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Twenty-fifth Anniversary Celebration of the MRDS Series



Dr. Virginia Vincenti, past AAFCS president and professor of Family and Consumer Sciences at the University of Wyoming, Laramie, starred as our 2005 Margaret Ritchie Distinguished Speaker. She fulfilled all of the purposes stated in the original 1981 endowment: to bring an outstanding FCS professional to the UI campus, to increase visibility of the profession, and to provide an opportunity for interaction.

Dr. Vincenti's scholarship has focused on the history and philosophy of home economics/family and consumer sciences. She had sent two of her published papers for graduate students to read before she arrived. On Friday morning she met with graduate students, leading a lively discussion



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regarding the successes and challenges of the profession. The group continued their conversation over lunch. Dr. Vincenti presented, "Legacies of the Past Influence the Future" to a packed audience on Friday afternoon. Faculty and alums continued to discuss cultural ideas about history and legacies at the reception following in the Biotech Interaction Court. Faculty and alums hosted her at dinner in the evening.

FCS Alumni Brunch Celebrates Margaret Ritchie

Over 100 people gathered at the University Inn in Moscow on Saturday, September 17 to honor Margaret Ritchie. Celebrating in her signature color, alums wore red outfits and donned red hats.



Guests enjoyed the video created to convey the breadth and depth of Margaret Ritchie's professional career. Alums contributed additional memories as Alumni Board President Kathee Tifft passed the microphone.



Mary Hubbarb McBride sent the following memory: "I believe Miss Ritchie's legacy of warmth, kindness and humor mixed with the thoughtfulness with which she taught, lives on to this present day administration. I think Miss Ritchie would be so proud that her beloved home economics department, moved into the 21st century and with the advent of a new title Margaret Ritchie School of Family and Consumer Sciences, still maintains her core value—bringing out the best in each student is still the highest priority."

After alums viewed "A Tribute to Margaret Ritchie" and shared other memories, Dr. Vincenti commented on the historical legacy left by Margaret Ritchie to her profession and the School. We couldn't have asked for a more perfect match between speaker and event. If you have memories of Margaret Ritchie, please forward them to the School. We continue to gather comments regarding the contributions of this amazing leader.

Outstanding students, faculty, and staff were recognized. Potlatch FCS teacher, Betty Sawyer, was honored as this year's Distinguished Alumna. Marilyn Bischoff introduced Ethel Farnsworth as the 2005 Honorary Alumna.

Lindsey Shirley and Brenda Toevs Represent Idaho at AAFCS Affiliate Leadership





FCS Educator Lindsey Shirley and graduate assistant Brenda Toevs will attend the 2005 Fall Leadership Workshop in Indianapolis, Indiana. The event is scheduled for October 29-31 at the Radisson Airport Hotel. Both professionals hope to strengthen leadership skills that will contribute to AAFCS Affiliate leadership in Idaho. The workshop has also been extended to include information and activities to heighten awareness of and abilities related to public policy.

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, and UI student affiliate President Monique Marshall.

If you are interested in participating in the IDAFCS, please contact Mary Lee at mlwood@velocitus.net.

Children and Choking Hazards

Choking on food items is a serious hazard for children. Choking prevention is a useful topic to include when providing food safety programming for parents or childcare workers. In 2001 in the US, more than 10,000 children ages 14 years or younger were treated in Emergency Rooms for choking on food items. This number is in the same range as the number of children diagnosed with *E. coli* O157:H7 infection (15 to 17 cases/100,000).

Almost all solid foods can pose some risk for choking, particularly if the food is a size and shape that can obstruct breathing. Foods or small objects can cause choking when they get caught in the throat and block the airway or are inhaled into the trachea, preventing oxygen from getting to the lungs and brain. When the brain goes without oxygen for more than 4 minutes, brain damage or death may occur.

Every child is at risk for choking. Younger children are particularly at risk because of their tendency to place objects in their mouths, poor chewing ability, and narrow airways compared to older children and adults. For example, a peanut will affect a child's airway more than an adult's.

