

# The Communicator

www.agls.uidaho.edu/fcs

**November 2005**

## **Director**

School Participates in FCS Conversation Cafés	1
FCS Educators Honored at Annual NEAFCS Conference	2
eXtension Announces Pioneering Communities of Practice Awards	2
2005 Alumni Awards for Excellence Announced	2

## **Food Safety**

New <i>Food Code</i> Issued	3
New Resource: Food Safety Information for Pregnancy	4
Microbiological Status of Refrigerators	4

## **Family Development**

College Degree Nearly Doubles Annual Earnings, Census Bureau Reports	5
Steroids and Idaho Youth	5
“Mini-Moms” Created as Low-Income Families Search for Affordable Day Care	6

## **Nutrition Education**

How Are Americans Eating?	7
What We Eat In America, NHANES 2001-2002	7
19 <sup>th</sup> Annual Report on Eating Patterns in Americans	7
Sulphoraphane and Carotenoids May Protect Your Joints	8

## **Family Economics**

Three “Musts” for Retirement Planning	9
Family Economics Calendar 2005	10
Family Economics Resources	10

## **Contact**

Debra Rumford [drumford@uidaho.edu](mailto:drumford@uidaho.edu)  
to be on *The Communicator* email listserve  
or submit a change of address.



University of Idaho  
Extension

## School Participates in FCS Conversation Cafés

AAFCS Future Search Summit Conference will be held in Atlanta, December 2-4, 2005. The focus of the conference will be The Future of Family and Consumer Sciences. Internal and external stakeholder groups and individuals within those groups will be invited to the 64-seat Summit.

A series of Conversation Cafés will be hosted by affiliates and reports from these Cafés will be shared with participants prior to the Future Search Summit. The Conversation Café model has been successfully used by other organizations. The roundtable format allows people to provide input on three separate issue discussions in a short time. A facilitator stays at the table and people rotate to other tables after a pre-determined time.

The Idaho Association of FCS decided to modify the structure somewhat and convene two cafés, one face-to-face and one online. The online café can be reached through the FCS website at [www.agls.uidaho.edu/fcs](http://www.agls.uidaho.edu/fcs) until October 31. At both the face-to-face and online cafés, FCS professionals from across Idaho will provide feedback to three important questions focusing on the future of the profession of Family and Consumer Sciences.

In order to be a successful profession, it is important for us to engage in conversation about what has essential meaning for us—and to have these conversations include others who have a stake in Family and Consumer Sciences. To begin, participants are asked to respond to: **What about Family and Consumer Sciences is important to you?**

People are energized when talking about things of meaning and importance. It is also helpful to acknowledge things that might be of concern to us about the future. To take our discussion of what has meaning for us a step further, participants are asked to respond to: **What concerns do you have about the future of the profession of Family and Consumer Sciences? What responses to these concerns might be possible, in other words, what might we be able to do to address them?**

*Director*  
*November 2005*

Nancy Wanamaker  
Director  
Family and Consumer Sciences  
University of Idaho  
Moscow, ID 83843-3183  
nancyw@uidaho.edu



People are most energized when talking about possibilities of a bright future. What excites us? What are we optimistic about? What do we hope for? To take our discussion of what has meaning, you are asked to respond to: **What gives you optimism about the future of Family and Consumer Sciences? What hopes do you have for the future? What actions are possible to make that future a reality?**

At the end of October, we will step back to connect diverse perspectives and notice what themes and ideas emerge. We will harvest our insights and forward them to be part of a national report to the attendees of the December invitational event and be posted on our website. FCS Graduate student Brenda Toevs and FCS Education faculty Lindsey Shirley are co-chairing the Conversation Cafés.

Mary Lee Wood currently provides executive leadership for the Idaho Association of FCS. She is joined by the following Executive Board Members: Vice President Nancy Walker, Treasurer Susan Jenkins, Co-Secretary Joey Peutz, Co-Secretary Joan Parr, District 2 rep Joanne Graff, District 4 rep Rhonda Lyman, District 1 rep Lindsey Shirley, and UI student affiliate President Monique Marshall.

