fruits, acidified vegetables and pickles). There is a lack of data demonstrating that the use of flowing steam in home canning provides an adequate heat treatment and is safe. A recently published article compares time-temperature relationships for steam and hot water bath canners. The results of this study are reported below, but it should be noted that, at this point, advice to consumers on not using steam canners has not been changed by CSREES-USDA. Heating profile within the steam canner done is still lacking.

Master food preservers with University of California Extension and Dr. George York, Emeritus Professor of food microbiology at University of California-Davis, conducted research to compare temperature rise in jars in a steam canner with jars in a boiling water bath for home canning of acid foods. They compared the heating times of the heating medium

(water or steam) and of four foods of different densities, tomato juice, peaches, whole peeled tomatoes, and applesauce, in a water bath and in a steam canner.

Thermocouples were fitted through and attached to the lids of three Ball pint jars. A thermocouple was also fitted through and attached to the domed lid of an aluminum steam canner from Back to Basics, Inc., Draper, Utah (pictured previous page).

The researchers recorded both “come-up” time and “processing time” for each food and canner type. Come-up time was the time for the water bath canner to reach 212°F and bubbles to break the surface of the water; for the steam canner, it was the time for the steam to reach 212°F and flow steadily from the vent holes for 5 minutes to purge air from the dome. Processing time was the time for the temperature of the food inside the jars to reach 180°F.

For each food, three jars were processed in each canner and experiments were repeated three times. For the water bath, room temperature tomato juice and sliced peaches were placed in hot (140°F) jars and placed in a pre-heated (212°F) water bath. For the steam canner, unheated canning jars containing room temperature tomato juice and sliced peaches were placed in the unheated steam canner. For applesauce and whole peeled tomatoes, room temperature jars of room temperature product were placed in room temperature water bath and steam canners.

Graphs in the article provide details of the come-up and processing times for each product in the water bath and steam canners. The come-up times of the water bath canner were 40 minutes for a canner that started at room temperature and 5 minutes for a canner that started at 212°F. The smaller volume of water in the steam canner resulted in a come-up time of 15 minutes.

The processing times (in minutes) for the water bath and steam canner were quite similar:

Food product	Water bath canner	Steam canner
Tomato Juice	45	40
Sliced peaches	30	25
Whole peeled tomatoes	30	35
Applesauce	40	40

The authors concluded that a flowing steam canner can bring the temperature of canned food to an internal temperature of 180°F within a comparable number of minutes to that of a boiling water bath canner. However, it should be noted that they did not use standard boiling water bath techniques (their boiling water bath started at 212°F instead of 140°F [raw-pack] to 180°F [hot-pack] as recommended in the USDA Complete Guide to Home Canning).

While the research paper suggests that steam canners can provide the same heat treatment as boiling water bath canners for acid foods, further research to determine dome heat profile and purge time requirements will be necessary before we start to recommend this procedure to consumers.

Source: Samida, M., Geer, L. & York, G.K. 2005. Home processing of tomatoes and other acid foods in flowing steam and hot water bath canners. *Food Protection Trends* 25(3): 178-181. Personal communication with Dr. Elizabeth Andress, National Center for Home Food Preservation.

Key word: food preservation.

Personal Strategies for Resilience

A recent study of resilience by Furstenberg and colleagues emphasized the strong role played by family and community in supporting positive youth development. This extensive study of Philadelphia communities found that youth did very well when family strategies were strong and neighborhoods offered opportunities for youth. However, parents struggled to protect their teenagers when they lived in dangerous neighborhoods, which had few resources to support young people in their transition to independence (see April *The Communicator* for a review of this study). Evidence in this study found a strong role for family and community in promoting resilience for youth.

An alternative view of resilience focuses on the characteristics of individuals that allow them to overcome the odds against them. A group of siblings may all experience the same dysfunctional family and grow up in the same dangerous community, yet one of those children may grow up as a solid adult, while the others are overwhelmed by the hazards around them. Mark Katz asks what factors separate survivors from those in similar circumstances who succumb to negative forces. His book, *On Playing a Poor Hand Well*, reviews several studies of adults who adapted well growing up in disadvantaged circumstances.

