

The Communicator

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University of Idaho
Extension

MRDS Series Delivers Financial Information to Public, University Community and Alums

Dr. Jeanne Hogarth spent several September days in Moscow as the 2006 Margaret Ritchie Distinguished Speaker addressing members of the community, students, faculty, and alums. Hogarth is the Program Manager for the Consumer Education and Research Section at the Federal Reserve Board.



Jeanne Hogarth, 2006 Margaret Ritchie Distinguished Speaker, and Lynette Brown, FCS Administrative Assistant.



Dr. Hogarth (middle) enjoys dinner with the MRDS committee.

On Thursday evening she spoke to a community audience on "Where's the American Dream? Closing the Financial Security Gap." With a sense of humor, expertise, and practical advice she set the record straight about how well off Americans are and how we can become more financially secure. In response to the question, "Where do you get the



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money to save?" she suggested three strategies: cut expenses, increase income, and get more from your money through smart shopping. Several practical strategies were suggested for protecting individual assets and improving financial security. The speaker emphasized that information is not education. We will know if we're making a difference if credit scores and savings rates go up and bankruptcies go down.

On Friday morning Dr. Hogarth addressed over a hundred UI students with a presentation entitled, "Credit: Who's in Charge?" She covered credit records, shopping for credit, and what's new in today's credit markets. This session was videotaped. If you are interested in borrowing the tape, please contact: Lynette Brown in the School of FCS at lbrown@uidaho.edu. Feedback from community members, students, and faculty indicated that all of Dr. Hogarth's presentations were interesting, current, and helpful.

FCS Alumni Brunch Honors Board President and FCS Leader

Dr. Hogarth was invited by the FCS Alumni Board to keynote the 30th annual FCS Alumni Brunch on Saturday, September 23. Her presentation was entitled, "Creating a Financially Literate Society: The Role of FCS." Scanning the financial environment, the speaker commented on the increased sophisti-

cation of financial products and services, the shifting responsibility away from institutions and towards individuals, the demographic changes affecting the US marketplace, and the long-term economic situation. Several challenges for FCS educators were mentioned: connecting varied audiences with programs and matching audience needs to content. A parallel between community development and financial education was drawn: financially "well" families create financially healthy communities. Dr. Hogarth described the impact of financial education in terms of first, second, and third level benefits. She also framed the subjective measures of our work in terms of assisting families to feel prepared for life events: marriage, home buying, college education, retirement.

Finally, Dr. Hogarth provided the following suggestions for increasing our outreach and improving our efficacy: collaborations, coalitions, and partnerships. She left the audience with this wish list for FCS: That we share our multidisciplinary approach to families with other disciplines, that we improve and increase our visibility, and that we go beyond our comfort zone to increase our collaboration with non-traditional partners.



FCS Alumni Brunch attendees in the Gold & Silver Room in the Student Union Building at the University of Idaho.

Following the speaker, outstanding students, faculty, and staff were recognized by Dr. Kathe Gabel. FCS Alumni Board President Kathee Tifft was honored as this year's Distinguished Alumna. Jane Betts introduced Ann Stephens, Associate Director

of the Idaho Division of Professional/Technical Education, as the 2006 Honorary Alumna.



Kathee Tifft (left) receiving the Distinguished Alumna Award from Betty Sawyer.

Ann Stephens (right) receiving the Honorary Alumna Award from Jane Betts.

Lindsey Shirley and Nancy Shepherd Represent Idaho at AAFCS Affiliate Leadership

FCS Educator Lindsey Shirley and graduate assistant Nancy Shepherd will attend the 2006 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 1 rep Lindsey Shirley, District 2 rep Joanne Graff, District 4 rep Rhonda Lyman, and UI student affiliate President Ashley Beck.

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



Carrot Juice and Botulism

Foodborne botulism is rare in the United States (an average of 24 cases are reported each year), but it is important to promote consumer awareness of conditions that can lead to the growth of the bacterium

Clostridium botulinum. The spores of *C. botulinum* can survive harmlessly in soil and water for many years, then when conditions are right, produce vegetative cells. These cells can multiply rapidly and produce a deadly toxin within 3 to 4 days in an environment with the following conditions:

- a moist, low-acid food
- a temperature between 50° and 120°F (terrestrial types of *C. botulinum*)
- less than 2 percent oxygen

Recently the US Food and Drug Administration (FDA) advised consumers of the vital importance of keeping carrot juice—including pasteurized carrot juice—refrigerated. Three cases of botulism in the state of Georgia have been associated with pasteurized carrot juice that may have been due to the product not being properly refrigerated.