Children younger than 6 years do not have all their molars. Food can get to the back of the jaw in young children without being crushed by the teeth. Quick swallowing occurs at the back of the throat, but if swallowing is uncoordinated or is accompanied by laughing or a deep breath, the food can be inhaled. Foods that are too large for swallowing may lodge in the throat.

The American Academy of Pediatrics recommends that young children be supervised during mealtime and taught to chew their food well. Children should sit while eating and not lie down or run around. Children younger than 4 years should not be fed round, firm food unless it is cut into small pieces, no larger than one-half inch. Care givers should insure that older children do not give dangerous foods to a younger child.

The Food and Drug Administration (FDA) regulates foods that pose an unusual risk of choking, but



Food Safety
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most foods are not deemed to pose an unusual risk. For example, grapes cause a lot of choking incidents, but it is not possible to

regulate the size of grapes. FDA did regulate minigel cup candies in 2001, preventing their importation, because they posed a serious choking risk to infants, children, and older people. (See "FDA Announces Recall of Gel Candies Due to Choking Hazard," *The Communicator*, January 2002, page 6.) The candies contained konjac, a thickener that did not readily dissolve in the mouth. The gelatinous konjac conformed to the airway and even the Heimlich maneuver was not effective in dislodging the candy.

The FDA also requires that certain products carry warning labels about choking risk. For example, some cereals and dietary supplements contain psyllium husk seed, a dietary fiber with health benefits. However, psyllium husk seed can swell and potentially block the throat when not taken with liquid. The warning label informs consumers about the risk of choking when adequate liquid is not consumed with the product and advises people who have difficulty swallowing to avoid the product.

If you have access to the print version, page 29 of the September-October 2005 issue of *FDA Consumer* lists and illustrates actions to take to relieve choking in both infants and non-infants.

Source: Bren, L., "Prevent Your Child from Choking,"

FDA Consumer 39(5):25, September-

October 2005.

Key words: children, childcare, feeding young children, food safety.



A press release about a study published in the September issue of *Pediatrics* indicates that using alcohol-based hand sanitizer gels significantly reduces the spread of gastrointestinal infections in the home.

The study involved nearly 300 families recruited through day care centers. Half the families were given hand sanitizer and educational materials on hand hygiene. They were told to place bottles of the gel around the house, including bathroom, kitchen and baby's room, and to apply it to their hands after using the toilet, before preparing food, after diaper changes, and so forth. The control families received only materials about nutrition, and were asked not to use hand sanitizer. (Families already using hand sanitizer were excluded from the study.)

The investigators tracked the families for five months, phoning every other week to record how much hand sanitizer had been used, whether someone had developed a respiratory or GI infection, and whether the illness had spread to others in the home.

The families given hand sanitizer had a 59 percent lower incidence of secondary GI illnesses as compared with the control group (the results were adjusted for other factors such as the number of young children in the household).

Source: Andrews, B. "Sanitizer Gel Works," Press

release, Children's Hospital Boston, MA, September 6, 2005, http://www.childrens.hospital.org/newsroom/Site1339/mainpage

S1339P1sublevel163.html.

Key words: handwashing, health.



New United Nations World Food Program Game

The United Nations' World Food Program (WFP) has developed a free computer game, *Food Force*, launched in April 2005. Katie Forsmann, a dietetics student who worked for me this summer, downloaded and played the game with her brother and provided the following information about it.

The game is targeted to entertain and to educate its players on the people and tasks necessary to feed the hungry and disaster stricken. Players, most suitably 8 to 13 year olds, join a team of emergency aid workers to aid the hungry citizens of the fictitious island of Sheylan. They work with a nutritionist, a logistics officer, a food purchasing director, appeals officer, and A.L.I.T.E. officer. The team goes on six missions that simulate actual WFP team missions to provide aid to starving populations. For example, in the first mission, kids pilot a helicopter by using the computer mouse, earning points by locating refugees. By the game's end, players will have piloted their way to sighting the hungry, created a nutritious meal plan, purchased foods from all over the world, traveled through terrain and faced obstacles, and distributed food directly to the hungry. The scenarios give players a real feel for every aspect involved in providing aid. The real photographs of hungry children and communities used throughout the game illustrate the realness of global food issues and add a soft touch to the game. When players complete all six missions, they can upload their cumulative score to an international database found on the Food Force website. The website also provides information about how to help fight hunger and about the World Food Program. Teachers also will find lesson plans that incorporate the game. The game is available for download for both Windows and Macintosh on the WFP's website, www.food-force.com.