Research shows that development is especially problematic for children abused by their own parents. Torn between their love of their parent and their fear of harm, such children never develop the strong parental bond that forms a secure base for their exploration of the world around them. However, even among family violence some children find their way to success as adults.

To better understand this resilience, Hanita Zimrin studied 28 Israeli children who were physically abused by a parent between 3.5 and 5 years of age. All of the children required medical treatment and hospitalization from their injuries. The researchers interviewed the same individuals 14 years later as they entered adulthood. Zimrin noted signs of success or continuing difficulties, including scholastic achievement, adjustment to school or work, symptoms of severe emotional problems, a sense of fulfillment and plan for the future, and

Family Development

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Harriet Shaklee
Extension Family Development
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
hshaklee@uidaho.edu



acceptance into the military. Of the 28 children in the study, 19 were identified as nonadaptors as young adults, while 9 were seen as adaptors.

Zimrin interviewed the young adults to find the differences between the two groups. Responses showed that adaptors had a strong sense of control and influence over their destiny, while nonadaptors were fatalistic and submissive. Adaptors also had a higher self-image, concluding that they didn't do anything to cause their abuse. Nonadaptors, on the other hand, felt worthless, even years after the abuse. While nonadaptors felt despair, adaptors found a sense of hope. Adaptors also generally found a supportive adult, a stable resource over the years who could help them find hope and self-worth. Adaptors also often took on responsibility for someone else, perhaps protecting a younger sibling or a pet from harm. Some children reached a point when they fought back against abusive parents, a response more likely among adaptors. While adaptors showed success in many areas, even they struggled with continuing problems, including reluctance to express emotion, or distrust of others.

Peter Gerber and colleagues wondered about the life course development of learning disabled children and adults, who face daily hurdles in manag-

ing the daily tasks of school, work, friendship and family relationships. Many learning disabled young people give up in the process, dropping out of school and turning toward risky behaviors. However, Gerber's interest lay with those who beat the odds and moved on to successful adulthoods. How did these individuals find the path to success?

Interviews of moderately and highly successful learning disabled adults showed common patterns among the most successful. Members of the highly successful group described their quest for personal control. They were subject to the limitations of their disability, but found a way to take control and move ahead nonetheless. This attitude was fueled by a strong desire for success, reaching toward lofty goals they set for themselves. The highly successful group also reframed their disability, redefining it as neutral or even advantageous to their goals. They also found (or created) work environments that fit with their inclinations, rather than chafing from ongoing conflict with workplace norms. They were dogged in their persistence, and creative about ways to work around their disability. Finally, members of the highly successful group relied on supportive individuals to help them succeed.

The value of supportive relationships is a strong theme in resilience research. Annika Rosengren's study of Swedish adults tells the story especially clearly. Rosengren gave physical examinations to 700 men, noting indications of stress in their lives. Seven years later the same men were re-examined. Of the original sample, 41 men had died in the intervening years. Those who reported emotional stress were three times as likely to die as those with minimal stress—in fact stress was a stronger predictor of mortality than any medical indicators. The exceptions to the pattern were the men involved in close personal relationships, whether a spouse, close friend or sibling. When one faced life stress with a partner, there was no effect of stress on mortality.

These three studies looked at those who succeeded and those who were overwhelmed by stress, abuse, and ongoing learning challenges. Among these groups two themes stand out:

- Individuals under chronic stress can redefine their situation in a way to increase their per-

ceived control over negative events. Abused children benefited when they took control by protecting someone else from harm or even fighting back against the parent aggressor. Learning disabled youth took charge of their progress, finding a skill or work context that minimized the negative impact of the disability, or in some cases finding the positive side of their characteristic learning patterns.

- All three studies point to the importance of significant adult relationships to bring hope and bolster confidence in the face of chronic stress. In the case of the Swedish study, a close personal relationship fully inoculated adult males from the influence of daily stress, so that their mortality was no lower than that of non-stressed men. Learning disabled and abused youth also found strength through adult mentors.

These findings show that individuals can take a strong role in surviving and even thriving when the odds are against them. By taking control and developing strong bonds with others, youth and adults bolster their capacity to manage even high-level stress. But when the challenges are great, others fail to find such resourcefulness and are overwhelmed by the challenges they face.

