

The Communicator

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Interim Director

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School of Family & Consumer Sciences

University of Idaho
Extension

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Greetings

The frost is on the pumpkins and golden leaves fall from the trees like snow with every gust of wind. We see more warm jackets on the students, but still just as many flip flops. Family and Consumer Sciences had a very exciting month, with a wide range of events and activities.

War On Hunger and the Margaret Ritchie Distinguished Speaker Series

The University of Idaho's Committee of 19 has been actively raising student awareness of hunger issues both in Idaho and around the world. The War On Hunger is an initiative organized by the United Nations World Food Programme. June Henton, Dean of Human Sciences at Auburn University, was tapped by the WFP to lead this initiative on college campuses in the United States. The number 19 represents the 19 cents a day it costs to feed a child.

October 16th was designated by the FAO as World Food Day and students at the University of Idaho devoted that whole week to hunger awareness. There were activities every day, but highlights included a Community Hunger Fair outside the Commons, screening of the movie "God Grew Tired of Us," and the culmination of an on-going food drive. Committee of 19 students raised over 3,000 pounds of food to meet the needs of Idaho citizens. (Idaho is the eighth hungriest state in the nation.) Kudos to Maddie Houghton, Faculty Advisor, and the Committee of 19 students. To find out more, go to www.uidaho.edu/waronthunger.

War On Hunger students also met with Dean Henton. To coordinate with Committee of 19 and War On Hunger efforts, the Margaret Ritchie Distinguished Speaker committee scheduled the speaker series to coincide with Hunger Awareness Week. Dean Henton asked to keep her busy, and the MRDS committee complied. Dean Henton met with the student chapter of AAFCS prior to her presentation to the community Thursday night. Friday she presented to the university community, lunched with Family and Consumer Sciences



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graduate students, met with faculty and Dean Hammel, and dined with the MRDS committee. In thanks, the MRDS committee donated \$500 to the World Food Programme, which will feed 2,631 children. It was a pleasure for so many of us to have time with such an inspirational leader. You can hear an interview with Dean Henton at www.uidaho.edu/waronthunger.

FCS Advisory Board

The Advisory Board for Family and Consumer Sciences met October 17th and 18th. Attendees included Jacie Jensen (JenCrops), Marsha Lockard (IEAFCS), Janiel Nelson (BYU Idaho), Nichole Thiel (Lake City High School), Lori Wahl (Lori Wahl Designs LLC), Kim Monk (Pea & Lentil Council), and Nancy Walker (Professional & Technical Education). Each member also wears a second hat, either as an alumni or as a specialist in an area also related to FCS. Because we really wanted to use our Advisory Board for advice, our activities focused on coming to a common vision of the scope and integration of FCS, how the board can advocate for FCS, and how we can contribute to their needs in the community.

The highlight of the meeting was a 2-hour long discussion with faculty on issues facing our students, our school, and the university. I believe we had an energizing time. We look forward to interacting again in the spring.

Alumni Brunch

As if the Margaret Ritchie Distinguished Speaker and the Advisory Board meetings weren't excitement enough for one week, Saturday, November 20th was the FCS Alumni Brunch. I enjoyed visiting with so many alums and friends of FCS. The brunch was held in the Silver and Gold Rooms of the Student Union Building and included French toast, bacon, sausage, eggs, fruit, and muffins. I mention the food because Sodexo-Marriott did such a nice job for us.

I presented a profile of two non-government organizations in India that support women and families through FCS-like programs, followed by presentation of awards to our outstanding students, faculty, and staff. Marci Schreiber presented Della Bayly with the Distinguished Alumna Award. June Fitzgerald presented Sue Reents with the Honorary Alumni Award. Sue has had a long and influential career advocating for children and families.

The brunch concluded with a surprise recognition of Nancy Wanamaker. A fund supporting student scholarships has been created in Nancy's name. Supporting students has always been a passion for Nancy, so this fund was especially meaningful to her. The Alumni Board also presented her with a gift card to Coldwater Creek, to support her retirement activities!

Food and Nutrition Club

The University of Idaho is embarking on an innovative approach to health insurance called "Custom Choices." The emphasis is on wellness and prevention. With that theme, several health fairs have been organized throughout the state. Moscow's fair was Thursday, October 25th in the Rec Center. Along with getting flu shots and biometric testing, several booths promoted healthy food choices—including our own Food and Nutrition Club. Fairgoers were offered a snack that represented the Food Pyramid—whole wheat bread sticks with marinara sauce and a soy beverage. The students also developed an informational brochure. Hats off to Katie Miner and her enthusiastic students.