If you are interested in participating in the IDAFCS, please contact Mary Lee at [mlwood@velocity.net](mailto:mlwood@velocity.net).

## **FCS Educators Honored at Annual NEAFCS Conference**

Idaho was well represented at the 2005 NEAFCS conference in Philadelphia. Rhea Lanting received the Distinguished Service Award; the award recognizes members for leadership, educational program efforts, and professional development. Members of the Idaho Medicare Prescription Drug Card Education team received the NEAFCS western region and national marketing awards. Members included Audrey Liddil, Barbara Petty, Carol Hampton, Marsha Lockard, Becky Dahl, Beverly Healy, Julia Welch, Kathee Tiff, Sharlene Woffinden, and Marilyn Bischoff.

Food Safety Specialist Sandy McCurdy was a team member for several awards: the Florence Hall Award, Program Excellence through Research and the Food Safety Award. Health and Nutrition Team Members Martha Raidl, Audrey Liddil, Julia Welch, Laura Sant, Marnie Spencer, Marsha Lockard, Rhea Lanting, and Shelly Johnson received Western Region third place award for their Educational Curriculum Package.

Laura Sant serves as Vice-President of Professional Development for NEAFCS and Barbara Petty is the Chair-Elect of the Program Development Task Force Committee for NEAFCS. Several members also served on the Arrangements Task Force Committee.

## **eXtension Announces Pioneering Communities of Practice Awards**

The multi-state "Financial Security for All" (FSA) proposal for eXtension was one of 10 programs selected as a pioneering Community of Practice. The CSREES "Legally Secure Your Financial Future: Organize, Communicate, Prepare" program, chaired by Marilyn Bischoff, is teaming with specialists and an educator from six states and is one of three Financial Security in Later Life programs that will be developed for consumer use on eXtension

during 2006. Other Idaho Extension faculty involved in the 1st year grant includes Erik Anderson and Beverly Healy. We expect that UI Extension will receive nearly half of the 1st year grant funding (approximately \$33,000). We are excited to have UI Extension on the ground floor of an innovative delivery system of the "best" Extension programs for nationwide distribution.

## **2005 Alumni Awards for Excellence Announced**

Two FCS undergraduate students have been recognized with the UI Alumni Award for Excellence. These awards recognize a very select group of scholars, along with faculty and staff members who have been inspirational to these students. Flower Aston, a Foods and Nutrition major with a Dietetics option will be honored along with her mentor Dr. Laurel Branen. Early Childhood Development and Education major Hailey Haynes will also be honored along with her mentor Dr. Janice Fletcher.

Both have been active in student organizations. Flower served as President of the Foods and Nutrition Club, a member of Phi Upsilon Omicron, a national FCS honorary, and Alpha Zeta. Hailey has been President of the Palouse Area Association for the Education of Young Children (PAAEYC) as well as a member of the AAFCS affiliate student organization. She is a member of two honor societies, Phi Upsilon Omicron and Alpha Zeta.

Congratulations to both students and their faculty mentors.

## New Food Code Issued

The Food and Drug Administration (FDA) has issued the 2005 edition of the *Food Code*, which provides guidance for the best practices for preventing foodborne illness for the retail and food service industries (restaurants, grocery stores, vending, and institutions such as nursing homes). FDA updates the *Food Code* every 4 years (formerly every 2 years) to include to current science, emerging food safety issues, and imminent health hazards related to food safety. FDA collaborates with the Conference for Food Protection, the Centers for Disease Control and Prevention (CDC), and the US Department of Agriculture (USDA) in preparing the update.

