

# The Communicator

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## FCS Assists with UI Strategic Plan

The 2005-2010 UI Strategic Action Plan was finalized after the appointment of Provost Doug Baker. You can find the document and additional details on the Provost's website. It is a brief document with four primary goals: teaching and learning, scholarly and creative activity, outreach and engagement, and culture and climate. Committee chairs were appointed last spring and committee membership was announced last week. FCS faculty member Janice Fletcher sits on the committee for teaching and learning chaired by former College of Education Dean Jeanne Christiansen and Dean of Students Bruce Pitman. This goal addresses the need to engage students in a transformational experience of discovery, understanding, and global citizenship. This group is eager to move forward with clear objectives and strategies in place across the University in preparation for the Northwest Commission on Colleges and Universities (NWCCU) follow-up visit in April. All university programs will be asked to provide specific, measurable outcomes.



## FCS Students and Faculty Involved in UI War on Hunger

FCS Dietetics student Chris Chandler co-chairs the UI War on Hunger committee with CALS Plant, Soils and Entomological Sciences (PSES) student, Mary Barstow. They are advised by FCS Food and Nutrition faculty member Maddy Houghton. Appointed by Associate Dean John Foltz, they have provided leadership to the War on Hunger effort on the UI campus since last February. They are developing a university campaign around the following four areas: hunger awareness, fundraising, advocacy, and academic initiatives. Students and faculty have been meeting, organizing, communicating, and advocating during the silent phase of the effort. They hope to educate the next generation about global hunger and the poverty associated with it, through a grassroots student campaign to conquer world



hunger and malnutrition. The goal is a sustainable world—a world that enhances human health and well-being for present and future generations. The students have met with college Deans and recently met with President White. They will present to the President's Cabinet on September 11. They are preparing to launch the UI campaign on October 16, World Food Day. Students hope to integrate hunger issues into classroom instruction, research, and outreach.

The UI students attended a War on Hunger Summit sponsored by Auburn University last February. FCS supported the attendance of several students, including a student representative and advisor from PhiU. Twenty-nine land grant universities across the country met to model programs after the Auburn University effort. June Henton, Dean of AU's College of Human Sciences said, "Hunger is not about an inadequate food supply, but about social inequities, conflict and war, political issues, and other factors that prevent people from having access to food." The Committee of 19, a student leadership group, was formed and named for the World Food Programme's (WFP) request that donors contribute 19 cents a day to feed a hungry child. Based in Rome, the WFP is a United Nations organization that provides food for 80 million people in more than 80 countries.

For more information go to the University of Idaho War on Hunger website [www.uidaho.edu/waronthunger](http://www.uidaho.edu/waronthunger).



## Katie Miner Fills FCS Food and Nutrition Position

Katie Miner has accepted the position of Senior Instructor in Food and Nutrition. The position has been filled on a temporary basis since it was vacated by Laurel Lambert in 2004. Katie holds a BS in Food and Nutrition (Dietetics option) and an MS in FCS. Katie is currently registered as a dietitian and licensed in the state of Idaho. She is a member of the American Dietetic Association and has served on the Board of Directors for the Idaho Dietetic Association for two years.

Katie has a variety of work experience in foodservice operations and has taught five different courses in foodservice management in the UI Coordinated Program in Dietetics (CPD).

Katie will be an important link in the CPD accreditation process, beginning with the self-study that will occur throughout the 2006-07 academic year. She recognizes the value of this program and is committed to its continued success. We are delighted to have her join the FCS faculty.