Source: United Nations' World Food Program,

www.food-force.com.

Key words: international, poverty, websites.

Review Concludes Marriage Education Helps Couples

Marriage and relationship programs increase couple satisfaction and strengthen marriage, according to evidence from a new review of program evaluations released today by HHS' Administration for Children and Families (ACF).

"The best data available show the effectiveness of programs designed to help couples improve their communication and relationship skills," said Wade F. Horn, PhD, HHS assistant secretary for children and families.

The review, entitled "Systematic Review of the Impact of Marriage and Relationship Programs," examines 39 studies representing the highest quality evidence available in the field of marriage research. The studies were screened from more than 12,000 marriage research abstracts and more than 500 marriage program evaluations conducted since 1960.

Using the findings from these marriage program evaluations, the review confirms that marriage programs lead to positive effects for couples. The results indicate that programs focusing on improving communication skills and relationship satisfaction produce statistically significant improvements in both of these areas.

HHS is also releasing a companion report entitled "Service Delivery Settings and Evaluation Design Options for Strengthening and Promoting Healthy Marriages" that highlights key components of current marriage education programs, identifies opportunities and challenges for expanding services into other service delivery systems and provides recommendations regarding evaluations of healthy marriage programs.

Both studies were conducted by the Urban Institute, under a contract from ACF, to help inform policy-makers of the existing research on the effectiveness of services to strengthen marriages and options for expanding services.

Source: Report, go to: http://www.acf.hhs.gov/

<u>programs/opre/strengthen/serv_delivery/reports/systematic_rev/sys_title.html;</u> Companion report, same as above but replace

sys_title.html with ser_title.html.

Key word: marriage.



Family Development

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UF Expert Cautions Parents to be Aware of Child Identity Theft

Identity theft is not just for adults. Offenses against children are on the rise, and a University of Florida consumer education expert says the problem can actually be worse for younger victims.

"Many parents don't realize that child identity theft exists, which means the crime often goes undetected for years," said Mary Harrison, a professor with UF's Institute of Food and Agricultural Sciences.

"Parents need to know how to recognize child identity theft because early discovery can greatly reduce the impact on victims," she said. "If the crime is reported promptly, the thief has less time to run up debt, and authorities have a better chance of finding evidence."

For children under 18, the number of identity theft complaints reported to the US Federal Trade Commission increased by more than half between 2003 and 2004—from about 6,400 cases to 9,800. At the same time, the percentage of child victims among all identity theft cases increased from 3 to 4 percent.

In some respects, identity thieves treat personal data from children and adults the same way, Harrison said. Most often, they use stolen information to conduct fraudulent financial transactions, though they sometimes use it to obtain government docu-

ments such as driver's licenses, or give it to police when stopped or charged with a crime.

But when it comes to credit card fraud, child identity theft differs in an important respect: Thieves necessarily create new credit accounts for child victims, whereas most cases of adult identity theft involve existing accounts, she said. That can make the crime worse for child victims.

According to a 2003 FTC survey, victims of new account fraud spend four times as much time and almost five times as much money clearing their records compared with victims who had only existing accounts accessed. Victims of new account fraud are also far more likely to encounter other problems, such as denial of credit, loss of utility or phone service and criminal investigation.

Safeguarding a child's identity requires many of the same precautions parents should take for themselves but with a few twists, Harrison said.

Preschool-age children are unlikely to be approached by scammers, so parents must bear the burden of protecting documents and other information, she said. Parents should avoid carrying their child's Social Security card, and should complain if their child's school uses Social Security numbers to identify students.

For older children, the popularity of personal computers in homes and schools creates a risk they will be victimized by Internet scams such as "phishing," Harrison said. "Even bright children who are very computer-savvy may not understand the dangers of being too free with their personal information," she said.

Harrison recommends that parents monitor their children's Internet use, talk to their kids about identity theft and tell them what information they should and should not share with others.