Smart Women, Smart Money

FCS Extension specialists and Educators are busy preparing for the Smart Women, Smart Money conference held on Thursday, November 1, 2007 in the Boise Centre on the Grove convention center. The conference schedule is posted at www.smartwomensmartmoney.com/Schedule. The conference is free to all who register. The Idaho State Treasurer's office expects 1,000 to 1,200 attendees. The University of Idaho will have an interactive exhibit with a spin wheel and prizes. Anyone who spins the wheel and tries to answer a question will receive one of four great prizes—a food guide pyramid magnet, a refrigerator thermometer, a "Where to find the money you need" calculator, or a magnetic picture frame. Plus, there will be handouts describing FCS Extension offerings: "You've Got Question? We've got Answers!"

The Smart Women, Smart Money conference will be an excellent opportunity to spread the word on what Extension has to offer to a large, diverse, interested audience.

Sandra on the Road

November is annual meeting month for many of us. I will be traveling to Los Angeles to the International Textile and Apparel Association. This will be my first meeting as a director, so I look forward to the Unit Administrator's session. I will also be presenting a plan for an upcoming study abroad experience for students to India over the winter break, 2008-2009.

Following ITAA, I will fly to New York City for the National Association of State Universities and Land Grant Colleges (NASULGC). I have been very honored to be invited by June Henton to speak on a panel entitled "Universities Fighting World Hunger: Sustainable Human Development in Action." One of my co-speakers will be the Honorable George S. McGovern. This is a tremendous opportunity to highlight the work of our students and faculty, as well as emphasize the role of Family and Consumer Sciences in public policy.

Best wishes for a grand autumn and a Happy Thanksgiving—Sandra



Food Product Recalls

Recently several major, nationwide recalls of food products due to the possible presence of pathogenic bacteria or bacterial toxins have occurred. Here is some information about recalls.

Product	Recall Start Date	Reason for Recall	Number of Consumers Who Became Ill
Frozen Pot Pies (ConAgra brands, Banquet and other)	October 11, 2007	<i>Salmonella</i> in product	152 in 39 states
Top Frozen Ground Beef Patties	September 25, 2007; Expanded on October 6, 2007	<i>E. coli</i> O157:H7 in product	25 in 8 states
Castleberry (and numerous other brand names) chili and other canned products-a total of 91 different products	July 19, 2007; Expanded July 21, 2007	Botulinum toxin in canned products	5 in 3 states

Recalls are voluntary. Government agencies do not have the authority to recall food, but the Food and Drug Administration can seek a court order to seize foods that are unfit for consumption and the USDA can withhold meat inspection services, which in effect, closes the meat processing facility. If routine testing by regional, state, or federal government laboratories reveals product adulteration, the agency requests the company to initiate a recall. A close observer of the food industry can only remember one instance of a company who refused to initiate a requested recall. On some occasions, food companies decide to recall products as a result of their own testing.

ConAgra initially did not recall the frozen pot pies, noting that if consumers cooked them correctly, the



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Salmonella bacteria would be destroyed. *Salmonella* is not considered an adulterant in raw meat products. However, the number of illnesses prompted ConAgra to revise the microwave cooking instructions for frozen pot pies and recall the product.

There are about 350 recalls of food products annually. Most are for improper labeling of allergens.

Less than 40 percent of recalled food is recovered. This is particularly true of frozen and canned foods which can sit unnoticed by consumers in freezers and cupboard shelves. In the Castleberry's recall, the warning was repeatedly issued and health inspectors were asked to check particularly at food banks and small grocery outlets that may not have received information about the recall.

Information about recalls is available at government websites: FDA-regulated products: <http://www.fda.gov/opacom/7/alerts.html> and USDA-regulated products: http://www.fsis.usda.gov/Fsis_Recalls. Both FDA and FSIS have begun to include pictures of the recalled products at their websites to help consumers identify the products.

Source: Government Accounting Office, 2004. "USDA and FDA need to better Ensure Prompt and Complete Recall of Potentially Unsafe Food," GAO-05-51 and individual recall notices.