**A COOK'S TOUR**  
Cooking, Eating, Adventuring.

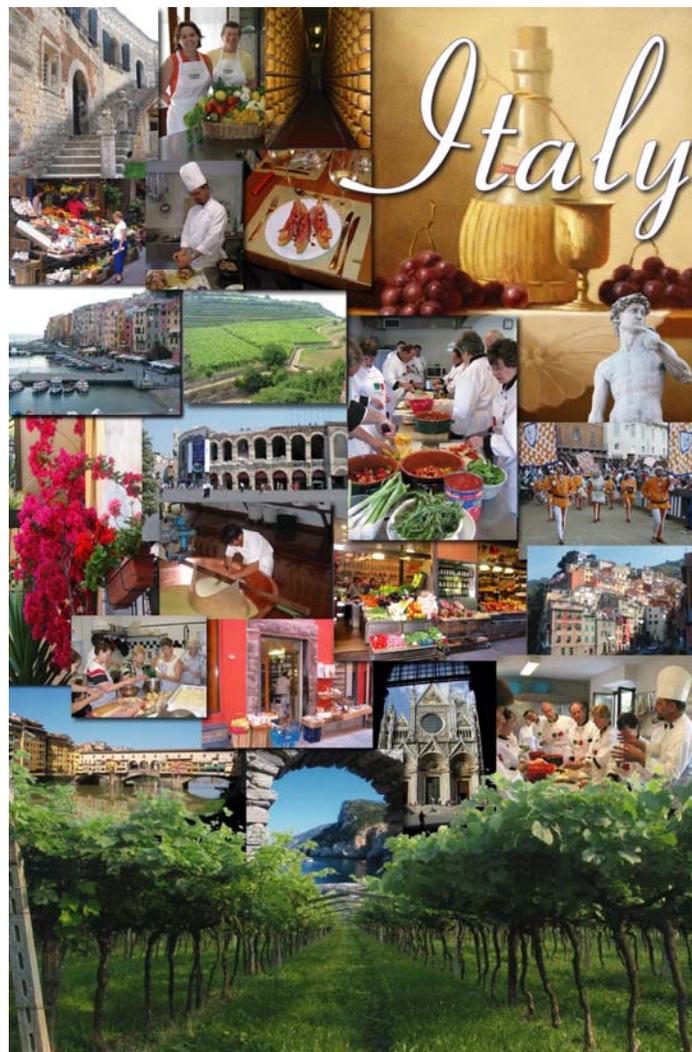
### School Sponsors 2007 Cook's Tour to Italy

The Margaret Ritchie School of Family and Consumer Sciences will sponsor A Cook's Tour to Northern Italy in May 2007. The nine day trip will occur May 18-26. The group will stay at one site, Le Piazze, a restored Tuscan farmhouse in the gorgeous Chianti hills. Guests will have more than adequate accommodations with access to an outdoor pool and lovely gardens.

From Le Piazze we will travel to several different venues to cook with Italian chefs. On previous trips the group has also made day visits to surrounding towns and villages: the picturesque market in Greve, the Piazza Del Campo in Siena, and the Tuscan hilltown of San Gimignano.

Alums and friends can anticipate a fantastic tour that will include cooking with great Italian chefs, preparing and eating wonderful, traditional Tuscan meals; relaxing in the scenic countryside of Chianti, and touring spectacular sites with wonderful companions. Past participants have described the Tour as a trip of a lifetime. We will update you with more specific tour details as they become available. Save the date and think about grabbing an apron and coming along!

<http://www.acookstour.com>





## September is National Food Safety Education Month®

September 2006 is the twelfth annual National Food Safety Education Month® (NFSEM) sponsored by the National Restaurant Association Educational Foundation's International Food Safety Council. The goals of NFSEM are:

- To reinforce food safety education and training among restaurant and foodservice workers.
- To educate the public to handle and prepare food safely at home where food safety is equally important—whether cooking from scratch or serving take-out meals or leftovers.

This year's theme is *Don't Compromise—Clean and Sanitize*. The poster for foodservice education is shown above. Consumer oriented materials for food safety educators related to this year's theme are available at <http://www.foodsafety.gov/~fsg/september.html>.

Source: <http://www.foodsafety.gov/~fsg/september.html>.

Key words: food safety, education, resources.

## Tomatoes That Should Not Be Canned

This is a good time of year to remind home canners that tomatoes from the following conditions should not be canned because the pH may be abnormally high:

- Overripe tomatoes
- Tomatoes from dead vines
- Tomatoes that have frozen
- Soft and decayed tomatoes (should be discarded)

} *It is okay to freeze or dry them*

*Food Safety*

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Green tomatoes and tomatoes that have been picked green and slowly ripened at room or garage temperatures may be canned using any recipe for ripe tomatoes.