Foodservice and retail food safety is regulated by state and local governments. The *Food Code* is used by state and local regulatory agencies in developing their food safety regulations. The *Food Code* creates a measure of consistency among these various regulatory agencies across the country; 48 of 56 states and territories representing 79 percent of the US population have adopted some version of the *Food Code* since the 1993 edition. Earlier this year, Idaho updated the UNICODE to the *Idaho Food Code*, adopting nearly all of the recommendations in the 2001 *Food Code*.

The 2005 *Food Code* is available online as a PDF file (<http://www.cfsan.fda.gov/~dms/fc05-toc.html>); paper copies will be available for order at the end of November.

Some of changes in the 2005 *Food Code* are described below:

**Potentially Hazardous Food (PHF)** is defined a food that requires time/temperature control for safety (TCS) to limit pathogenic microorganism growth or toxin formation. As before, some specific foods are named as included or excluded in the PHF definition. Two new tables show the interaction of pH and water activity on control of pathogen growth for identifying whether foods are PHF.

**Allergens.** To be consistent with the Food Allergen Labeling and Consumer Protection Act (FALCPA), the person-in-charge (PIC) in a food service establishment is expected to know the foods identified as major food allergens (milk, egg, fish [such as bass, flounder, cod], crustacean shellfish [such as crab,

## Food Safety

November 2005



Sandra M. McCurdy  
Extension Food Safety Specialist  
Family and Consumer Sciences  
University of Idaho  
Moscow, ID 83843-3183  
smccurdy@uidaho.edu



lobster, or shrimp], tree nuts [such as almonds, pecans, or walnuts], wheat, peanuts, and soybeans; or a food ingredient that contains protein derived from one of these foods). The PIC is also to know the symptoms that a major food allergen could cause in a sensitive individual who has an allergic reaction.

**Employee Health.** Chapter 2 of the *Food Code* was revised to better address ways to protect public health, based on new science regarding the agents that are most likely to be transmitted from an infected food worker through food. More targeted criteria for reporting, restriction, exclusion, and returning to work are included. Handwashing procedures were amended to update the proper sequence for handwashing procedure and avoiding recontamination of the hands after handwashing and to be more consistent with the handwashing procedure recommended by CDC for health care workers.

**Reduced Oxygen Packaging** procedures have been amended and *Listeria monocytogenes* has been added as a pathogen of concern that needs to be controlled in addition to *Clostridium botulinum*. Specific temperature controls for cook-chill and *sous vide* packaging have been amended.

**Date Marking Changes.** Date marking is the practice of indicating the date by which a ready-to-eat, potentially hazardous food (TCS food) should be consumed, sold, or discarded. Date marking helps prevent growth of *Listeria monocytogenes*. Based

on the scientific evidence, FDA reevaluated date marking provisions in the *Food Code* and focused its recommendations for date marking on high-risk foods rather than foods that present a low risk of *Listeria* contamination. The 2005 *Food Code* now exempts deli salads (e.g., ham, chicken, egg, seafood, pasta, potato, and macaroni) prepared and packaged in a food processing plant because they contain sufficient acidity and preservatives to prevent the growth of *Listeria monocytogenes*. In addition, the cultured dairy products and certain types of hard and semi-soft cheeses are also exempted because as processed, these products contain organic acids, preservatives, competing microorganisms, pH, water activity, or salt concentration that control the growth of *Listeria monocytogenes*.

Source: "The 2005 FDA Food Code Questions and Answers," Center for Food Safety and Applied Nutrition, *Food and Drug Administration*, September 23, 2005, <http://www.cfsan.fda.gov/~dms/fc05-toc.html>.

Key words: food safety, food service, government, resources.

## New Resource: Food Safety Information for Pregnancy

The Center for Food Safety and Applied Nutrition has created a new website, Food Safety for Moms-to-Be. At the site there is information in both English and Spanish under six headings:

**At-A-Glance**—top line points about food safety during pregnancy.

**Before You're Pregnant**—for those thinking about becoming pregnant. Before the test is positive, how to give the baby a healthy start.