Parents should also monitor incoming mail for children of all ages because credit card offers or even debt collection notices can indicate credit activity is taking place already, said Linda Foley of the Identity Theft Resource Center, a nonprofit organization based in San Diego, Calif.

"Getting a credit card offer addressed to your child does not necessarily mean there's a problem," Foley said. "If you have opened a bank account or a frequent flyer card in your child's name, your child may receive mass-mailings from credit affiliates. Parents should call the company that has the child's information to see if they're on a marketing list."

Receiving debt collection notices in your child's name is a much more serious indication that your child's information is being misused, and warrants checking the child's credit report with the three major credit reporting agencies, Experian, TransUnion, and Equifax, she said.

Harrison said parents should consider checking their children's credit reports every year, especially if they suspect their personal information has been compromised.

"Ordering an annual credit report for your child increases the likelihood you will uncover child identity theft in a timely fashion," she said. "If no credit accounts have been established in your child's name, the credit agencies will inform you that your child does not have a credit report."

A new federal law will make free credit reports available to residents of Southeastern states on June 1. The law provides for a gradual rollout of this benefit; West Coast consumers were the first to gain access.

Parents who discover evidence of child identity theft should immediately report fraudulent activity to one of the three major credit reporting agencies and ask that a fraud alert be placed on the child's credit record, she said. Parents should also contact any creditors listed in the child's credit report and file a police report.

Harrison said it is vital for parents of child victims to understand the seriousness of this crime and take action promptly. "A person's credit score is becoming so important now—not just for getting credit, but also for obtaining insurance, finding housing, and applying for jobs," she said. "ID theft can have a very far-reaching impact."

Further resources for victims of identity theft can be found at the ITRC's website at http://www.idtheft center.org/index.shtml. Free annual credit reports can be ordered by phone at 877-322-8228 or online at https://www.annualcreditreport.com/cra/index.jsp.

Source: University of Florida press release.

Key words: credit, children.

Should You Take a Daily Multivitamin?

Every day millions of Americans start their day by taking a daily multivitamin. But does taking a multivitamin offer any benefits if an individual is healthy? There are no randomized, double-blinded control studies comparing a multivitamin with a placebo in healthy individuals to determine whether there are any tangible health benefits.

Doctors differ on whether or not individuals should take a daily multivitamin. According to Jim King, MD, "there's really no proof out there that if you're a healthy person eating a reasonably healthy diet that a multivitamin is going to do anything. Most people get the amount of vitamins they need and don't realize they do get it."

On the other hand, other doctors feel that the modern fast-food diet consumed by many Americans prevents them from obtaining their recommended intake of vitamins and minerals and that they need to consume a multivitamin.

Some studies have shown benefits of taking multivitamins in individuals with HIV and type 2 diabetes. Pregnant women with HIV lowered their viral loads and had a delay in the progression of HIV (July 4, 2004 issue of *The New England Journal of Medicine*) while individuals with type 2 diabetes had a significantly lower rate of infection (March 2003 issue of *Annals of Internal Medicine*).

Other studies have shown that taking a multivitamin does not prevent development of cancer or heart disease (July 1, 2003 issue of *Annals of Internal Medicine*) or infection in the elderly (August 6, 2005 issue of *British Medical Journal*).

The bottom line: A daily multivitamin isn't going to hurt, but individuals should be aware that a pill is not a substitute for a healthy diet.

Source: Annals of Internal Medicine, March and July

2003. The New England Journal of Medicine, July 4, 2004. British Medical Journal, August

6, 2005.

Key word: vitamins.



Nutrition Education

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Listen to Your Mother—Eat Breakfast!

We've been told time and again that breakfast is the most important meal of the day and that message is finally sinking in with youth and adults. A meta-analysis of 47 nutrition studies published in the May 2005 issue of the *Journal of the American Dietetic Association* showed that children and adolescents that ate breakfast had better mental function and better school attendance records than those who did not, plus they were less likely to be overweight. Researchers theorized that school performance may be better due to changes in neurotransmitter concentrations or an elimination of hunger pangs.