Consumers should also remember to add acid when canning tomatoes (2 Tablespoons bottled lemon juice or ½ teaspoon citric acid per quart).

Source: Sapers, GM, Phillips, JG, Panasiuk, O, Carre, J, Stoner, AK & Barksdale, T. "Factors Affecting the Acidity of Tomatoes," *HortScience* 13(2):187-189 (1978); *USDA Complete Guide to Home Canning*, page 5 of Guide 3.

Key words: food preservation, vegetables.

## Smart Label Detects Meat Spoilage

A label that senses the build-up of bacteria in meats is being test marketed by an independent grocery distributor and an organic beef processor. The label, called "freshQ" and pictured below, changes color when bacteria reach a critical level. The color inside the "Q" is tangerine orange and changes to grey to indicate spoilage.



LABEL SIZE IS ABOUT 1 x 2 INCHES

The label is made from food-grade materials and costs less than 1 percent of the total value of the average meat or poultry package. It is expected that meat packers, meat distributors or grocers will purchase the labels and apply them to the outside of fresh-wrapped meat and poultry packages. It was developed by Food Quality Sensor International of Lexington, MA.

Source: "Smart Label Senses Meat Spoilage," *Food Technology* 60(7):16, July 2006.

Key words: food industry, labels, meat and poultry.



## How Clean Are Home Refrigerators?

Researchers from Tennessee State University investigated the cleanliness of 147 family refrigerators in Florida and Tennessee. They 1) asked the participants about home refrigeration practices, 2) observed the cleanliness, fullness and organization of the each refrigerator and 3) measured microbial contamination of each refrigerator.

A majority of consumers reported cleaning up spills and wiping the outside of their refrigerator very often or often, but half rarely or never empty and clean it (see Table 1).

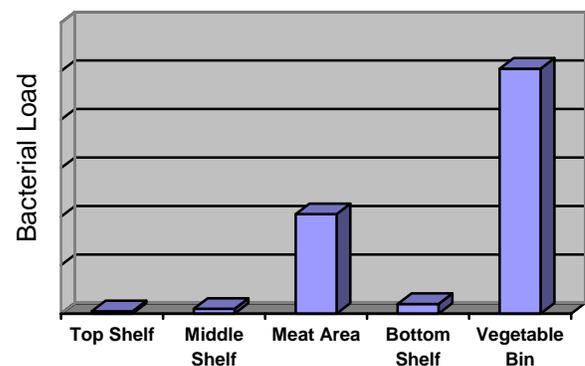
Activity	Very often/often	Occasionally	Rarely/Never
Clean up spills	77%	20%	3%
Wipe off outside	55%	36%	9%
Empty & clean door	12%	62%	26%
Wash shelves	33%	54%	12%
Wash veg bins	25%	63%	13%
Empty & clean all	5	44	49
Use cleaner	30	40	30

Seventy-eight of refrigerators scored as clean or very clean, 20 percent were judged slightly dirty and 2 percent were considered dirty. The majority of refrigerator areas were between ¼ and ¾ full. Over 60 percent of refrigerators were maintained in at least a somewhat orderly manner (see Table 2).

Cleanliness		Fullness		Organization	
Very Clean	29%	Less than ¼	13%	Very orderly	16%
Clean	49%	¼ to ½	32%	Somewhat ordered	47%
Slightly dirty	20%	½ to ¾	36%	Disorganized	31%
Dirty	2%	More than ¾	19%	Very disorganized	6%

A total of 369 refrigerator swabs were taken to assess the presence of micro-organisms in the refrigerators. Overall, 72 percent of the swabs were positive for viable microbial populations. The highest levels were found in the meat area and the vegetable bin (see Figure).

Figure. Presence of micro-organisms, as measured by relative luminescence of ATP, in five areas of home refrigerators.



The authors concluded that consumers should regularly clean interior surfaces and compartments of their refrigerators regardless of the presence of visible soiling.