The present findings on resilience combine with the work of Furstenberg and colleagues (see April *The Communicator*) to underscore the importance of adults in developing environments in which children thrive. Youth organization leaders, sports coaches, teachers, mentors, family friends and neighbors all service a key role in guiding youth toward success. Clearly, parents and other family adults have a great impact on children, but community-based adults are influential as well, in some cases compensating for negative forces at home. Community adults also bear a responsibility to protect children from abuse and neglect by notifying appropriate child protection agencies.

Source: Written by Harriet Shaklee, based on "On Playing a Poor Hand Well" by Mark Katz, NY: Norton, 1997.

Key word: children at risk.

A Cultural Lens for Cognition and Perception: Asian and American Worldviews

For more than a century, research about human thought has been dominated by the assumption that processes of perception and cognition are universal across culture. Of course, cultures differ in many ways, but those differences were believed to stem from culture-specific values. One culture may eat beef regularly while another culture reveres cows. In one culture children may be valued for the income they bring the family while another culture values children for their innocence. Such ideas about culturally-based values are at the heart of the fields of social psychology and anthropology.

But cognition itself was assumed to be culture-free. Cognitive psychologists recognized that people disagree in attitudes and beliefs, but if you showed them a picture, they would all see the same thing. Or if you asked them to categorize a group of objects, they would all do it in the same way. People all over the world were also deemed to be similarly interested in understanding the events around them—they might come to different conclusions, but they were all trying to explain events, nonetheless.

However, new research in cognition indicates that a new view may be in order. Cognitive psychologist Richard Nisbett and his colleagues offer considerable evidence that Americans and Asians, in particular, have important differences in how they represent the daily experience of life. Nisbett and colleagues recognize that Asia is a big place with many different cultures. However, they find shared information processing tendencies among people in such different locations as Japan, Korea, India, and China. Western cultures also span a lot of space, but studies show shared patterns there as well.

Consider a study by Taka Masuda of Japanese and American college students' descriptions of animated underwater scenes with fish, plants, rocks, etc. In each scene, one fish was more active than the others—the focal fish in the scene. American and Japanese students described the scene with equal attention to the focal fish, but Japanese made almost twice as many references to the elements of

the context—rocks, plants, water bubbles, or other fish.

Such findings suggest that culture can affect the most basic processes through which we take in information about the world around us. Americans go straight to the focus of action, with little attention to the surrounding context, while the Japanese participants, on the other hand, were far more attentive to the setting for the action. As Nisbett suggests, “Asians view the world through a wide-angle lens, whereas Westerners have ‘tunnel vision.’”

Matsumi Imae and Dedre Gentner found that Asians and Westerners may actually organize the world in different ways. These researchers showed 2 and 4 year old children objects, which were similar to a target object in shape or substance. Researchers showed each child an object (e.g. a cork pyramid), “Look at this ‘dax.’ Can you find another ‘dax’?” By 4 years of age, 2/3 of American children chose an object of the same shape (e.g. a plastic pyramid), compared to only 1/3 of the Japanese children. The Japanese children were more likely to choose an object made of the same substance (e.g. a cork sphere). Children show this cultural difference even at 2 years of age. According to the researchers, Asian people’s attention to substance and relationship in the environment makes a more holistic worldview. Americans, on the other hand, see the world in terms of discrete objects.

Other research shows that Westerners have a stronger penchant for explaining events than Asians. Classroom observations show that Japanese history teachers start their historical analysis with the initial event in a chain of events that led to the outcome of interest. Their discussion emphasizes the forward motion of the initial event or catalyst, helping students develop empathy for historical figures as the events unfold. American teachers, on the other hand, start at the end of the chain of events, looking backwards to prior events in the chain as potential causes of the event. American teachers ask “why” in class twice as often as Japanese teachers. Parallel patterns are found in Chinese thinking, with much interest in the complex context in which events occur, rather than the simple cause-effect relationships preferred by Americans.