What about adults who ate breakfast? An analysis of the National Health and Examination Survey, 1999-2000 published in the September 2005 issue of the *Journal of the American Dietetic Association* found that regular breakfast eaters were more likely to: (1) be older, female, and white, (2) exercise regularly, (3) maintain a healthy body weight if they ate cereal for breakfast, and (4) have a lower fat intake if they ate cereal for breakfast.

Unfortunately, the message is not sinking in with adolescents. A second study published in the September 2005 issue of the *Journal of the American Dietetic Association* followed more than 2,000 young girls through their teens to identify risk factors for obesity. They found that breakfast skippers

weighed the most through their teen years and girls who regularly ate cereal for breakfast weighed the least. Those who ate other foods for breakfast fell somewhere in the middle. Two additional findings were that the number of girls skipping breakfast doubled from age 9 to 19 and that regular cereal eaters tended to have healthier diets overall, i.e. consuming less fat and cholesterol.

Breakfast items have increased at the grocery store and fast food restaurants. A 2005 report released by market research firm Mintel showed that consumers were looking not only for convenience and portability in breakfast foods but also healthy products. Popular grocery store items were hand-held items such as energy bars, sausage sandwiches and drinkable yogurt plus low-sugar, high-fiber cereals.

Fast-food restaurants such as Subway, Chick-Fil-A, Dunkin' Donuts, and Burger King have been expanding their breakfast menus. This past March Burger King introduced the Enormous Omelet Sandwich which contains one sausage patty, two eggs, two slices of cheese and three strips of bacon on a toasted bun. It contains 730 calories and 47 grams of fat which is more than a Whopper sandwich which contains 700 calories and 42 grams of fat.

The bottom line: Try to eat a high-fiber, low-sugar cereal most days as part of a healthy breakfast.

Source: Journal of the American Dietetic Association,

May 2005, September 2005, www.bk.com; http://www.mintel.com/docs/editorials/nfra br

eakfast.htm.

breakfast. Key word:

Double Diabetes

Doctors have been reporting an increasing incidence of "double diabetes" where children have symptoms of type 1 and type 2 diabetes.

Type 1 diabetes occurs mainly in childhood and results when the body has trouble making insulin. Symptoms appear suddenly and insulin given either by shots or a pump is needed for them to survive.

Type 2 diabetes occurs mainly in overweight adults, but is now also seen in overweight children. In this form of diabetes the body develops a resistance to

insulin. It is controlled with medication, physical activity, and weight loss.

Double diabetes comes in two forms. In the first form, children with type 1 diabetes who are on insulin injections gain weight, and then they develop type 2 diabetes in which their bodies become insulin resistant. In the second form, children with type 2 diabetes aren't responding to treatment and tests reveal they have developed type 1 diabetes. A 2003 study published in *Diabetes Care* found that 25 percent of children diagnosed with type 1 diabetes developed type 2 diabetes and 50 percent of children diagnosed with type 2 diabetes developed type 1.

There are two different theories behind development of double diabetes. The first theory is that when a child with type 1 diabetes grows older and gains weight, the symptoms of type 2 begin in the same way it does in overweight adults. The second theory is that when an overweight child with type 2 diabetes shows signs of type 1 diabetes, it may be due to their excess weight triggering a genetic predisposition to type 1 diabetes.

In both cases, doctors stress maintaining a healthy weight and making exercise a priority.

Source: Diabetes Care, May 2003.

Key words: diabetes, youth.

Low-carb Products

On August 1, 2005, Atkins Nutritionals, Inc., the company that promoted low-carb, eating filed for bankruptcy. Nationally, the low-carb diets have steadily decreased in popularity. According to the Food Marketing Institute, consumers are paying closer attention to cholesterol, trans fats, whole grain, and fiber consumption. Also, food companies have started incorporating some of the 2005 Dietary Guidelines for Americans and the new food pyramid (MyPyramid) on their products. So, what's happening to some of these low-carb products? They are being sent to food banks.

Source: http://www.cnn.com/2005/US/07/31/atkins

.bankruptcy.ap/; http://www.usatoday.com/

news/health/2005-04-07-low-carb x.htm.

Key words: diet, carbohydrate.