On September 15, 2006, Georgia health authorities issued a press statement, which in part stated the following: "...At this time we believe that these three cases are an isolated incident... During the investigation, other community members have been identified as having purchased and consumed the same product from the same vendor within the past three weeks. These persons have not become ill or developed any symptoms. The fact that additional cases have not been identified suggests that the toxin was not present before the sale of the product..."

Since carrot juice is a low acid product, inadequate refrigeration of carrot juice can allow botulinum spores to produce vegetative cells, multiply and produce toxin. Common types of *Clostridium botulinum* *will not grow at refrigeration temperatures (although the marine types of botulism can grow as low as 38°F)*.

FDA advises consumers to look for the words "Keep Refrigerated" or "Refrigerate After Opening" on juice labels to know whether the product should



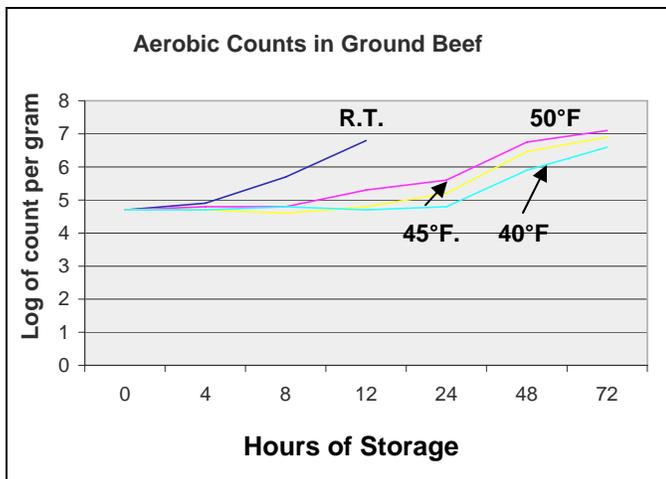
be refrigerated. FDA is looking into whether the industry is providing clear labeling on refrigeration of juice products during storage.

Source: "FDA Consumer Advisory on Refrigeration of Carrot Juice: Three Cases of Botulism Possibly Caused by Improper Refrigeration," *FDA News*, P06-135, September 17, 2006, <http://www.fda.gov/bbs/topics/NEWS/2006/NEW01454.html>.

Key words: food safety, foodborne disease, vegetables, storage.

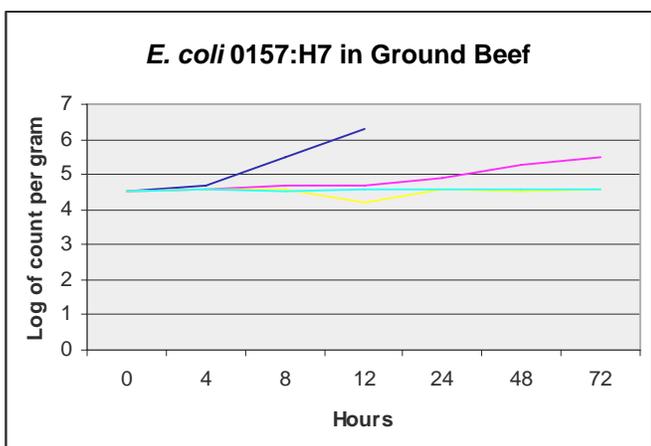
How Quickly Do Spoilage and Pathogenic Bacteria Grow in Ground Beef?

The answer to this question was recently reported. Researchers at Texas Tech University measured the change in numbers of bacteria (Aerobic Plate Count) in ground beef held at four temperatures: 40°, 45°, 50°, and 72°F. The raw ground beef originally had a level of 51,000 bacteria per gram (log 4.7)—see graph below. When held at room temperature for 12 hours, the bacteria present multiplied to 6,200,000 per gram (log 6.8). This is analogous to thawing ground beef on the counter and leaving out all night. When held 40°, 45°, 50°F, significant increase in bacterial numbers did not occur until after 24 hours of storage. This graph supports the importance of storage at cold temperatures and limiting refrigerated storage of ground beef to 1 to 2 days.