This greater attention to the context extends to explanations about people's behavior as well. Psychologist Joan Miller asked Hindu East Indians and Americans to describe one behavior of a friend they thought was good (e.g. gave a donation) and another behavior of a friend that they thought was wrong (e.g. didn't stop to help someone who was hurt). After describing the behavior, participants explained why they thought their friend acted as he or she did. When explaining each behavior, Americans were twice as likely to describe actions in terms of the personality of the friend—e.g. she's such a generous person, or he's too self-absorbed. Indian adults, on the other hand were twice as likely to talk about the effects of the context on the friend's behavior—e.g. she just got paid so she had money to give, or it was dark outside so he didn't notice that the person needed help. Further research shows that Indians living in the United States made attributions for friends' behaviors in patterns midway between those of the East Indians and Americans in the original study. Miller also found that children in the two cultures did not differ in their attributions—cultural differences in explanations about behavior didn't emerge until adolescence.

However, other differences in worldview start earlier. Jessica Han, Michelle Leichtman and Qi Wang asked 4 and 6 year old American and Chinese children to tell about everyday events. All of the children in the study included references to themselves, but the American children were 3 times more likely to talk about themselves than the Chinese children. American children were also twice as likely to talk about their internal states, such as preferences and emotions. Chinese children, on the other hand, provided more details about the events, including the environmental context in which those events took place.

These studies combine to indicate that even the most basic processes of perception and cognition are influenced by the culture in which we are raised. Asians from several countries show greater interest in the full context of the event, attending to the focal event as well as the context in which it occurs. This inclination extends to their own actions as well, with Asians more attentive than Americans to the influence of the environment on their behavior. According to Nisbett, "There is good reason to

believe that Westerners and Asians literally experience the world in very different ways. Westerners are the protagonists of their autobiographical novels; Asians are merely cast members in movies touching on their existences."

Source: Written by Harriet Shaklee, based on *The Geography of Thought*, by Rickard Nisbett, NY: Free Press, 2003.

Key word: diversity.

Steroids and Idaho Youth

Steroids have been in the national news, but what does it all mean for our own youth? The Youth Risk Behavior Survey of 2003 can offer us information about illegal steroids in Idaho. Among high school students in Idaho, 3.1 percent of females and 4.0 percent of males report using illegal steroids at some point in their lives, compared to 5.3 percent of females and 6.8 percent of males nationally.

U.S. data shows the link between athletics and steroid use, with 5.1 percent of 12th grade boys on sports teams having used illegal steroids, compared to 2.2 percent of those not playing team sports. In the 10th grade, rates were 4.1 and 1.8 percent for athlete versus nonathlete boys. For high school girls the link between illegal steroid use and athletics was minimal.

Source: Youth Risk Behavior Survey, 2003.

Key word: youth risk taking.

DIET AND HEART DISEASE UPDATE

Fruit, Vegetable, and Saturated Fat

Some research studies have looked at whether increasing fruit and vegetable intake or decreasing saturated fat intake has an effect on heart disease. What happens if you combine both strategies?

Researchers at the Human Nutrition Research Center on Aging at Tufts University have found that male subjects that increased their fruit and vegetable intake at the same time as reducing their saturated fat intake had a greater protective effect against heart disease death than using either strategy alone.

Male subjects who consumed at least five servings of fruit and vegetables daily and had less than 12 percent of their calories from saturated fat were 31 percent less likely to die of any cause than those eating less fruit and more saturated fat. In addition, they were 76 percent less likely to die from coronary heart disease.

Male subjects who consumed either a low saturated fat diet or large quantities of fruits and vegetables, but not both, did not significantly lower their risk of total mortality. However, they did have a 64-67 percent lower risk of death from heart disease.

The researchers stated, "These results confirm the protective effects of low saturated fat and high fruit and vegetable intake against coronary heart disease mortality." They also believed that the increased protection that occurs from combining both behaviors is due to different mechanisms.

Source: *Journal of Nutrition*, 135:556-561, March 2005.

Key words: heart disease, fruit, vegetables, fat.

Alcohol

It is known that moderate alcohol consumption can have beneficial effects on the heart. But higher alcohol intakes can result in calcification of the coronary arteries. Researchers at the University of California found a relationship between alcohol consumption, binge drinking, and coronary calcification in subjects who were between 33 to 45 years old.

Nutrition Education

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Martha Raidl
Extension Nutrition Education
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
mraidl@uidaho.edu



There were 3,037 subjects and they were followed for 15 years.