Source: Godwin, SL, Chen, F-C, & Coppings, RJ. 2006. "Correlation of Visual Perceptions of Cleanliness and Reported Cleaning Practices with Measures of Microbial Contamination in Home Refrigerators," *Food Protection Trends* 26(7):474-480.

Key words: food safety, storage.

## The Majority of Teen Internet Users Create, Remix, or Share Content Online

American teenagers today are utilizing the interactive capabilities of the Internet as they create and share their own media creations. Fully half of all teens and 57 percent of teens who use the Internet could be considered Content Creators, according to a survey by the Pew Internet & American Life Project. They have created a blog or webpage, posted original artwork, photography, stories or videos online, or remixed online content into their own new creations.

About 21 million or 87 percent of those ages 12-17 use the Internet, according to the survey. The results highlight that this is a generation comfortable with content-creating technology. Teens are eager to share their thoughts, experiences, and creations with the wider Internet population. Some key findings:

- 33 percent of online teens share their own creative content online, such as artwork, photos, stories, or videos.
- 32 percent say that they have created or worked on webpages or blogs for others, including groups they belong to, friends or school assignments.
- 22 percent report keeping their own personal webpage.
- 19 percent of online teens keep a blog, and 38 percent of online teens read blogs.
- 19 percent of Internet-using teens say they remix content they find online into their own artistic creations.

Teens are often much more enthusiastic authors and readers of blogs than their adult counterparts. Teen bloggers, led by older girls, are a major part of this tech-savvy cohort. Teen bloggers are more fervent Internet users than non-bloggers and have more experience with almost every online activity in the survey.

“For American teens, blogs are about self-expression, building relationships, and carving out



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a presence online,” said Amanda Lenhart, co-author of the report entitled, “Teen Content Creators and Consumers” and Senior Research Specialist at the Project.

These findings are based on a November 2004 survey of 1,100 youth ages 12 to 17 and their parents. The margin of error for responses based on the sample of teens or parents is  $\pm 3$  percentage points at a 95 percent confidence level.

Teens continue to actively download music and video from the Internet and have used multiple sources to get their files. Half of online teens (51 percent) report downloading music, compared to just 18 percent of adults who report similar behavior. Nearly one third (31 percent) of teens report downloading video files so that they can watch them any time they want.

Teens who get music files online believe it is unrealistic to expect people to self-regulate and avoid free downloading and file-sharing altogether. Out of the 622 teens in our survey who say they have tried music downloading, 75 percent agree with the statement that, “Music downloading and file-sharing is so easy to do, it’s unrealistic to expect people not to do it.” Just 23 percent disagreed with this statement.

“Today’s online teens have grown up amidst the chaos of the digital copyright debate, and it shows,” said Mary Madden, a Research Specialist at the

Project and co-author of the report. "At a time when social norms around digital content don't always appear to conform with the letter of the law, many teens are aware of the restrictions on copyrighted material, but believe it's still permissible to share some content for free."

About half of them think free downloading and file-sharing copyrighted content without permission is generally wrong, yet roughly the same number say they don't care about the copyright on the music files that they download.

Source: Pew Internet & American Life Project, [www.pewtrusts.com](http://www.pewtrusts.com), November 2, 2005.

Key words: technology, youth.

## Underage Drinking 2005: Girls "Binge" More

Binge drinking among girls is growing at a faster rate than boys, according to a new status report on underage drinking in the United States released by the Center on Alcohol Marketing and Youth (CAMY) at Georgetown University.

**Underage Drinking in the United States, 2005: A Status Report** summarizes the most up-to-date, relevant research and data on underage drinking. Highlights from CAMY's report include:

- According to all three federal surveys, girls are binge drinking more, while boys are bingeing less or increasing their bingeing at a slower rate than their female peers.
- Twelfth-grade female drinkers and binge drinkers are now more likely to drink distilled spirits than beer.
- Long-term studies now show a direct link between alcohol advertising and youth drinking. Young people who see and hear more alcohol ads are more likely to drink (and in many cases drink more heavily) than their peers.
- Every day, 5,400 young people under 16 take their first drink of alcohol.