The researchers also investigated the effect of storage temperature on ground beef inoculated with *Escherichia coli* O157:H7 (32,400 cells per gram; log 4.5). The inoculated ground beef aliquots were held at temperatures of 40°, 45°, 50°, and 72°F as above—see second graph. They determined the increase in *E. coli* counts over the same time period (over 3 days for refrigerated samples and over 12 hours for the 72°F sample).

Results similar to that for aerobic counts were observed for the *E. coli* pathogen counts. In non-refrigerated samples the level of pathogen increased to 2,220,000 cells per gram (log 6.3) in 12 hours. Levels of pathogens in refrigerated samples increased much more slowly—see second graph. For research purposes the inoculated level of *Escherichia coli* O157:H7 is higher than would be encountered in ordinary processing conditions. And, of course, *Escherichia coli* O157:H7 is a non-allowable contaminant of beef and beef is recalled if it is found.



Source: Mann, J.E. & Brashears, M.M. Validation of time and temperature values as critical limits for the control of *Escherichia coli* O157:H7 during the production of fresh ground beef. *J. Food Protection* 69:1978.

Key words: food safety, meat and poultry, bacteria.

Safe Recipe for Canned Lemon Curd



Researchers at the University of Georgia National Center for Home Food Preservation (NCHFP) have developed a recipe and boiling water bath process to produce a safe, shelf-stable lemon curd product for home canners. They conducted heat penetration curves with thermocouples inserted through the lids of jars of product. Thermocouples were located at different locations within the jar (center and 0.5-inch, 1-inch and 1.5-inch below center) to determine the cold spot. The effect on process time of a 15 minutes delay in filling jars before processing was also studied. The data was used to calculate a safe process time for the product.

The consumer recipe for preparing Canned Lemon Curd is available at http://www.uga.edu/nchfp/publications/nchfp/factsheets/lemon_curd.pdf. A recipe for Frozen Lemon Curd is available at <http://www.uga.edu/nchfp/publications/nchfp/factsheets/lemoncurd.pdf>.

On a similar topic, I want to remind you that there are no science-based, tested recipes for the canning of chocolate sauces. As the NCHFP points out in its factsheet, *Canning Chocolate Sauces Unsafe*, http://www.uga.edu/nchfp/publications/nchfp/factsheets/choc_sauce.html, numerous recipes for chocolate sauces circulate on the internet and in newsgroups. Chocolate sauces are low acid recipes and are a risk for botulism food poisoning. Instead, the NCHFP offers a recipe for Freezer Chocolate Fudge Sauce that remains soft enough to spoon out portions while frozen.

Source: E.M. D'Sa, E.L. Andress, J.A. Harrison & M.A. Harrison., Thermal Process Development to Ensure the Safety of a Home-Canned Lemon Curd Product, Paper 020D-06. Presented at the Institute of Food Technologists Annual Meeting, Orlando, FL, June 26, 2006, <http://www.uga.edu/nchfp/papers/2006/06ift-lemoncurd.html>.

Key word: food preservation.

The Internet Improves Americans' Capacity to Maintain their Social Networks and Get Help

The internet and email expand and strengthen the social ties that people maintain in the offline world, according to a new report released by the Pew Internet & American Life Project. One major payoff comes when people use the internet to press their social networks into action as they face major challenges. People not only socialize online, but they also incorporate the internet into their quest for information and advice as they seek help and make decisions. Disputing concerns that heavy use of the internet might diminish people's social relations, the report finds that the internet fits seamlessly with Americans' in-person and phone encounters. With the help of the internet, people are able to maintain active contact with sizable social networks, even though many of the people in those networks do not live close to them. The report, "The Strength of Internet Ties," highlights how email supplements, rather than replaces, the communication people have with others in their network.

"The larger, the more far-flung, and the more diverse a person's network, the more important email is," argues Jeffrey Boase, a University of Toronto sociologist who co-authored the Pew Internet Project report. "You can't make phone calls or personal visits to all your friends very often, but you can 'cc' them regularly with a couple of keystrokes. That turns out to be very important." One major benefit comes when people want to mobilize their networks as they face problems or significant decisions. The Pew Internet Project survey finds that internet users are more likely than non-users to have been helped by those in their networks as they faced important events in their life. "Internet use provides online Americans a path to resources, such as access to people who may have the right information to help deal with family health crises or find a new job," says John Horrigan, Associate Director for Research at the Pew Internet Project and another author of the report. "When you need help these days, you don't need a bugle to call the cavalry, you need a big buddy list."