Financial Preparation for Disasters

You never really know what to expect. Hurricanes Katrina and Rita will have repercussions for years. In addition to doing what we can to help those affected by the catastrophe, it's important to learn a lesson about being better prepared for the unthinkable. Disasters, whether natural or man-made, usually strike quickly and with little or no warning. You and your family may have no time to decide what to do next. That's why it is so important to plan for the possibility of disaster—and not wait until it happens.

Though Idaho is less prone to natural disasters than many states, every year state residents suffer loses because of floods or wildfires. Landslides, tornadoes, and earthquakes are an omnipresent risk. So let's get our act together now and do what we can to protect our homes and families. Get yourself organized. You might need to gather your most important papers quickly. Do you know where they are? Here are some of the documents you may need access:

- Checkbooks
- Investment account numbers, passwords, and name of financial advisers and phone numbers
- Insurance policies
- Social Security card
- Medical records, including your health insurance card, doctor's name and phone number, immunization records, and prescriptions (including prescriptions for glasses and contacts)
- Retirement account information
- Estate documents
- Copies of power of attorney, living will, and other medical power
- Cash to cover one to two weeks' emergency expenses. The money should be in the form of cash, traveler's checks, and a roll of quarters (to use in pay phones).
- Home inventory record (you can use the Household Inventory form from the Legally Secure Your Financial Future: Organize, Communicate, Prepare website, www.aq.uidaho.edu/lsyff
- Car titles
- Copies of drivers' licenses
- Irreplaceable keepsakes and photographs
- Backups of critical digital information, such as any accounting files



Family Economics

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Safe deposit box information (location, contents, and key)

You may also want to have a list of key contacts/phone numbers, which may include the following:

- Family cell-phone numbers and email addresses
- Police, fire, and ambulance phone numbers
- Red Cross local phone number, see: <u>www.redcrossidaho.org</u>
- Local emergency response center phone number
- Your company's human-resources department phone number

Keep these important papers in a plastic bag in your home safe or safe deposit box so that you can grab them quickly if you need to leave your home in a hurry. Another alternative is to store records needed in case of disaster in a portable, fire-resistant, waterproof box that is kept nearby at all times.

One other tip: If you ever experience a disaster, plan to keep a written record of events to help substantiate your expenses and losses to the insurance adjuster.

Source:

Adapted from: Stevens, S. August 8, 2005 Improving Your Retirement: Financial Preparedness when Disaster Strikes, Morningstar.com; American Red Cross, Financial Planning, A Guide for Disaster Services, http://www.redcross.org/services/disaster/beprepared/FinRecovery/FinPlan/records.html.

Key words: emergency preparedness, record keeping.



Where Should I Store Important Records?

Two ways to protect your records and other irreplaceable items from disaster are to store them in a safe deposit box at a bank or place them in a home safe.

What should I store in a safe deposit box?

Store originals of records that would be difficult to replace in a safe deposit box at a bank. These boxes can be rented for about \$30 a year. Consider using a bank that is some distance from your home to decrease the chances of the bank being affected by the same disaster. For instance, my home, office, and bank are all in the Boise River flood plain. I decided to move my safe deposit box to a bank branch located in a higher elevation area of Boise that's not in the flood plain.

Note: Generally, the original of your will should not be kept in a safe deposit box because the bank may seal the box temporarily at your death. Keep the original of your will at your lawyer's office and copies of it at home and in your safe deposit box.

I would rather store my documents at home than at a bank. What do you suggest?

A home safe is a convenient place to store important papers, but could it withstand a fire, flood, or tornado? At the very least, buy a safe that can withstand temperatures up to 1700 degrees. Be sure to keep the safe locked at all times, and tell someone you trust where you keep the key or combination to the safe.

I keep a lot of records at work. Is that OK?

Think what would happen if a disaster destroyed your office. Consider keeping copies of records at your office and storing originals of vital records, including back-up disks of important digital information, in a bank safe deposit box. Tip: Separate records and receipts for business and personal assets because business and personal gains and losses are accorded different tax treatment.

What other record keeping should I do?

Send copies of vital records to an out-of-town friend or relative, as well as to anyone named in a document, such as a trustee or a beneficiary.