"Underage drinking costs the United States more than \$62 billion each year. At this crucial time when

research shows that girls are binge drinking with alarming regularity, more must be done to reduce youth access to alcohol, and the appeal of alcohol to our youth," said David Jernigan, CAMY's executive director.

Youth are more likely to drink alcohol than smoke tobacco or use other illegal drugs. In the most recent national household survey, more than 7 million underage youth reported binge drinking—having five or more drinks on a single occasion—at least once in the past 30 days.

Every day three teens die from drinking and driving, and at least six more die from other alcohol-related causes, such as homicide, suicide and drowning. Heavy alcohol use in adolescence may interfere with brain development, causing loss of memory and other skills.

Underage youth continue to find alcohol easily accessible, according to federal surveys. At the same time, alcohol's appeal to young people is substantial: between 2001 and 2004, for instance, the number of television alcohol ads seen by youth ages 12 to 20 increased by more than 30 percent.

Research has found that the more difficult it is for youth to obtain alcohol, the less likely they are to drink. Policies that reduce youth access include beer keg registration, sales to minors compliance checks and penalties, and commercial and social host liability. Policies that counter the link between youth exposure to alcohol advertising and the greater likelihood of youth drinking include stronger self-regulation by alcohol companies, for instance tightening advertising placement standards to reduce the number of alcohol ads that youth will be more likely to see than adults.

"At the end of the day we know how to reduce and prevent underage drinking," said Jernigan. "What is lacking is the will to put what we know to work on behalf of our youth."

Source: Full report can be found at [www.camy.org](http://www.camy.org), press release at [www.pewtrusts.com](http://www.pewtrusts.com), March 27, 2006.

Key word: youth risk taking.

## 5 A Day Being Replaced

Produce for Better Health (PBH) is replacing the *5 A Day* slogan with *Fruits & Veggies—More Matters!*<sup>TM</sup> starting in March 2007. The *5 A Day* slogan has been used for approximately 15 years.

There are two reasons this slogan is being changed. The first is that this slogan was not very effective in getting Americans to eat 5 servings of fruits and vegetables. Just 20 percent of Americans eat the 5 servings of fruits and vegetables a day. The second reason is that the 2005 Dietary Guidelines recommend even more fruits and vegetables be consumed, between 5 to 13 servings, depending on a person's calorie requirements.

Some of you may remember that the *5 A Day* message also promoted eating fruits and vegetables from five different color groups: blue/purple, green, white, yellow/orange, and red. It was called The Color Way campaign and it will be part of the *Fruit & Veggies—More Matters!*<sup>TM</sup> slogan. PBH has tested five cartoon characters, one for each color group, and found them to be effective for teaching children the benefits of eating a colorful variety of fruits and vegetables.

Source: [www.pbhfoundation.org](http://www.pbhfoundation.org), April/May 2006, *Fresh Digest*.

Key words: fruit, vegetables.

## Get Your Sugar Rush from Fruit

Universities and food companies are growing sweeter and, in some cases, less acidic fruits. Companies are making fruits sweeter because they sell better. Even though the fruit may be sweeter and have more calories, it is also higher in vitamins, minerals, and fiber. Some examples of sweeter fruits available in the supermarket are:

- Cantaloupe called Kandy Primo that has a dark orange flesh that reflects its higher sugar content.
- Oranges called Cara Cara, manufactured by Sunkist, that are sweeter and lower in acid content.
- Apples called Jazz, Pacific Rose, or Pink Lady that are sweet and stay as crisp as tart varieties.



*Nutrition Education*

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- Plums, nectarines, peaches, watermelons, and honeydews manufactured by Family Tree Farms and Dulcinea.

These sweeter fruits cost more. The Pink Lady apples and Cara Cara oranges cost up to twice as much as Golden Delicious apples and navel oranges.

These sweeter fruits will increase the choices available to consumers. The Produce Marketing Association estimates that this year large supermarkets will have a projected average of 650 produce items, up from 343 in 1994.