These survey findings fit into a larger transformation in social relations that sociologist Barry Wellman of the University of Toronto has called the rise of "networked individualism." He says that users of modern technology are less tied to local groups and increasingly tied to looser and more geographically scattered networks. "The internet and the cell phone have transformed communication: Instead of being based on house-to-house interactions, they are built on person-to-person exchanges," maintains Wellman, also a co-author of the report. "This creates a new basis for community. Rather than relying on a single community for social support, individuals often must actively seek out a variety of appropriate people and resources for different situations." In addition to using the internet to get help from their networks, some use the internet to get information and compare options as they face decisions and milestones in their lives. One of the Pew Internet Project surveys covered in this report shows that 45 percent of internet users—about 60 million Americans—say the internet has played an important or crucial role in helping them deal with at least one major life decision in the previous two years. That is a 33 percent increase from a similar survey in early 2002.

The eight major decisions queried in a March 2005 survey were:

- Getting additional training for your career: About 21 million said the internet had played a crucial or important role in this.
- Helping another person with a major illness or medical condition: About 17 million said the internet had played a crucial or important role in this.
- Choosing a school for yourself or a child: About 17 million said the internet had played a crucial or important role in this.
- Buying a car: About 16 million said the internet had played a crucial or important role in this.
- Making a major investment or financial decision: About 16 million said the internet had played a crucial or important role in this.
- Finding a new place to live: About 10 million said the internet had played a crucial or important role in this.
- Changing jobs: About 8 million said the internet had played a crucial or important role in this.
- Dealing oneself with a major illness or health condition: About 7 million said the internet had played a crucial or important role in this.

This report is based on the findings of two daily tracking surveys on Americans' use of the Internet. The project's Social Ties survey was fielded from February 17, 2004, through March 17, 2004, and it involved interviews with 2,200 adults age 18 and older. The Project's Major Moments survey was fielded from February 21, 2004, through March 21, 2004, and it involved interviews with 2,201 adults. Both surveys have a margin of error of plus or minus two percentage points.

Source: Full report from Pew Internet & American Life Project—[The Strength of Internet Ties](#), January 25, 2006.

Key words: internet, family, education.



Romance in America

Most young singles in America do not describe themselves as actively looking for romantic partners. Even those who are seeking relationships are not dating frequently. About half (49%) had been on no more than one date in the previous three months.

These findings emerge from a national survey conducted last fall by the Pew Internet & American Life Project looking at the place of online dating in the larger picture of relationships in America. The survey found that dating in America is, indeed, affected by online matchmaking activity. But in analyzing our findings, we discovered another story: Large numbers of single Americans are not actively looking for relationships and even significant numbers of those looking for partners are not that active on the dating scene.

Among all singles, just 16 percent say they are currently looking for a romantic partner. That amounts to 7 percent of the adult population. Some 55 percent of singles report no active interest in seeking a romantic partner. This is especially true for women, for those who have been widowed or divorced, and for older singles. Yet even among the youngest adults, the zest for romance is relatively muted: 51 percent of singles ages 18-29 say they are not currently looking for a romantic partner.

Source: Pew Research Center, www.pewinternet.org, February 13, 2006.

Key words: internet, dating.

Saturated Fat + Trans Fat + Copper = Cognitive Decline

A recent study conducted at Rush University Medical Center in Chicago found that a diet high in saturated fat, trans fat, and copper accelerated cognitive decline (thinking, learning, and memory) in older adults.

This large scale study collected results on 3,718 adults who were 65 years and older. All subjects completed a food frequency questionnaire that included questions about vitamin supplementation, and underwent cognitive testing. They were assessed at their initial interview and then at 3- and 6-year follow-up interviews.

Results showed that cognitive abilities declined with age, which was not surprising. But those individuals with the highest intake of saturated fat, trans fat, and copper (≥ 1.6 grams/day) had an acceleration in cognitive decline, adding 19 years to their age.