Keywords: foodborne disease, food industry, food safety, recalls.



How Many Consumers Own Refrigerator Thermometers?

On occasion, UI Extension uses inexpensive refrigerator thermometers as prizes or giveaways for food safety promotion. The number of consumers who already have a refrigerator thermometer can be gauged informally by asking program participants. For wider view, a recently published national survey reports the percentage of refrigerator thermometer ownership for two groups of consumers at-risk for foodborne illness, pregnant women and older adults (60+ years), and for a group representing the remaining population.

% Owning a Refrigerator Thermometer	
Pregnant women	9
Older adults	15
Remaining population	11

Correct refrigerator temperature, below 40°F, is of particular importance in controlling *Listeria monocytogenes*, which can cause serious disease in at-risk individuals.

Source: Kosa, K.M., Cates, S.C., Karns, S., Godwin, S.L., & Chamber, D. 2007. "Consumer home refrigeration practices: Results of a Web-Based survey," *J. Food Protection* 70(7):1640-1649.

Keywords: food safety, storage, seniors, pregnancy.

Factors Affect Color of Cooked Beef

Consumers are urged to use a thermometer when cooking beef—particularly when cooking ground beef, where pathogens can be present throughout the meat. This is because the visual appearance of cooked beef does not necessarily mean that the microbiologically-safe cooking temperature of 160°F has been reached. Of most concern is the condition known as "premature browning," where the interior of cooked meat is brown and looks cooked before a safe cooking temperature is

reached. Of secondary concern is meat that retains a pink, uncooked color after the safe temperature has been reached, because this condition may lead to overcooking and loss of meat quality and consumer rejection.

Consumers sometimes ask about the factors that affect cooked beef color. An article in the *Journal of Food Science* reviews the research on the many factors involved in cooked beef color (and other meats too). The table below, adapted from the article, summarizes the factors. Further detail on each of these can be found in the paper.

Factors that Influence the Cooked Color of Beef			
Factor	Factor Condition	May cause premature browning	May cause prolonged pink color
pH	High (above 6.2)		X
	Low (below 5.4 or so)	X	
Meat source	Close to bone		X
	Older animals		X?
Packaging	Oxygen in atmosphere	X	
	Carbon monoxide in atmosphere		X
	Vacuum		X
Freezing history	Cooked from frozen		X
	Short thaw		X
	Long thaw	X	
	Frozen in bulk	X	
Fat content	Low		X
Added ingredients	Salts	X	
	Nitrite		X
Irradiation	Aerobically packaged	X	

There is little that consumers can do to influence these factors in ground beef that they cook at home. The main point is to be aware that cooked meat color does not indicate that beef has reached a safe temperature.

Source: King, N.J. & Whyte, R. 2006. "Does It Look Cooked? A Review of Factors that Influence Cooked Meat Color," *J. Food Science* 71(4):R31-R40.

Keywords: food preparation, meat and poultry, temperatures.

So You're Going to Be a Dad!

A new research brief from *Child Trends* provides fresh evidence that a man's attitudes about a partner's pregnancy and his actions during the pregnancy can tell us a lot about how involved a father he will be.

The brief, *Men's Pregnancy Intentions and Prenatal Behaviors: What They Mean for Fathers' Involvement With Their Children*, presents recently released data on "resident fathers" (i.e., those who live with their children) drawn from a nationally representative study of fathers in 2001 to explore three interrelated issues:

- "Men's pregnancy intentions," or men's feelings about the pregnancies of their partners, especially whether or not men regard the pregnancy as intended, mistimed, or unwanted;
- "Men's prenatal behaviors," or men's participation in activities such as accompanying their partners on doctor visits, attending childbirth classes, or being in the delivery room at the time of birth; and
- The influence of these intentions and behaviors on men's "postbirth" involvement with their children.

Among the findings:

- One in four resident fathers reported that he did not want the pregnancy to occur. Fathers who reported not wanting the pregnancy were significantly less likely to hold, cuddle, and in other ways show warmth toward their babies than were fathers who reported that the pregnancy occurred at the right time.
- At the other end of the spectrum, fathers who reported that they wished the pregnancy had occurred earlier than it did (nearly two in 10 expectant dads) were significantly more likely to act in nurturing ways toward their babies, such as soothing them when they were fretful or staying home from work to care for them when they were sick.
- Overall, fathers were highly involved with their partners' pregnancies, as measured by their reports of engaging in selected prenatal behaviors. For example, more than nine in 10 fathers discussed the pregnancy with the mother, felt



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the baby move, saw an ultrasound of the baby, listened to the baby's heartbeat, and were in the delivery room when their child was born.