**While You're Pregnant**—answers to frequently-asked questions about foodborne illness.

**Safe Eats**—Is sushi safe? What about "smoothies?" A food-by-food guide to selecting, preparing, and eating foods safely.

**Lifelong Food Safety**—prevent foodborne illness with clean, separate, cook, and chill.

**Highlights—Summer Fun**—keeping foodborne bacteria at bay in the summer.

The site also has tools for educators to aid in giving a presentation on food safety for moms to be. The

tools include an Educator's Resource Guide, slides with talking points, presentation tips, poster, flyer, and video.

Source: <http://www.cfsan.fda.gov/~pregnant/pregnant.html>.

Key words: food safety, pregnancy, resources.

## Microbiological Status of Refrigerators

A study conducted in Ireland suggests that refrigerators may be a source of foodborne illness. Researchers swabbed a 322 square inch area (approximately 18 x18") of the sides and floor of 100 randomly selected consumer refrigerators in Dublin. The swabs were assayed for the presence of seven common foodborne bacterial pathogens. Fifty-two percent of the sampled refrigerators contained at least one of the pathogens. Specific pathogens found in home refrigerators were (percentage of refrigerators containing each pathogens):

<i>Campylobacter</i>	0
<i>Escherichia coli</i> O157:H7	0
<i>Yersinia enterocolitica</i>	2
<i>Listeria monocytogenes</i>	6
<i>E. coli</i>	6
Salmonella	7
<i>Staphylococcus aureus</i>	41

It is encouraging that *Campylobacter* and *E. coli* O157:H7 were not found in any refrigerators, but the high number of refrigerators with *S. aureus* is a concern.

Refrigerator temperature was also monitored for 72 hours and the mean temperatures varied between 29° and 53°F. Fifty-nine percent of the refrigerators had average temperatures above 41°F.

The consumers were also asked about their experience with foodborne illness. Researchers found that household with "cleaner" refrigerators reported lower incidences of foodborne illness in the year prior to the study.

Source: Kennedy, J., et.al. 2005. "Food Safety Knowledge of Consumers and the Microbiological and Temperature Status of Their Refrigerators," *Journal of Food Protection* 68(7):1421–1430.

Key words: food safety, consumer, bacteria.

## College Degree Nearly Doubles Annual Earnings, Census Bureau Reports

New information from the US Census Bureau reinforces the value of a college education: workers 18 and over with a bachelor's degree earn an average of \$51,206 a year, while those with a high school diploma earn \$27,915. Workers with an advanced degree make an average of \$74,602, and those without a high school diploma average \$18,734.

According to new tables released on the internet titled Educational Attainment in the United States: 2004, 85 percent of those age 25 or older reported they had completed at least high school and 28 percent had attained at least a bachelor's degree—both record highs.

Other highlights for the population 25 years and over in 2004:

- Minnesota, Montana, Wyoming, and Nebraska had the highest proportions of people with at least a high school diploma, all around 91 percent.
- The District of Columbia's population had the highest proportion with a bachelor's degree or higher at 45.7 percent, followed by Massachusetts (36.7%), Colorado (35.5%), New Hampshire (35.4%), and Maryland (35.2%).
- At the regional level, the Midwest had the highest proportion of high school graduates (88.3%), followed by the Northeast (86.5%), the West (84.3%), and the South (83.0%).
- The Northeast had the highest proportion of college graduates (30.9%), followed by the West (30.2%), the Midwest (26.0%), and the South (25.5%).
- High school graduation rates for women continued to exceed those of men, 85.4 and 84.8 percent, respectively. On the other hand, men continued to have a higher proportion of their population with a bachelor's degree or higher (29.4% compared with 26.1%).
- Non-Hispanic whites had the highest proportion with a high school diploma or higher (90.0%), followed by Asians (86.8%), African-Americans (80.6%), and Hispanics (58.4%).