The recommended intake for copper is 0.9 mg/day. Foods with the highest copper content include organ meats such as liver and shellfish, followed by nuts, seeds, legumes, whole grains, potatoes, chocolate, and some fruits. Drinking water that flows through copper pipes may add trace amounts of this metal. Vitamin supplements are also a source of copper.

Copper was not harmful in individuals who consumed a low-fat diet. It was the combination of a high saturated and trans fat diet plus the copper that was detrimental. Researchers tried to explain the high-fat, high copper connection by stating that earlier studies have linked diets high in saturated fat and trans fat with Alzheimer's and cognitive decline.

A combination of high fat and high copper levels may interfere with clearance of a protein called amyloid-B. If amyloid-B proteins accumulate in the brain, the result can be memory loss.

Lead researcher Dr. Martha Morris, stated, "We're at a very early stage in this research, but this study gives us one more reason to limit the intake of



saturated fats (found in animal foods) and trans fats (found in processed foods)."

Source: Morris, Arch, *Neurol* 2006; 63:1085-1088.

Key word: trans fatty acid.

Update on the Whole Grain Stamp

In 2005, the Whole Grains Council (WGC) released stamp logos that currently appear on over 600 products. The stamps ranked products as being either an "excellent" or "good" source of whole grains.

However, the Food and Drug Administration has not defined what the terms "good" or "excellent" mean for whole grains. As a result, the Whole Grains Council replaced the "good" and "excellent" terms on the stamps, with the number of grams of whole grain found in one serving of the product plus the number of grams of whole grains recommended for daily intake (48 grams).

The new stamp will appear on products that contain at least 8 grams (half a MyPyramid serving) of whole grain. If a product contains at least 16 grams (a full MyPyramid serving) per serving of whole grain, the term "100 percent" may be added if all the grain in the product is whole grain. Two examples of the Whole Grain Stamp are shown.



"Whole Grain Stamps are a trademark of Oldways Preservation Trust and the Whole Grains Council."

Source: www.wholegrainscouncil.org.

Key word: grain.

Exercise Keeps Arteries Healthy

What happens to your arteries after you've eaten a high-fat meal? Janet Wallace, a researcher at Indiana University, found that after eating a fatty meal, the arteries are unable to expand (or dilate) for four to six hours in response to an increase in blood flow. This can result in an increase in blood pressure.

Wallace had 8 subjects participate in the following three scenarios: 1. Eat a low fat (0 gram fat) breakfast; 2. Eat a high fat (48 grams fat) breakfast; and 3. Eat a high fat breakfast (48 grams of fat) and two hours later walk for 45 minutes on a treadmill. All breakfasts contained 940 calories.

A blood pressure cuff was used to measure dilation (expansion) of the brachial artery which represents what is going on in the arteries of the heart.

Brachial artery dilation was measured before and after each scenario:

- After eating a low-fat breakfast, the arteries dilated from 6 percent (before) to 6.5 percent (after the meal), a slight improvement;
- After eating a high-fat breakfast the brachial artery dilation dropped from 6 percent (before the meal) to 4 percent (after the meal). Wallace stated, "The ideal range is about 6 to 10 and a range of 3 to 5 is not good."

- After eating a high-fat meal and exercise, the artery dilation increased from 6 percent (before the meal) to 8.5 percent (after exercise).

"Exercise does great things, and this obviously shows exercise is very effective in counteracting that high-fat meal," Wallace added. She plans on studying the effect of exercise before a high-fat meal.

Source: *European Journal of Applied Physiology*, Sept 2006.

Key word: exercise.

Are Youth Meeting MyPyramid Fruit and Vegetable Recommendations?

When MyPyramid was released in 2005, the recommended number of fruit and vegetable servings for people over the age of 3 was increased from 2 to 6½ cups per day. Unfortunately, the percentage of individuals meeting the new recommendations decreases as the amount recommended increases.

A recent study by Dr. Patricia Guenther and colleagues, at USDA's Center for Nutrition Policy and Prevention, looked at 24 hour recalls from various age and gender groups and found that the percentage of individuals meeting the MyPyramid fruit and vegetable recommendations were:

- 0.7% of boys aged 14 to 18 (5 cups fruit and vegetables are recommended)
- 17% of women aged 51-70 (3½ cups of fruit and vegetables are recommended)
- <11% of all other age and gender groups
- 48% of children aged 2-3 (1 c. fruit and vegetables recommended)

Adding fruit to cereal, consuming a "smoothy," packing grapes for lunch are all easy ways to get ½ to 1 cup of fruit into the diet.