- The fathers who were most involved in supporting their partners during the prenatal period were also more likely than other fathers to be fully involved in helping to rear their children in the first year of life. These men were positively engaged with their very young children on multiple levels—from providing physical care (think changing diapers and giving bottles and baths) to encouraging their intellectual development (by talking and reading to them).

"Too often men have been regarded as the silent partners when it comes to pregnancy," says Jacinta Bronte-Tinkew, PhD, who directs fatherhood research at Child Trends and was the lead author of the research brief, "but how men react to an impending birth can have implications for a child's start in life—and beyond. We all know how important having an involved, caring mother is to children's future development. Well, that holds for having an involved, caring father as well."

"The transition to fatherhood is an ideal opportunity to draw men more actively into parenting. That's why understanding more about men's pregnancy intentions and prenatal behaviors is especially valuable," adds Bronte-Tinkew.

The Child Trends study also found that father's attitudes about their partner's pregnancy and fathers'

behaviors during the pregnancy differ by age, race, and ethnicity. For example:

- Teen fathers were more likely to report that they did not want the pregnancy (38%) than were men in any other age group.
- Non-Hispanic black fathers and fathers of “other” ethnicities were more likely to report that they did not want the pregnancy (34% for both) than were Hispanic or non-Hispanic white fathers.
- Teen fathers and Hispanic fathers were somewhat less likely than other fathers to report their involvement in specific prenatal behaviors, such as discussing the pregnancy, seeing an ultrasound, and listening to the baby’s heartbeat.

“We should not forget, though, that the majority of men in all age, racial, and ethnic groups reported

that they were positive about the pregnancy and that they were involved in preparing for the arrival of the baby,” Bronte-Tinkew emphasizes.

The brief also touches on some of the implications of the research findings, such as of the importance of encouraging couples to take both partners’ desires into account when considering starting a family and of making fathers feel welcome in maternity clinics and childbirth preparation classes.

The research on which the brief was based was supported by a grant from the National Institute of Child Health and Human Development, U.S. Department of Health and Human Services.

Source: www.childtrends.org.

Key words: fathers, pregnancy, parenting.

Earnings and Poverty: Interlinked Challenges for America’s Families

The United States experienced positive trends for families in the mid-20th Century, when family earning power grew steadily from the end of World War II to the mid seventies. Poverty rates plunged as well, dropping from 22 percent of the population in 1960 to 11 percent by 1973.

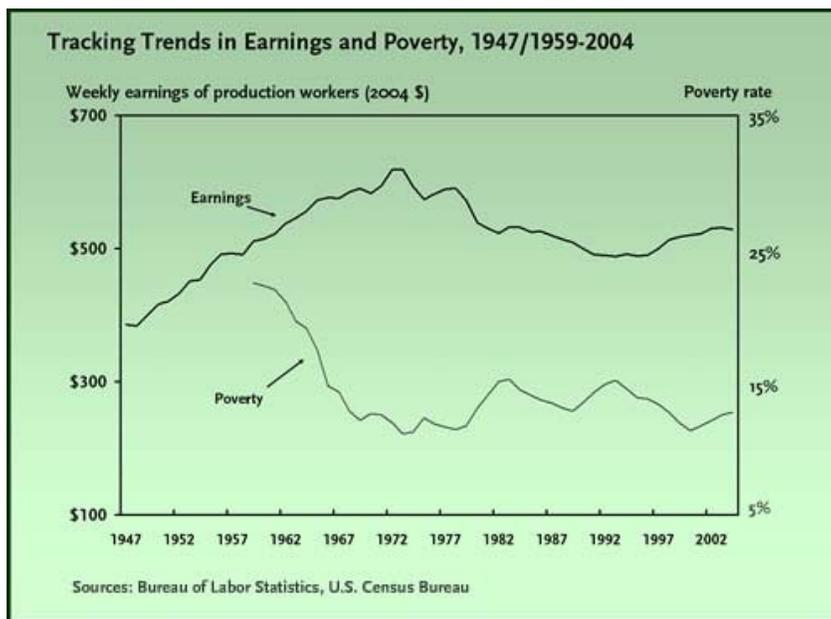
However, poverty levels have not declined further since that time, and have even crept up at many points over the decades. The figure below shows

the close association between earnings and poverty, with poverty rates dropping when earnings were on the upswing. However, earnings have fallen since the early seventies, dropping nearly 20 percent by 2004. Males with little education (high school diploma or less) lost the most ground in income over these decades.