Maintain a written and photographic inventory of your possessions, including model and serial numbers, so you can estimate the value of your property for insurance or tax purposes if it is damaged or destroyed in a disaster. Receipts provide even better proof. Put one copy of the inventory in your safe deposit box or home safe and send another to an out-of-town relative or friend.

When you take photos of your possessions or videotape them, remember to include your property's exterior, your vehicles, and the contents of your garage, closets, and attic. Don't forget inexpensive items as well as precious belongings. If you're videotaping, audibly describe the item, when you bought it, and how much it cost. Finally, get a professional appraisal of jewelry, collectibles, artwork, or other items that are difficult to value, and update the appraisal every two or three years. There are professionals who will videotape your possessions for a reasonable fee; ask your insurance agent for a referral. Then, once or twice a year, go through your safe to make sure your records are up to date. Be sure to update your records after making major purchases or completing major remodeling projects.

Source:

Adapted from: Stevens, S. August 8, 2005 Improving Your Retirement: Financial Preparedness when Disaster Strikes, Morningstar.com; American Red Cross, Financial Planning, A Guide for Disaster Services, http://www.redcross.org/services/disaster/beprepared/FinRecovery/FinPlan/records.html.

Key words: emergency preparedness, record keeping.

Charity Scams—5 Tips: How to Make Sure You're Really Giving to a Charity

You may want to find a way to help the recent hurricane victims. There are many people in need of a helping hand right now, and the need will be there for a long time to come. Their plight is particularly catastrophic, as many evacuees have experienced the devastating loss of homes, jobs, pets, and loved ones. There are many ways to contribute to relief efforts through organizations like the Red Cross, Habitat for Humanity, Humane Society, and others, as well as through regional religious and spiritual groups. Do what you can, and remember: If you itemize your deductions, you can deduct your contributions on next year's tax return.

Even before hurricanes slammed into the Gulf Coast, scammers were hard at work trying to get your charity dollars. The FBI estimates there are over 2,300 websites dealing with aid for Hurricane Katrina victims. They suspect most of those sites to be fake. After Hurricane Katrina scammers are four times more prevalent than after September 11th, according to the watchdog site www.Scambusters.org.

While the need for aid continues to echo throughout devastated areas, how can we be sure charities are for real? The five tips below will explain how to protect yourself from charity scams.

1. Ignore Solicitors

If you're getting email solicitations, there is almost a 100 percent chance that it is a scam, according to Scambusters.org. If you're a legitimate charity, you don't need to solicit funds right now, according to the Better Business Bureau Wise Giving Alliance. Answering an email solicitation could not only cost you money, but you might become a victim of identity theft by doing so. The solicitation may appear to be a request from a charitable organization that then links to a fraudulent site (or even a legitimate site). The users are then asked to provide personal information that can further expose them to future compromises. Computer Security experts say you should never provide account information, a PIN, a Social Security number, or any kind of identifiable information even if you think it's from a legitimate company.

You should also avoid solicitations from telemarketers. Telemarketing is the most expensive kind of fundraising. Typically telemarketing contracts specify that the telemarketing company keep 80 percent of what they raise. If you're giving \$100 to a telemarketer, the charity is only seeing about \$20 of that. If a company does resort to telemarketing, it's usually a sign that the charity organization has some serious priority flaws.

2. Warning Signals

The Federal Trade Commission says that complaints about fraudulent charities have increased every year for the past 5 years. One example of a website currently under investigation by the internet security company NameProtect is site www.katrinareliefonline.org. It resembles the Red Cross website and the phone number connects you to the organization. But according to NameProtect, it is very likely a scam. "The look and the feel of the website is very much similar to the Red Cross page, says Kimberly Wieland of NameProtect. "You have no idea if your money goes to the Red Cross or not," she said.

Other fraudulent sites as Katrinahelp.com, katrinadfamilies.com and NewOrleansCharities.com began popping up after the hurricane. Very often scammers will insert keywords into their sites to trick people into thinking they're legitimate. Scammers will register domain names they think will drive people to their site, like hurricanerelief.com. And it costs only about \$20 a year for people to register a domain name.