Source: *Wall Street Journal*, June 3, 2006, [www.pma.com](http://www.pma.com).

Key word: fruit.

## AHA Diet and Lifestyle Revised Recommendations

The American Heart Association (AHA) recently revised its 2000 dietary and lifestyle recommendations to prevent cardiovascular disease. The updated recommendations, printed in the June 19, 2006 issue of *Circulation*, include more restrictive fat intake recommendations, more specific physical activity guidelines and recommendations for supplementation.

Changes in fat intake recommendations include saturated and trans fat intakes. Saturated fat intake has been decreased from less than 10 percent of

calories (approximately 20 gm) in 2000 to less than 7 percent of calories (approximately 14 gm) in 2006. The AHA is more restrictive than the US 2005 Dietary Guidelines which recommends less than 10 percent of calories come from saturated fat. AHA recommends that trans fat intake be limited to less than one percent of total calories which is approximately 2 grams of trans fat daily. Again, this differs from the US 2005 Dietary Guidelines which recommends—keep trans fat intake as low as possible.

Alice Lichtenstein, chairwoman of the AHA's Nutrition Committee states, "The point is not to calculate the amount of saturated and trans fatty acids in the diet, but to choose foods that minimize your intake. So choose leaner cuts of meat and lower-fat dairy products, smaller sizes, avoid foods made with hydrogenated fats and... include more vegetarian options and fish in the diet."

Daily physical activity recommendations are at least 30 minutes a day. To lose weight, they recommend one hour of physical activity daily.

Two categories of supplements are covered: those that have and those that have not been proven to lower the risk of heart disease. Supplements that **have** been proven to lower the risk for heart disease are eicosapentaenoic acid (EPA) and docosahexanoic acid (DHA), plant sterols and stanols. Supplements that **have not** been proven to lower the risk for heart disease are vitamin E, folate, and B vitamins. Some of these supplements that have been proven to lower the risk of heart disease should be taken under a clinician's supervision.

The revised guidelines provide a list of suggestions on how individuals can follow a healthy diet while eating outside the home. Some examples include reducing portion size and limiting intake of liquid calories such as soft drinks, fruit drinks, fruit juices, and alcoholic beverages.

Source: *Circulation*, June 19, 2006.

Key word: diet.

## Wendy's Using Healthier Oil

In August 2006, Wendy's, the number three fast food chain in the US, started using a non-hydrogenated corn and soy oil to fry some of their products. As a result, the trans fat content of a

large order of Wendy's fries has decreased from 7 grams to 0.5 grams and a kid's portion dropped from 3.5 grams to 0 grams. In addition, this cooking oil contains approximately 20 percent less saturated fat.

This new cooking oil was tested for a year at 370 Wendy's stores and consumers reported no change in taste. McDonald's and Burger King are still testing new oils lower in trans fat.

Source: [http://www.wendys.com/about\\_us/news/](http://www.wendys.com/about_us/news/).

Key word: trans fatty acid.

## Adolescents Choose Parents Over Peers

Dr. Marion Zabinski from the University of California, San Diego, found several techniques that were helpful in getting adolescents to make healthy food choices. The first technique was to make sure that their parents consistently provided and promoted healthy food items at home. This included having healthful snacks available at home, eating vegetables with dinner and fruit with breakfast, and limiting certain foods like sweet snacks, desserts, and soda.

The second technique was to have adolescents set healthy food goals. For example adolescents who set a goal of eating at least five servings of fruits and vegetables a day increased their fruit and vegetable intake. They did not find that peers exerted much influence on adolescent dietary choices.

Source: *JADA*, June 2006; 106:814-821.

Key word: youth.

## Fruit and Fiber

How do the diets of overweight/obese and normal-weight people differ? Researchers found that normal weight people ate more fruit and fiber. On average, normal-weight individuals ate one more fruit serving per day, more fiber and complex carbohydrates and less fat. Good sources of fiber are whole grains, vegetables, and beans. It was theorized that fiber helped fill people up so they ate less.

Source: *JADA*, June 2006; 106:833—840.