Source: Guenther, *JADA* 2006; 1371-1379.

Key words: fruit, vegetables.

Financial Security In a Complex World: Recap of 2006 MRDS Series

Try not to become a man of success but rather try to become a man of value.

—Albert Einstein

Dr. Jeanne Hogarth, Federal Reserve Board Manager of Consumer Education and Research Section, is a speaker of value as well as a successful member of the Family and Consumer Sciences profession. She delighted UI and community audiences with her wit, intelligence, and practical advice during this year's Margaret Ritchie Distinguished Speaker (MRDS) Series.

In her community presentation, *Where's the American Dream? Closing the Financial Security Gap*, Dr. Hogarth explained that personal finance education is critical because of increased sophistication of financial products and services; shifting responsibility away from institutions and towards individuals; demographic changes affecting the US marketplace; and the long-term economic situation. The economic situation is a combination of good and bad news. The good news is that personal income is up over time, the value of non-financial assets is up over time, and net worth for the many Americans has increased over time.

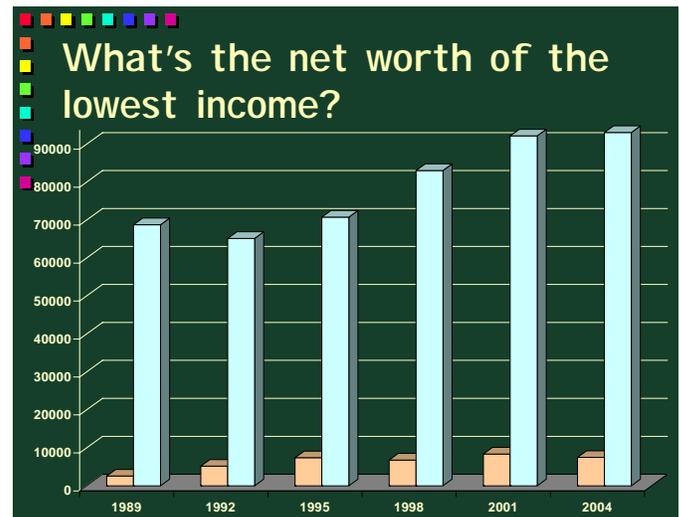
Bad news—20 percent of low income have no financial assets; 25 percent of low income have no transaction accounts (banking or credit union accounts); home ownership lags in low and moderate income families; and 90 percent of low income and 70 percent of moderate income have no retirement account. Americans are saving less, increasing debt, and the poor are getting poorer.

While high income households have dramatically increased their assets; low income household assets are shrinking. See graph.



Family Economics

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Beige bars represent net worth of low income households, blue bar represents high income households.

Hogarth explained that the US savings rate, widely reported at -.05 percent is actually 2 percent because the reported rate does not 1) include increased asset values (home value, stocks), 2) include pension and Social Security, 3) consider participation rates and levels in Defined Contribution, 401k, and IRA retirement plans; or 4) look at “money in the bank.” Because of asset withdrawal by retirees, Dr. Hogarth expects savings rates to become more negative in the future.

In her presentation for FCS Alumni, *Creating a Financially Literate Society: The Role of FCS*,

Dr. Hogarth explained that our financial education programs should provide program participants:

- Knowledge
- Motivation
- Tools and skills (information search, decision making); and help them become
- Equipped to change behavior

She credits FCS for doing a very good job of taking “the content and the audience and the learning style, and creating a meaningful financial education experience.” She challenged us to increase our outreach and visibility through collaborations, coalitions, and partnerships with other financial educators, financial institutions, and targeted audiences—employers, home-buyer programs, etc.

Hogarth stated that the well-being of all our families affects each community. Families that are satisfied with their lifestyle, feel confident in their ability to meet their needs, and are prepared for life events will not be a drain on the community in terms of housing, medical, and social needs. They will be healthy participants in a healthy community.

Jeanne Hogarth provided much valuable information and stimulated professionals to expand our presence in not only the education arena, but also in affecting public policy, increasing redress for consumers, and serving as personal finance role models.