## Family Development

November 2005

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



- Asians had the highest proportion with a bachelor's degree or higher (49.4%), followed by Non-Hispanic whites (30.6%), African-Americans (17.6%), and Hispanics (12.1%).
- The proportion of the foreign-born population with a high school diploma (67.2%) was lower than that of the native population (88.3%). However, the percentages with a bachelor's degree or more were not statistically different (27.3 and 27.8%, respectively).

The data on educational trends and attainment levels are shown by characteristics such as age, sex, race, Hispanic origin, marital status, occupation, industry, nativity and, if foreign-born, when they entered the country. The tables also describe the relationship between earnings and educational attainment. Although the statistics are primarily at the national level, some data are shown for regions and states.

Source: <http://www.census.gov/Press-Release/www/releases/archives/education/004214.html>.

Key words: higher education, education, income.

## 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.

US data shows the link between athletics and steroid use, with 5.1 percent of 12<sup>th</sup> grade boys on sports teams having used illegal steroids, compared to 2.2 percent of those not playing team sports. In the 10<sup>th</sup> grade, rates are 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 words: youth, youth risk taking.

## **“Mini-Moms” Created as Low-Income Families Search for Affordable Day Care**

As parents in low-income and welfare-to-work families search for affordable daycare and household help, they rely on “mini-moms” to take up the slack at home. Typically the oldest daughter acts as a mini-mom, helping to keep the family together by taking over the responsibility of caring for younger children and substituting for the Mom who is unavailable to do all the household work.

Dr. Lisa Dodson, researcher at Boston College, and Dr. Jillian Dickert of Brandeis University examined how low-way families survive and how youth in high schools prepared for economic survival. Their research, “Girls’ Family Labor in Low-Income Households: A Decade of Qualitative Research,” identifies the role of the daughter who, of necessity, takes on the role of child-care provider and assistant housekeeper.

“An important, consistent, and unexpected finding in this research,” states Dr. Dodson, “is the amount of girls’ family labor. The upside is that girls, others, and some teachers identified some strengths in children taking on family obligations. Low-income families with mini-moms may be more bonded and more loyal, and the girls much more mature about social responsibilities than adolescents in higher-income families.”

However, Dodson and Dickert also found a serious downside to these girls’ responsible family roles. The commitments to their homes and to younger

brothers and sisters undermines their education and social development outside the family and may even encourage early marriage and pregnancy. The heavy responsibilities at home impede the girls’ chance to focus on their own development. As a result they are more likely to carry poverty into the next generation.

Dr. David MacPhee, at Colorado State University agrees with this assessment and also points out, “One intriguing finding is that girls rather than boys were most often noted as the substitute parent. Even the girls and mothers in the study seem to reflect the traditional roles of men as the achievers outside the home in sports and group activities.”

MacPhee speculates that it may be possible for sons to care for siblings in a responsible manner, and asks, “Could the risk of ‘boys getting into trouble’ be reduced if they were encouraged to spend more time with family obligations?” Dodson agrees that future studies should focus on boys’ family obligations and comments, “We really haven’t looked at boys as providers yet and it may be possible they contribute in ways we don’t readily see.”

Dr. Jennifer Swanberg, Assistant Professor at the University of Kentucky, comments that, “The creation of the adolescent mini-mom is an adaptation strategy that allows low-wage working mothers to meet the demands of work and family life. In today’s economy, the majority of jobs available are often service-related, with very low wages and little opportunity for advancement. For example, a woman working full-time in a job that pays \$8 an hour earns \$16,640 annually, or \$1,250 a month, will have very limited options for purchasing either child care or household assistance.”

Dodson concludes, “While mothers and families are now entirely dependent on the labor market because welfare is largely obsolete for them, the big hidden cost is that children are in a sense making up for the inadequate wages by taking over all the family work. Simply put, low wages and lack of social support for families in the US affect the children’s current and future life course. Family members put their loved ones first. A society that does not invest in families and children adequately costs families and it costs their children’s future.”

Source: [www.ncfr.org](http://www.ncfr.org).

Key words: parenting, child care, youth.