Many factors contribute to the loss of earning power for American workers, including the globalization of the economy, the increase in training required for employment in today’s information-based economy, declines in collective bargaining and unionization, and the steady loss of buying power of minimum wage. All of these factors contribute to the challenge of building an economy that provides incomes adequate for working families to meet their needs.

Source: Why has the poverty rate not fallen since the early 1970’s? www.mdrc.org, *FastFact*, June 13, 2007.

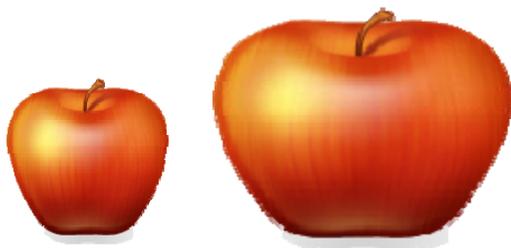
Key words: income, poverty.



Has the Nutritional Value of Fruits and Vegetables Declined?

A study published in the *Journal of the American College of Nutrition* evaluated nutritional content of 43 garden crops between 1950 and 1999. The results showed that these foods had a significant decrease in their protein, calcium, phosphorous, iron, riboflavin, and ascorbic acid content. These decreases ranged from 6 percent for protein to 38 percent for riboflavin. In addition, the concentration of cancer-fighting chemicals called phytochemicals was lower in these products.

What could be causing these changes?



It has been theorized that these nutritional changes are related to an increase in the size of the produce and the yield per acre which has doubled or tripled in most major fruits, vegetables, and grains over the last 50 years. For example, a larger tomato contains less vitamin C, beta carotene (a nutrient linked to vitamin A), and lycopene (a natural anti-cancer chemical that makes tomatoes red) than a smaller tomato.

Some plant breeders have found ways to reverse this decrease in nutritional content of produce by making the color of the produce more intense or brighter. For example, carrots that are a bright orange color have a higher level of vitamin A and watermelons that are a brighter red have a higher lycopene content.

Fruits and vegetables are still a good source of many nutrients and phytochemicals. The take home message is that people need to eat more of these foods and choose those fruits and vegetables that are brightly colored to meet their nutritional needs.

Source: *J Am Coll Nutr.* 2004, 23(6):669-682.

Key words: fruits, vegetables.



Nutrition Education

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Health and Nutrition Information on the Web Needs to be Accurate



In June 2007 the Opinion Research Corporation, a research and consulting firm, randomly selected approximately 1,000 households to participate in a telephone poll on obtaining information from the web. The results showed that more than two-thirds of those polled obtained information from the web. Within this group of individuals, 82 percent specifically searched for health and nutrition advice, and among that group only 62 percent believed the information they received on the web was accurate. Approximately 89 percent followed the advice they obtained from the web.

There are many websites, run by individuals and not leading health professional organizations, that contain inaccurate nutrition information. For example, almost all soft margarine today is free of trans fat and the Food and Drug Administration (FDA) and the American Heart Association support soft margarine as a healthier fat option. Yet many web-

sites pronounce margarine as being toxic and unhealthy.

The American Dietetic Association (ADA) has a list of questions individuals should ask in order to assess the credibility of websites:

- What is the background, credibility, and affiliation of the researchers or sources?
- Does the website identify the publisher and any sponsors?
- Does the website say who wrote it or how it was approved?
- Is the information up-to-date?
- Does the information include credible references such as peer-reviewed journals?
- Does the information present both perspectives of the issue?
- Is the information balanced and state any caveats?
- Is the website designed to sell products?
- Are there links that provide support or more detail?

Source: *J Am Diet Assoc.* 2006; 106:601-607.

Key words: internet, nutrition.



something tells us to stop. He tested this theory by having subjects eat potato chips from a canister that had every 14th chip dyed red. The red chips provided subjects with a “pause point,” something that forces the eater to ask themselves whether they want to eat more.