Note to educators: Dr. Hogarth shared her three PowerPoint slide presentations with me. They do not include teaching notes. If you’d like a copy, contact me and indicate which presentations you’d like emailed. A video of her *Credit: Who’s in Charge?* presentation will be available soon. To borrow a copy for a one-week loan, email me and indicate if you’d like a DVD or VHS video.

Source: Hogarth, J., September 21, 2006, *Where’s the American Dream? Closing the Financial Security Gap*, and September 23, 2006, *Creating a Financially Literate Society: The Role of FCS*, University of Idaho School of Family and Consumer Sciences 2006 Margaret Ritchie Distinguished Speaker Series, Moscow, ID.

Key words: financial education, financial security, savings, community development.

Bumped From Your Airline Flight

If you have flown this past spring and summer, you have probably noticed fuller flights. With Thanksgiving and Christmas approaching, you can expect more of the same. Fuller flights mean more than just getting stuck with the dreaded middle seat. For airline passengers, it means a greater chance of getting involuntarily bumped from a flight, continuing an already worrisome trend.

From January to June, the latest period available, 33,513 passengers were forced to give up their seats. That’s up 34 percent from the 25,041 bumped during the same period a year ago, according to the Department of Transportation’s (DOT) Air Travel Consumer Report. The worsening problem with bumping reflects the intensifying push by airlines to fill a greater percentage of seats.

A lot of bumping happens because airlines overbook, counting on some folks not making their flight. But when everyone does show up, it can be a turbulent time for passengers and airline personnel. Often the situation is resolved by people who voluntarily give up their seats in exchange for such incentives as a free ticket on a future flight.

Overbooking is not illegal, although the DOT does require airlines to ask for volunteers. But how much you get for giving up your seat varies from airline to airline. The DOT does not tell carriers what they must give volunteers to compensate for the missed flight. Southwest Airlines, which bumped more than 5,400 passengers from January to June, offers the cost of the ticket for the leg of the trip from which volunteers are bumped. The airline also offers a \$100 travel credit if volunteers can take the next available flight, and \$200 for the flight after that. So what do you do if you’re bumped involuntarily?

The airlines do have to follow certain guidelines required by the Federal Aviation Administration. If you are forced to give up your seat, here’s a summary of your rights as outlined in the DOT’s consumer guidelines:

- If the airline can arrange to get you on another flight that will get you to your final destination (including later connections) within one hour of your original scheduled arrival time, there is no required compensation.

- If the airline arranges substitute transportation that is scheduled to arrive at your destination between one and two hours after your original arrival time (between one and four hours on international flights), the airline must pay you an amount equal to your one-way fare to your final destination. Unfortunately, the amount the airline has to pay is capped at \$200.

You can find information about all your rights as a passenger by going to <http://www.dot.gov>. In the search field, put "Fly-Rights," then click on "A Consumer Guide to Air Travel."

Source: Adapted from: Singleterry, M., September 21, 2006. Get Ready to Get Bumped. *The Washington Post*, p. D1.

Key words: consumer, travel.



5 Ways for Teens (and Adults!) to Cut Spending...and Still Get to Do and Buy Cool Things

Do you want to find ways to stretch your money, so it goes farther and is there when you really need it? Here are some suggestions for knowing how much money you have, how much you need for expenditures, and how to reach your goals by cutting back on what you spend.

1. **Practice self-control.** To avoid making a quick decision to buy something just because you saw it featured on display or on sale:
 - Make a shopping list before you leave home and stick to it.
 - Before you go shopping, set a spending limit (say \$5 or \$10) for "impulse buys"—items you didn't plan to buy but that got your attention anyway. If you are tempted to spend more than your limit, wait a few hours or a few days and think it over.
 - Limit the amount of cash you take with you. The less cash you carry, the less you can spend and the less you lose if you misplace your wallet.

For more guidance on spending wisely, see "[Do You Really Need Those \\$125 Designer Sneakers?](#)"

2. **Research before you buy.** To be sure you are getting a good value, especially with a big purchase, look into the quality and the reputation of the product or service you're considering. Read "reviews" in magazines or respected websites. Talk to knowledgeable people you trust. Check other stores or go online and compare prices. Look at similar items. This is known as "comparison shopping," and it can lead to tremendous savings and better quality purchases. And if you're sure you know what you want, take advantage of store coupons and mail-in "rebates."
3. **Keep track of your spending.** This helps you set and stick to limits, what many people refer to as budgeting. "Maintaining a budget may sound scary or complicated, but it can be as simple as having a notebook and writing down what you buy each month," said Janet Kincaid, FDIC Senior Consumer Affairs Officer. "Any system that helps you know how much you are spending each month is a good thing."