The results, published in the March 2005 issue of the *American Journal of Epidemiology* found coronary calcification in:

- 8 percent of subjects who did not drink (0 drinks per week).
- 9 percent of subjects who had 1-6 drinks per week.
- 13 percent of subjects who had 7-13 drinks per week.
- 19 percent of subjects who had at least 14 drinks per week.

Some additional findings:

- Binge drinkers were twice as likely to develop coronary calcification as non-drinkers.
- The type of alcoholic beverage consumed did not affect development of coronary calcification.

Source: *Am J Epid*; 161(5): 423-433, March 2005.

Key word: heart disease.

Vitamin E

Vitamin E is an antioxidant and over the past decade, has been advertised as a powerful tool against aging, cancer and dementia. Approximately 12 percent of U.S. adults take vitamin E supplements that contain 400 milligrams of vitamin E.

However, a recent study published in the March 16, 2005 issue of the *Journal of the American Medical Association* has found that subjects taking 400-milligram supplement of vitamin E daily for seven years were 13 percent more likely to develop heart failure.

This study followed 7,030 patients with diabetes or cardiovascular disease other than heart failure for seven years, who took 400 milligrams of vitamin E every day. This dosage greatly exceeds the recommended amount of 15 milligrams of vitamin E per day for adults.

The researchers theorized that consuming high doses of vitamin E from supplements might disturb the balance of beneficial, naturally occurring antioxidants.

Source: *JAMA*, 293(11):1338-1347, March 16, 2005.

Key words: heart disease, vitamins, supplements.

Rural Youth and Obesity

In children ages six to 19 years old, is obesity increasing faster in urban or rural communities? The answer is rural communities. A survey conducted from 1999 to 2001 by the University of Pittsburgh Center for Rural Health Practice found that 16 percent of urban students qualified as obese while 20 percent of students in rural school districts were obese. In addition, during this time period, the number of obese students in rural school districts rose approximately 5 percent, which was more than twice the rate of their urban counterparts.

Unfortunately, this same trend is being reported from New Mexico to Michigan to West Virginia. In Michigan, children in rural areas were 3 to 9 percent more likely to be obese while rural North Carolina children had a 50 percent chance of being obese.

Researchers theorize that many farms have become mechanized and youth are burning fewer calories but still eating high-calorie meals. Also, satellite dishes, computers, and game consoles appeared later in rural areas and spread much more rapidly causing drastic behavior changes in a short amount of time. Some schools are responding by offering more physical activity classes to students.

It has been known that children who are overweight or obese have a higher risk for being overweight or obese as adults. But a ten-year study conducted at Harvard Medical School reported in the journal *Obesity Research* found that children in the high normal weight range have an elevated risk of becoming overweight or obese adults and developing high blood pressure in adulthood.

Source: <http://www.dsf.health.state.pa.us/health/lib/health/obesity/assessmentoverweightchildrenpa.pdf>; *Obesity Research*, 163-169, January 2005.

Key words: children, youth, rural, obesity.

Physical Activity: It's Never Too Late

A study conducted by Canadian researchers shows that it's never too late to get health benefits from being physically active. Researchers at the University of Western Ontario examined the effect of exercise training on development of metabolic markers (high blood pressure, high cholesterol, high blood sugar, and obesity) of cardiovascular disease and diabetes in two groups of healthy but sedentary adults between the ages of 55 and 75.

Group 1 began regular supervised physical exercise training while Group 2 remained sedentary and acted as a "control" group. The baseline fitness levels for both groups were similar. Both groups were followed for 10 years.

Data was collected on 161 active and 136 sedentary participants who completed the study. In active subjects, fitness levels increased by 3.5 percent, while in sedentary subjects, fitness levels decreased by 13.8 percent. High blood pressure, high cholesterol, high blood sugar, and obesity occurred in 11 percent of active subjects and 28 percent of sedentary subjects.

Source: *Diabetes Care*, March 2005.

Key words: exercise, heart disease, diabetes.

Bankruptcy Is About to Get a Lot Harder

After eight years of wrangling, the most sweeping and controversial overhaul of federal bankruptcy rules in nearly three decades was signed into law on April 20, 2005. Although proponents and opponents remain deeply divided on the law's merits, both agree that the changes, most of which take effect in October, will have widespread consequences for consumers.