## How Are Americans Eating?

Two reports were recently released that profile how Americans are eating: (1) "What We Eat In America, NHANES 2001-2002" and (2) "19<sup>th</sup> Annual Report on Eating Patterns In Americans." The first report focuses on nutrient intakes while the second report focuses on meal trends.

### What We Eat In America, NHANES 2001-2002

The National Health and Nutrition Examination Survey (NHANES) is a food consumption survey on Americans' eating habits that is conducted annually by the US Department of Health and Human Services. The National Center for Health Statistics collected data on over 9,000 Americans from 2001-2002 and published their report in October 2005 which was entitled "What We Eat in America, NHANES 2001-2002." What does the report say?

On the positive side, we are eating enough protein and carbohydrates and adequate amounts of the nutrients selenium, niacin, riboflavin, thiamin, iron, folate, copper, and phosphorous.

On the negative side, nutrients that were identified as potential problems for most gender/age groups based on Estimated Average Requirements were vitamins A, E, and C, and magnesium. Specifically, the percentage of Americans with inadequate intakes of Vitamin E, magnesium, and Vitamins A and C were 93, 53, 44, and 33 percent, respectively.

Listed below are food sources of these four nutrients that will help boost your intake of:

1. Vitamin E: Cereal fortified with vitamin E, almonds, sunflower seeds and oils, safflower oil, tomato sauce, turnip greens, and blue crab.
2. Magnesium: Pumpkin seeds, bran cereal, Brazil nuts, halibut, quinoa, spinach, almonds, buckwheat flour, cashews, soybeans, white beans, bulgur wheat, artichokes, and black beans.

## *Nutrition Education*

*November 2005*

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



3. Vitamin A: Sweet potatoes, carrots, pumpkin, spinach, collard greens, kale, turnip greens, winter squash, mustard greens, green leaf lettuce, and pickled herring.
4. Vitamin C: Green and sweet red pepper, citrus fruits and juices, strawberries, tomatoes, broccoli, turnip greens and other greens, sweet and white potatoes, and cantaloupe.

Source: Entire report, [www.ars.usda.gov/foodsurvey](http://www.ars.usda.gov/foodsurvey).

Key words: diet, nutrition.

## **19<sup>th</sup> Annual Report on Eating Patterns in Americans**

This annual report is compiled by a marketing research company called NPD. This is the 19<sup>th</sup> year that information on Americans' eating patterns has been reported. This information is used mainly by food manufacturers and restaurant operators.

This report is based on 12 months of data collected through February 2004 from consumers, manufacturers, retailers, and restaurant operators.

Some of the major findings:

1. The percentage of people eating meals out has stabilized. Seventy-seven percent of meals consumed are eaten at home which is similar to the previous year's results.
2. There has been a decrease in meals eaten at restaurants. Last year people sat down for a meal 83 times compared to 95 times in 1985.
3. The increase in restaurant take-out meals has leveled off after growing for more than a decade. Americans consumed take-out meals from restaurants 117 times per person last year, the same as the year before.

Source: [www.NPD.com/foodpres](http://www.NPD.com/foodpres).

Key words: consumer, foods.

## **Sulphoraphane and Carotenoids May Protect Your Joints**

Two studies looked at the effect of various plant chemicals—sulphoraphane and carotenoids—on joints.

The first study was conducted by researchers at Johns Hopkins. They found that a plant chemical called sulphoraphane in cruciferous plants (such as broccoli) may play a role in protecting your joints. Sulphoraphane is known to fight cancer cell growth and now research indicates that it might also protect athletes who put their joints under a lot of pressure.

Heavy exertion from exercising causes the joints to increase their levels of COX-2 enzyme. High levels of the COX-2 enzyme affects the joint in two ways: (1) by causing inflammation and pain and (2) by destroying cartilage cells (which line and cushion the joints) which can eventually result in arthritis.