Also pay attention to small amounts of money you spend. "A snack here and a magazine there can quickly add up," said Paul Horwitz, an FDIC Community Affairs Specialist. He suggested that, for a few weeks, you write down every purchase in a small notebook. "You'll probably be amazed at how much you spend without even thinking."

4. **Think "used" instead of "new."** Borrow things (from the library or friends) that you don't have to own. Pick up used games, DVDs, and music at "second-hand" stores around town.
5. **Take good care of what you buy.** It's expensive to replace things. Think about it: Do you really want to buy the same thing twice?

Source: FDIC, Summer 2006, Start Smart: Money Management for Teens, *FDIC Consumer News*, retrieved September 30, 2006 at <http://www.fdic.gov/consumers/consumer/news/cnsum06/spending.html>.

Key words: spending, teens and money, shopping.

An Important Reminder for Medicare Beneficiaries with Limited Incomes

Most Medicare beneficiaries who did not enroll in a Medicare drug plan by the May 15, 2006 deadline will need to wait until the next annual enrollment period (November 15 - December 31, 2006). But if you are eligible for the extra help that is available under the Medicare Prescription Drug Program, you can join a Medicare drug plan at any time without paying a penalty in 2006.

The extra help can pay for part of the monthly premiums, annual deductibles and prescription co-payments under the new prescription drug program, and it could be worth an average of \$3,700 per year. Basically, you may qualify for extra help if your income is below \$14,700 a year as a single person or below \$19,800 a year if you're married and living with your spouse. Your total resources must be less than \$10,000 if you are single or \$20,000 if you are married and living with your spouse. Resources include such things as bank accounts, stocks and bonds, but do not include your house and car. And resources can be slightly higher (an additional \$1,500 per person) if you will use some of your money for burial expenses.

If you think that you might qualify for the extra help, you can complete an online application at www.socialsecurity.gov or call 1-800-772-1213 (TTY 1-800-325-0778) and a representative will assist you in filing an application over the phone. For more information about the prescription drug program itself, you can go to www.medicare.gov.

Source: Neuber, C., August 30, 2006 emailed press release, Social Security Administration, Boise office.

Key word: seniors.

Resources

Helping Teens Get Good Grades in Money Management. Putting dollars aside for the future and learning how to be smart consumers are still important things for teens to do. Teens have access to more money than ever before thanks to allowances, gifts and, for many, income from jobs.

Teens also are becoming more responsible for making decisions about everything from small, everyday purchases to saving for college or a car. The latest issue of *FDIC Consumer News*, published by the Federal Deposit Insurance Corporation, has a special guide to help teens (and many pre-teens) learn how to make good decisions about their money, right from the start. Topics include Saving Money, Where to Keep Your Money, Spending Money, Borrowing Money, Protecting Against Fraud, Banking Basics, and more. The publication, entitled *Start Smart: Money Management for Teens*, is available online.

Avoiding the Money Trap. The Annie E. Casey Foundation is making copies of the DVD *Avoiding the Money Trap* available to community based organizations, free or low-cost tax assistance programs, service providers, policy makers and others who work with low-income working families. The video is available in both English and Spanish. The financial challenges depicted in the video are typical of the struggles confronting low-income families across the country. Geographically isolated, and often lacking in financial education, rural families are especially vulnerable to predatory loans, high fees and other money traps. Many find it impossible to meet their current expenses and build a cash cushion for emergencies. This DVD gives practical advice on avoiding money traps, and tells the real-life stories of several families. An electronic order form for *Avoiding the Money Trap* will soon be available on the [Annie E. Casey Foundation](http://www.annieecasey.org) website under the "Spotlight On" section.

Taking the Mystery Out of Early Retirement. The US Department of Labor's Employee Benefits Security Administration (EBSA) recently released a new publication to help Americans calculate the financial resources they will need to ensure a secure retirement. The publication, *Taking the Mystery Out of Retirement Planning*, is designed to help people who are within 10 years of retirement calculate their income, savings and likely expenses in retirement. The goal is to give these citizens a better idea of whether they are on track or how much they might need to save.