Supporters say the legislation will staunch an avalanche of personal bankruptcies, which have nearly doubled nationwide over the last decade to 1.56 million in 2004. They say the new rules will help catch abusers who can afford to pay their debts and will clean up a system that is often used as a handy fallback by gamblers, shopaholics, and scoundrels who run up bills they know they never will pay. The stiffer rules, the supporters say, will deter excessive spending the way the threat of fines and jail time can steer individuals away from crime.

But opponents argue that the new regulations are misguided and will do more harm than good. They insist the law will put needless strain on an already overstretched court system and unfairly saddle all filers, including the most needy and deserving of a fresh start. Consumer groups have blasted the legislation overall for targeting debtors while overlooking free-wheeling lenders that extend credit to anyone, then keep them in debt by charging crushing interest rates and fees. "There's not a single restriction of any kind, on any kind of abuse or aggressive lending practice [in the new law]. If lenders and credit card issuers were choosier," said Travis Plunkett, legislative director at the Consumer Federation of America in Washington. "Consumers wouldn't be as likely to go belly-up when hit by the usual triggers for bankruptcy, such as job loss, divorce and unexpected medical bills." According to a recent Harvard study, nearly half of bankruptcies result from high health expenses, even though most filers were covered by insurance at the onset of their illness.

It is certain that the tougher rules will deny some debtors the option of filing bankruptcy under

Family Economics

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Marilyn Bischoff
Extension Family Economics
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
mbischof@uidaho.edu



Chapter 7, the most lenient and popular type of filing that essentially allows them to erase their debts and start fresh. That's because at the heart of the new law is a provision that requires filers earning more than their state's median income (adjusted for household size and inflation) to undergo a so-called "means test." Those who earn less than the median income will be allowed to file under Chapter 7 and erase their debts. Those who exceed the median will be deemed to have the means to pay a certain portion of their bills and will be limited to filing under Chapter 13, which requires that debtors live under a court-ordered spending and repayment plan. Currently, judges have the discretion to determine which chapter is most suitable.

Consumer advocates state the new law provides bankruptcy filers with excessive costs and burdens. The law mandates, for example, that consumers pay for credit counseling within six months prior to filing bankruptcy and complete a financial management course before a judge could erase any debts. It also will raise certain filing fees and require more documentation and trips to court, driving up legal costs. Moreover, a provision that makes lawyers liable for their clients' mistakes or cheating also is expected to boost legal expenses as attorneys seek compensation for more time spent verifying petitions and for higher malpractice insurance premiums.

Bankruptcy attorneys also warn that the provision forcing them to vouch for the accuracy of clients' petitions also could backfire by making legal help less available for those who need it most. Several authorities predicts liability issues will force some small bankruptcy lawyers, including those that do free and low-cost legal work for community groups, such as Neighborhood Legal Services, to drop out of the business.

Last fall co-authors Marsha Hawkins, Barbara Petty, and I published *Credit Cents*, nine fact sheets to help consumers make sense of credit and debt. Four fact sheets in the series, will help consumers in debt: *How Much Debt Is Too Much?*, *Getting Out of Debt*, *Where to Go for Credit and Debt Help*, and *Considering Bankruptcy in Idaho*. Access them at <http://info.ag.uidaho.edu/resources.html>. Go to CALS publishing catalog, then Publications released in 2004, then to *Credit Cents*, Bulletin 841.

Source: Adapted from Bankruptcy Finder.com; retrieved 5/8/05 <http://www.bankruptcyfinder.com/bankruptcyreformnews.html#Anchorflash>; Sabatini, P., April 24, 2005, Bankruptcy is about to get a lot harder and, law's detractors say, meaner. *Pittsburgh Post-Gazette*; Fleck, C., May 2005, Throw me a Lifeline! The new bankruptcy law could sink families with big medical bills. *AARP Bulletin*, p. 28.

Key words: bankruptcy, debt.

Debt Is Too Big a Price for a Wedding

You may have heard about the recent run-away bride from Georgia. A massive hunt was mounted for Jennifer Wilbanks, who disappeared four days before her elaborate wedding ceremony. She resurfaced hundreds of miles away in New Mexico. She first claimed she had been kidnapped and then finally admitted she panicked about her big wedding. How large was the wedding? Reportedly, there were going to be 28 attendants and 600 guests. Unless they were going to serve punch and cookies from a discount food warehouse, that wedding was costing a bundle.