Another red flag is to see where the domain name was registered. Many scammers register in small foreign countries so it's harder for the government to track them. If you see a web address ending in different letters, you should know you're dealing with overseas destinations. It's very common that a scammer will try to look as legitimate as possible even stealing logos from organizations like the Red Cross. So you really have to be on the lookout for other signs like misspellings and incorrect grammar.

3. Do a Charity Check

Right now much of the relief aid is handled by charities like the Red Cross and the Salvation Army, both of which are mostly concerned with feeding and housing victims. As time goes on, there

will be more opportunities to give to different causes. You can match your needs and personal causes with specific charity organization. Check out the charity ratings organization www.CharityNavigator.org. If you're an animal lover you may be directed to the Humane Society. You'll be able to get a brief summary of what the organization is doing and compare it to other charities.

Sandra Miniutti of Charity Navigator says that every day they are getting more and more calls about how charities are handling the situation. The more prevalent smaller, specialized charities are, the more homework you need to do. Make sure the organization is registered as a 501c3 status organization. This means that they are registered with the IRS and you will able to get a tax deduction on your donation.

4. Designate Your Gift

Watch out for charities that spend more than 60 percent on administrative costs like advertising or fundraising. When you give a donation, you want your dollar to go as far as possible. So tell the organization where you'd like your money spent. The head of Charity Navigator says people should write on their checks exactly how they want their money used. This obligates the charity both ethically and legally to spend the gift in that manner.

5. Be a Tattletale

State Attorney Generals have already begun to file lawsuits and designate cybercrime units to track charity scams on the internet. And you can play a key role in preventing these scams from taking advantage of peoples' desire to help. If you are a victim of an online scam, or you want to report a suspicious charity, don't wait. First, contact the FBI's Internet Crime Complaint Center at www.ic3.gov. You can file a complaint online.

If you have a tip, contact the FBI Tips and Public Leads at www.fbi.gov. You can also contact the Better Business Bureau's Wise Giving Alliance at www.give.org. The Federal Trade Commission is also a good place to lodge a complaint. Contact the agency at www.ftc.gov or call 877-382-4357.

Source: Willis, G., September 12, 2005 CNN/Money

http://money.cnn.com/2005/09/09/pf/saving/w

illis_tips/index.htm?cnn=yes.

Key words: charity, identity theft, fraud.

Family Economics Calendar 2005

October 11 & 18

Legally Secure Your Financial Future: Organize Communicate, Prepare. 7:00-9:30pm. Ada County. Guest speakers include attorneys Peter Sisson and Allen Bosch. For information call Beverly Healy, 208-377-2107 or email bhealy@uidaho.edu.

October 15

Long Term Care Workshop (offered in partnership with AARP Idaho, the Area Office on Aging, and Legal Aid). 9am-12:30pm. CottonTree Inn, Rexburg. For information call Janice Stimpson, 208-624-3102 or email jstimpson@uidaho.edu.

October 15

Smart Women, Smart Money Conference, 8am-4pm. Boise Center on the Grove (convention center) *and* Twin Falls at the College of Southern Idaho. For more information or to register: http://www.smartwomen.state.id.us/RegisterLocation.htm.

October 20, 27 & November 3

Legally Secure Your Financial Future: Organize Communicate, Prepare. 6:30-8:30pm. College of Southern Idaho campus, Shields Building, room 118. Guest speakers include Jamie Kelley-Kinyon, Magic Valley Regional Medical Center and attorney, Dennis Voorhees. For information call Rhea Lanting, Twin Falls County, 208-734-9590 X21 or rhlantin@uidaho.edu or Lyle Hansen, Jerome County, 208-324-7578, or Ihansen@uidaho.edu.

October 25 & November 1

Legally Secure Your Financial Future: Organize Communicate, Prepare. 7:00-9:30pm. Caldwell Public Library. Guest speakers include attorneys Peter Sisson and Reese Verner. For information call Beverly Healy, 208-377-2107 or email bhealy@uidaho.edu.

October 26

Family Economics Topic Team meeting. UI Water Center, Boise.

November 4

AAFCS Annual Meeting Proposal Deadline. See www.aafcs.org/meetings/06/index.htm The 2006 AAFCS Annual meeting Solutions for Thriving in Threatening Times will be held in Charlotte, NC. June 22-25.