Sulphoraphane works by increasing the level of a different enzyme called Phase 2 enzyme, which prevents activation of the COX-2 enzyme. As a

result, inflammation and pain of the joints is prevented plus there is no destruction of the cartilage cells. According to researcher Zachary Healy, "*this has the potential for stopping pain and inflammation before they start.*"

These findings are timely due to the withdrawal of some COX-2 inhibitor drugs last year plus the increased incidence of osteoarthritis around the world.

This research is currently in the laboratory stage and still needs to be tested in animals and then in clinical trials in humans. The entire article was published in the September 27, 2005 edition of the *Proceedings of the National Academy of Sciences*.

The second study was conducted at the University of Manchester in the United Kingdom. Data from 25,000 subjects was analyzed between 1993 and 2001 to investigate the association between plant chemicals called dietary carotenoids and risk of developing arthritis.

Carotenoids are chemicals responsible for the orange, yellow, and red coloring of fruits and vegetables. The carotenoids that were studied were beta-cryptoxanthin, zeaxanthin, lutein, and lycopene.

Results showed that individuals who consumed higher levels of beta-cryptoxanthin and zeaxanthin were half as likely to develop arthritis compared to those that had a low intake. By contrast, lutein and lycopene did not seem to protect against arthritis.

You can get beta-cryptoxanthin into your diet by eating pumpkins, winter squash, persimmons, tangerines and papayas. Zeaxanthin is found in yellow/orange fruits and vegetables.

Source: [www.pnas.org](http://www.pnas.org), [www.ajcn.org](http://www.ajcn.org); *American Journal of Clinical Nutrition*, August 2005.

Key words: vegetables.

## Three “Musts” for Retirement Planning

Where are you on the road to a comfortable retirement? Are you nearing the exit sign to a retirement you’ve dreamed about, or is retirement still a long drive away? Regardless of how far you still have to travel, there are three “rules of the road” that you must follow to reach your destination safely.

### **Rule #1: Know what Social Security will provide.**

Social Security is the foundation of retirement planning for most American workers. More than 95 percent of workers are covered under Social Security and more than 30 million Americans now get monthly Social Security retirement benefits.

How much could you receive from Social Security when you retire? If you’re age 25 or older and you work, you should be receiving a *Social Security Statement* in the mail each year about three months before your birthday. The *Statement* shows how much you paid in Social Security taxes through the years and what you might receive in benefits at various retirement ages. We recommend that you keep a copy of the *Statement* with your financial records.

To learn more about the *Statement* visit [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement).

### **Rule #2: Know what you must save.**

Social Security never was intended to be your only source of retirement income. Along with private pensions and savings, it was meant to be part of a “three-legged stool” that supports your financial future. Most financial planners tell people to figure out how much money they’ll need in retirement—usually 70 to 80 percent of their pre-retirement incomes. But, for average wage earners, Social Security will replace only about 40 percent of what they make before they retire.

Only a little less than half of workers have private pensions, and about a third have not yet set aside any money specifically for retirement. If you don’t intend to work after “retiring” it is best to start saving as much as possible as soon as possible. Social Security’s website offers several calculators to

## *Family Economics*

November 2005

Marilyn Bischoff  
Extension Family Economics  
Specialist  
University of Idaho—Boise  
322 E Front St., Suite 180  
Boise, ID 83702-7364  
mbischof@uidaho.edu



help you estimate your potential retirement benefit at [www.socialsecurity.gov/planners/calculators.htm](http://www.socialsecurity.gov/planners/calculators.htm).

### **Rule #3: Don’t forget about health insurance.**

An unfortunate fact of life is that as we grow older we tend to have more health problems. If you plan to retire early, you should make sure that you will have either employer-provided or private health insurance, since you will not be eligible for Medicare until age 65.

If you intend to retire at age 65 or older, you need to understand how Medicare Part A and Part B coverage work. You should also know that you would be responsible for Medicare premiums, deductibles, and coinsurance. For example, the monthly premium paid by beneficiaries enrolled in Medicare Part B, which covers physician services, outpatient hospital services, certain home health services, durable medical equipment and other items, is \$78.20, and can rise each year.