Lots of people are passing judgment on Wilbanks for agreeing to such a wedding extravaganza. Wilbanks is not alone in this day and age of mixed sig-

nals about wedding showmanship. "Part of the culture says weddings are about true love, and part of the culture says they're about Cuisinarts, writes Michele Singletary, *Washington Post* financial columnist. Wilbanks and her intended (or their parents) may have been able to afford such a large-scale affair, but there are plenty of brides, grooms, and their families planning big weddings—despite not having the savings to pay for them.

Nonetheless, there are many ways to have a frugal wedding if you can't bear to pare down your guest list. Singletary received the following ideas from her readers:

- Instead of having a wonderful sit-down dinner for a shorter list of people, one bride suggests having a brunch instead of a sit-down dinner or a decadent dessert buffet. Another suggests no food at the reception, just nuts, mints, and punch. Buy a very basic cake.
- One bride suggested thinking early—as in having an early morning wedding or one on a Sunday afternoon. She reported, "We had an outdoor wedding in the hotel courtyard at 2 pm, open bar for a few hours, and a full, sit-down served meal at 3 pm for 80 guests." Because they started the meal in mid-afternoon, they were charged lunch, not dinner, prices. Although there was an open bar, people drank less because it was a Sunday afternoon. In addition, because they held the ceremony and reception at the same place, they didn't need limousines.
- When it comes to choosing a wedding reception venue, think outside the hotel-ballroom box. One couple chose to use the clubhouse of a small public golf course. "There was a hot-food buffet and cases of wine at cost from the owners of the restaurant, who were thrilled with the fun of hosting a wedding instead of the standard men's-club dinner and took the event as a chance to be creative," reports the bride.
- The mother of a bride suggested couples have a sit-down dinner at someone's home. If you go this route and you don't want to cook, consider hiring a personal chef or recruit friends who can organize and cook well, she said.

Whatever you decide to do, be sure you can comfortably afford to pay for your wedding. That means not using credit. If you want to have a big wedding and spend big dollars, at least make sure the money comes from your savings.

One bride said she took out a \$9,000 loan (in addition to the \$9,000 her parents gave her) to help pay for her wedding. To this day, 10 years later, she cringes at her extravagance. "I swear it put us back about seven years in getting our first home," she said. "I would tell any bride and groom that if they can't pay for the party with cash (their own or somebody else's), then scale back, way back! You can still have a good day. What's more important is that the marriage lasts and that you not start out struggling and worrying about money."

Follow this advice and you'll get more for your money than just one special day.

Source: Adapted from Singletary, M., November 21, 2004, *Many Weddings Go for Broke*, Page F01; and December 2, 2004, *Frugal Weddings Aren't Tacky, But Entertaining Beyond Your Means Is*, Page E03, *Washington Post*.

Key words: marriage, savings, debt.

Many Teens Carrying Credit Cards

A recent poll of teenagers who participate in the Junior Achievement program found that more than 11 percent are carrying credit cards. Some of them are as young as 13 or 14 years old. The incidence of credit card ownership rises with age, from 6.2 percent for ages 13-14 to 21 percent for ages 18 and up. Employment affects the rate at which teens have their own credit card. Sixteen percent of employed teens possess their own credit cards compared to only 7 percent of teens without jobs having charge cards.

While 82 percent of the teen credit card users said they paid their bills in full every month, 18 percent said they carried balances over—a practice that has gotten a lot of their parents in trouble. "Understanding credit is important for all individuals and essential for one's financial stability. Bad credit can prevent an individual from getting a job or renting

an apartment. Good credit, on the other hand, can do the opposite, opening doors when one's ready to buy a house or car, borrow money, and more," notes Jan Epstein, executive director of The Allstate Foundation, a survey sponsor.