He found that subjects who ate from a canister with the dyed chips ate an average of 15 chips while those who ate from a canister with no dyed chips ate an average of 23 chips.

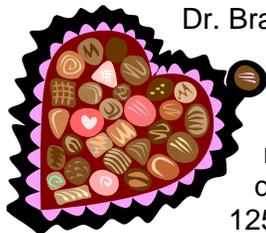
The 100-calorie snack packages also provide a “pause point.” Once people finish the snack package, they can stop and ask themselves whether they want more.

He recommends that people make healthy snacks visible and convenient, such as fruits and vegetables. Also, use 100-calorie snack packages for the less healthy snacks.

Source: “If you see it, you’ll eat it, expert says,” www.cnn.com/2007/HEALTH/diet.fitness/09/21/kd.mindless.eating/index.html.

Key word: eating.

Visibility and Convenience Determine What We Eat



Dr. Brian Wansink, author of *Mindless Eating*, found that when people working in cubicles had candy jars of chocolate nearby, they ate five more candies a day. That is an additional 125 calories a day which can result in gaining 12 pounds in one year.

Wansink theorized that every time we see something that is very visible (in this case candy), we have to make a decision whether or not to eat it. He stated, “We can say no 27 times, but if it’s visible, the 28th or 29th time, we start saying, Maybe. By time 30 or 31 we start saying, ‘What the heck? I’m hungry.’”

He also feels that if a food is very convenient to eat and there is nothing to stop us from reaching out and grabbing that food, we’ll continue to eat it until

Guideline Daily Amounts

Starting in September 2007, Kellogg’s added a labeling system called Guideline Daily Amounts (GDA) to the front of their ready-to-eat cereal packages. GDAs are not new recommendations or dietary standards but complement the information found on the Nutrition Facts Label.

GDAs identify the percentage of calories, total fat, sodium, and grams of sugar per serving of the Kellogg’s cereals. In addition, GDAs for up to two more nutrients (fiber, calcium, potassium, magnesium, and Vitamins A, C, and E) may be included on the front of the package.

The percentages are based on a 2,000 calorie diet. Kellogg’s recommends that if a serving contains less than five percent of a nutrient, it is “a little” and more than 20 percent is considered “a lot.”

Source: www.kelloggsnutrition.com.

Key word: food label.

Holiday Gifts: Reduce the Expense!

Right now is a great time to sit down to plan how you're going to get through the holiday season without a pile of debt. Gift giving is a major holiday expense for many. If you're a person who buys gifts year round and tucks them away—pull out the gifts and go through them. If you don't check out what you've already bought, you may end up buying another gift you don't need.

Next, make a list of the people you plan to buy gifts for this year. Once you've written the list, go back through it and determine who should really be on the list. If you love buying gifts to give to others, your list can quickly become unwieldy.

Once you've made your list, determine to only use cash, check, or debit cards to buy this year's gifts. Don't use your credit cards unless you pay it off each month. Leave your credit cards at home or lock them up in your safe deposit box. It's easy to get caught up in the joy of the moment and say, "charge it" when you run out of cash.

Below are some no-cost, low-cost, and unique gift suggestions:

- Make handmade cards, including thank you, sympathy, get well, birthday, congratulations, etc. You can also use a computer program to make cards. It's a good project for parents and children to do together for grandparents.
- For the people with iPods, purchase an iTunes gift certificate so they can download their favorite music.
- Gift certificates for a day of yard work, house cleaning, window washing, or car washing are great ideas for elderly parents and grandparents.
- A gift certificate to spend a day together doing whatever the recipient chooses. Many people appreciate the gift of time with their loved ones more than something store bought. For the past several years my husband, John has given me a gift certificate for a "Day at a park" with our dog. We always have a fun day together in April or May, when the weather is nice.
- A gift certificate for a massage, manicure, or pedicure for mothers who always put everyone else's needs above their own.



Family Economics

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- An annual pass for the National Park Service, which provides admission to any national park and many national recreation areas charging an entrance fee. The Idaho Department of Parks also sells an Annual Pass.
- Purchase a U.S. Savings Bond, open a mutual fund or start an Individual Retirement Account (IRA) for a young person. Include a clause to match any funds contributed by the recipient. This teaches the importance of regularly funding these accounts early in life.
- Pre-paid phone cards are inexpensive and a great gift for people who make lots of long-distance calls.
- Movie gift certificates for people who like to go to the movies.
- For the person who loves to read, buy used books. Check out the local used bookstores. Or, buy a gift certificate to a local bookstore.
- Purchase the Entertainment Book, which is sold as a fundraiser. You'll be supporting a local organization as well as giving a book of restaurant and activities which offer special discounts.