Fortunately, all Medicare beneficiaries can participate in a new prescription drug program that begins in January 2006. And beneficiaries who meet income and resource limits can get extra financial help in meeting the monthly premiums, annual deductibles and prescription co-payments under the new Medicare prescription drug plan. To learn more about this extra help, visit [www.socialsecurity.gov](http://www.socialsecurity.gov). If

you want more information about Medicare you should visit the website at [www.medicare.gov](http://www.medicare.gov), or call 1-800-633-4227.

Source: Neuber, C., July 14, 2005, Social Security-Boise Office, Public Affairs News Release.

Key words: retirement, financial security.

## Family Economics Calendar 2005

### November 16-18

Association of Financial Counseling and Planning Educators Annual Meeting. Scottsdale, AZ. For information go to [www.afcpe.org](http://www.afcpe.org), click on Annual Meeting. Four Idaho Extension educators and Marilyn will present concurrent sessions at this meeting.

### November 18 & 19

Scottsdale, AZ. Beverly Healy, Erik Anderson, and Marilyn will participate in an eXtension Team Building for the Financial Security in Later Life Community of Practice (CoP).

### November 29, 30 & December 1

Medicare Prescription Drug Card Grant Follow-up Meeting. Annapolis, MD. Four Idaho Extension educators and Marilyn will represent Idaho Extension's Award winning team.

### December 31

Family Economics 6 year POW deadline.

## Family Economics Resources

### Thrive by Five: Teaching Your Preschooler About Spending and Saving

Free educational activities and resources are available to help parents of preschoolers and professionals working with this age group teach basic money concepts. Materials can be downloaded at no charge from <http://www.creditunion.coop>.

### Financial Management Tips

Sign up to receive weekly financial management tips from the Iowa State University Financial Counseling Clinic. To subscribe, visit <http://www.fcs.iastate.edu/financial>.

### MoneyWi\$e

A financial education project of Consumer Action and Capital One, offering a series of consumer publications and leaders based on basic financial literacy skills. Titles include "Talking to Teens About Money," "Your Right to a Fresh Start—Bankruptcy," Building and Keeping Good Credit," and more. Some publications are available in several languages including Spanish. Available at <http://www.money-wise.org/English/library/moneywise>.

### Money Management for Young Adults

The *FDIC Consumer News* Spring 2005 issue helps young adults (including those just beginning a career or family and others still in school) learn how to save and manage money. Information includes common mistakes young adults make with money and how to avoid them. These errors include buying unnecessary items, failing to consider the cost of interest charges and other fees, getting too deeply in debt, paying bills late or otherwise tarnishing their credit record, having too many credit cards, and not saving enough for the future (including retirement). The guide offers ideas young people can consider during high school, during college, when starting a career, and when starting a family.

Other topics include ways to protect against identity theft and other fraud, five things to know about credit cards and checking accounts, electronic banking services that young people might find attractive, the right way to fix a problem with a financial institution (including why to put a complaint in writing and to act as soon as possible), and basic information about FDIC insurance coverage. "Taking Control of Your Finances: A Special Guide for Young Adults," has been posted to the FDIC website at: <http://www.fdic.gov/consumers/consumer/news/cnspr05/index.html>.

**A New Medicare Prescription Drug Tool.** *BenefitsCheckUpRx* helps you learn about and enroll in valuable government and private programs that can save you money on health care and prescription drugs. Click below to learn whether you or your clients are likely to qualify for the new Medicare Prescription Drug Program, Medicare-approved drug discount cards, Company Patient Assistance Programs and other important federal and state programs: [https://ssl2.benefitscheckup.org/before\\_you\\_start.cfm?partner\\_id=12&subset\\_id=22&preserve=true](https://ssl2.benefitscheckup.org/before_you_start.cfm?partner_id=12&subset_id=22&preserve=true).