Financial experts are concerned about the growing use of credit cards by teens, although the cards generally must be co-signed by parents until a child is 18 or older. "I personally think that 13 to 14 (years old) is too young," said Laura Levine, executive director of the JumpStart Coalition for Personal Financial Literacy, a nonprofit educational group based in Washington, DC. "But it really depends on the individual kids. ...Kids mature at different rates, so I don't think there's a single, magic age." The key, Levine said, is the involvement of parents in teaching children how to use both credit and debit cards—and in monitoring their children's use of plastic. "You don't give a child a musical instrument and say, 'Plunk around on this for a while a see if you can learn to play,'" she said. "The act of giving kids a credit card or a debit card isn't going to give them good money management habits. There has to be teaching and practicing."

Levine suggests parents who do get cards for their children sit down and go over their monthly statements, talking about things like interest rates, the importance of paying on time and spending habits. That lets teens learn from their mistakes while they're still at home, not "when they're 18 and off to college or work and they're eligible for their own cards anyway."

Other results from the *2005 Junior Achievement Interprise Poll™ on Personal Finance* indicate that a majority of teens, 67 percent, say that they influence the purchasing decisions in their respective households, underscoring the strong presence of teen buying power in the nation's economy. Females are more likely to influence these purchases (69%) than males (65%). Slightly more than one-third of teens receive an allowance (35%). As teens get older and are able to earn their own income, parents seem less likely to provide them with an allowance with 25 percent of 17-year-olds polled being paid allowance by guardians. Almost three quarters of teens said they have dollars set aside in a savings account, while one third of the surveyed teens have checking accounts, and many are likely

linked to automated teller machines with debit cards.

Source: *Teens and Personal Finance* Poll conducted by Junior Achievement and The Allstate Foundation; 1,065 teens nationwide responded. April 2005, Junior Achievement, retrieved 5/2/05 from http://www.ja.org/about/about_newsitem.asp?StoryID=251.

Key words: teens and money, credit, youth financial literacy.

Late Payments Spell TROUBLE!

It didn't matter that a Meridian woman's husband was facing combat in Iraq or that an anthrax scare had slowed the mail. The punishment for the SW Idaho resident's late credit card payment: an interest rate increase to 27 percent, which added \$300 per month in fees to an already hefty balance.

Nor did it matter when the payment of another Idaho cardholder arrived on the due date—but after the hour his card issuer had set as a deadline. He, too, got late penalties.

Such late fees are not illegal, but they are often hidden in fine print. And if history repeats itself, 60 percent of credit card users will incur them this year—with the true cost sometimes extending far beyond the average \$33 penalty. The latest punishment—known as "universal default"—allows for virtually any late payment to trigger interest hikes and additional fees on other loans.

"A year ago, I'd say the most egregious penalty was tripling your credit card interest rate for being one hour late with your credit card payment," says Heather McGhee of Demos, a New York public policy research group. "Today, with universal default, if you're late paying your credit card bill, your insurance, mortgage, or car loan rates can also increase."

A single late payment can raise auto insurance rates as much as 50 percent. Most insurers now check for late payments in underwriting new business.

Meanwhile, if you're late paying your insurance premiums and most other bills, your credit card interest rate may double, says Ed Mierzwinski of the U.S. Public Interest Research Group in Washington.

Late payments to credit card companies can have other ugly consequences. "Even if the late fee is waived, what's usually not mentioned is a possible automatic increase in your card's interest rate," says Robert McKinley, founder and CEO of Card-Web.com, a payment card research firm. This "punitive APR increase," imposed by many credit card issuers, can raise your account interest rate to 30 percent or higher—and keep it there for at least one year.

A late card payment can also wipe away accumulated "rewards," such as free air miles, or hold them hostage until a "reinstallment" fee is paid.

Card issuers don't make it easy for customers to pay on time. In addition to strict hour deadlines, bills are now mailed closer to the due date, leaving customers with one week less to submit payment than a decade ago.

Your protection: mail all payments at least 10 days before their due date; online payments need at least three days' leeway. Some credit card companies allow phone-in payments, but typically charge \$15 per transaction. Overnight packages are often not accepted at the same address as snail-mail payments.

If you feel you've been victimized by excessive late fees, talk to your credit card company about dropping them. Or contact your state attorney general's office or the U.S. Office of the Comptroller of the Currency <http://www.occ.treas.gov/customer.htm> at (800) 613-6743.

Source: Adapted from Kirchheimer, S., April 2005, *The Credit Card Sinkhole*, *AARP Bulletin*.

Key words: credit, creditors.