Challenge yourself to make your gifts thoughtful rather than expensive. Your holidays and New Year will be much happier without debt.

Source: Adapted from Brixey, M., July 6, 2007. Give Yourself the Gift of a Debt-Free Holiday Season. Money Wise Women electronic newsletter.

Keywords: spending, debt, holidays.

A Credit Freeze Can Prevent Identity Theft

This month the three major credit reporting companies made it possible for Idahoans to freeze their credit. For people who worry about identity theft, a credit freeze is a lot like an impenetrable lock. Once a freeze has been placed on your credit reports, credit card issuers, lenders, and others can't review the summary of loans and payments that makes up your credit history. Without that information, lenders won't issue credit. And that means criminals can't set up fraudulent accounts in your name.

If you like the idea of putting a padlock on your credit files, the three credit bureaus—TransUnion, Experian, and Equifax—will let consumers freeze their credit reports. So far, only a small percentage of consumers have frozen their credit. Since freezes just became available nationwide, more people are expected to start taking advantage of it. However, just because you can freeze your credit reports doesn't mean you should. Before you lock up your credit history, consider:

The Cost. TransUnion, Experian, and Equifax won't charge identity-theft victims to put a credit freeze on their files. Consumers who haven't been victimized will have to pay a fee of \$10 to each of the credit bureaus to freeze their reports, unless they live in a state that mandates a lower fee. Idaho does not. Freezing all three of your credit reports will cost you \$30.

The credit bureaus will also charge a \$10 fee to temporarily suspend the freeze. Unless a state mandates a lower fee (Idaho doesn't), you'll have to pay \$30 to temporarily suspend the freeze each time you apply for a mortgage, car loan, or other type of credit.

Consumers Union has called on the credit bureaus to lower to \$5 the fee for imposing and temporarily suspending a freeze. But for now, at least, a credit freeze is probably most appropriate for consumers who don't expect to apply for credit any time soon.

The Hassle. Many consumers are unaware of how often their credit histories are reviewed. Even if you don't plan to borrow money, you might need to suspend a credit freeze to get an insurance policy, utility service, an apartment, or even a job. If you

lose your cellphone, your provider probably won't give you a new one until it verifies your credit.

If you decide to freeze your credit, access each of the credit reporting bureau websites to learn their requirements:

- **Equifax:**
<http://www.equifax.com/securityfreeze/index.html>
- **Experian:**
http://www.experian.com/consumer/security_freeze.html
- **Transunion:**
<http://www.transunion.com/corporate/personal/fraud/identityTheft/preventing/securityFreeze.page>

Sources: Adapted from Block, S., October 10, 2007, To freeze or not to freeze your credit. *USA Today*. Retrieved 10/31/07 from http://www.usatoday.com/money/perfi/columnist/block/2007-10-08-credit-freeze_N.htm; Bankrate.com, Identity stolen? Freeze your credit report. Retrieved 10/31/07 from <http://moneycentral.msn.com/content/banking/yourcreditrating/p130403.asp>.

Keywords: credit, identity theft.

Resources

The U.S. Department of Labor—Employee Benefits Security Administration (EBSA) has a website for new employees, *New Employee Saving Tips: Time Is on Your Side*, (dol.gov/ebsa/pdf/NewEntrants.pdf) to help them start saving for their futures. For many people, it may feel like the expenses will never stop; rent, mortgages, credit cards, school loans, and car payments keep coming. It's important to save for these short-term goals, but it's also important to save for long-term goals as well. This information shows that if a person starts saving now, the money will have years to grow and the person will have a better chance of being able to do all the things planned for in the future. This information outlines how to take the following steps: 1) Find the money and get started; 2) Take advantage of your employer's retirement savings plan; 3) Open an Individual Retirement Account (IRA); and 4) Learn about some basic investment choices. EBSA provides many more publications you can read, including *Savings Fitness: A Guide to Your Money and Financial Future, What You Should Know About Your Retirement Plan*.