Key words: fruit, fiber.

## ***Financial Security in a Complex World* is the Theme of 2006 Margaret Ritchie Distinguished Speaker Series**

The University of Idaho (UI) School of Family and Consumer Sciences Margaret Ritchie Distinguished Speaker committee invites you to meet Federal Reserve Board manager, Dr. Jeanne Hogarth, during two free presentations about *Financial Security in a Complex World* this month in Moscow.



*Where's the American Dream? Closing the Financial Security Gap* is the presentation on Thursday, September 21, 7:00-8:30pm in the Best Western University Inn's Silver room. Dr Hogarth will discuss:

- How well off are we? The financial well-being of US families
- Is the US Savings rate really 0%?
- The financial marketplace—new products, services, complexities
- What community groups, educational organizations, employers, and other policy makers can do to improve financial security
- Your role in achieving financial security

On Friday, September 22, 10:30-11:20am in the UI Administration Auditorium Dr. Hogarth will present *Credit: Who's in Charge?* Content will include:

- Navigating a complex financial marketplace
- What's new in financial markets and credit products?
- Shopping for and managing credit (information provided by government agencies)
- Understanding credit card disclosure statements
- Building a positive credit rating/report

School of FCS Alumni and friends will learn about *Creating a Financially Literate Society: The Role of FCS* during Saturday's, 10am to noon Alumni Brunch scheduled in the UI Student Union Building's Silver and Gold room. There is a \$15 fee for



## *Family Economics*

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the Brunch; reservations should be mailed to the School of FCS by September 18.

UI faculty, staff, and students are also invited to a reception for Dr. Hogarth on Friday afternoon, Sept. 22 from 3:30-4:40pm in the College of Business and Economics Michael Board Room 311.

This year's events are co-sponsored by the School of Family and Consumer Sciences Margaret Ritchie Distinguished Speaker Fund, the College of Business and Economics, and the College of Agricultural and Life Sciences Department of Agriculture Economics and Rural Sociology.



Jeanne Hogarth, PhD, is the Federal Reserve Board's program manager for the Consumer Education and Research Section of the Division of Consumer and Community Affairs. She joined the Board in 1995. Her distinguished career includes seven years of high school teaching, a year on the Extension faculty at the University of Illinois, and 13 years on the consumer economics faculty at Cornell University as a Family Economics specialist. She has been recognized for her research and financial management consumer education resources.

Key words: financial security, financial literacy, credit.

## Plastic Gains Popularity as Payment Method

Cash may still be king, but it's making fewer and fewer public appearances as consumers increasingly reach for credit and debit cards when making purchases. Once reserved for large-ticket items, plastic is now routinely used to buy cups of coffee, magazines, and lots of small purchases.

According to *The Nilson Report*, consumers used cash and checks in 60 percent of all transactions in 2004, down from 74 percent in 1999. If the trend away from cash and checks continues, electronic payments' market share will top 50 percent by 2009.

Just because many Americans have overdosed on debt doesn't mean using plastic is a bad idea. In fact, there are times when a debit or credit card is clearly the best choice.

A debit card may be the best method for purchasing smaller, routine items such as gas or groceries. Paying by debit card is quick and convenient, and you won't pay a penny of interest. With a debit card purchase, the money is taken out of your account almost immediately. So it's important to keep good records. If you forget to write a debit card purchase or two in your checkbook, you could end up paying some hefty account fees.

Debit cards offer fewer protections than credit cards. When you're making a big purchase, think twice about using a debit card in place of a credit card. With a debit card, if you have a problem with a purchase, there's a good chance the merchant already has your money by the time you realize something is wrong. So you have a lot less leverage. As long as you have your receipt, you may have a case under your state's unfair trade practices law. But pursuing that course could prove costly and time-consuming. So you're pretty much stuck trying to resolve the dispute with a merchant on your own. It could go on for weeks, and when it's all said and done you may not get your money back. "The merchant may want to make some other arrangement like a store credit or a gift certificate or some other thing," says Jeanne Hogarth, program manager in consumer policies at the Federal Re-

serve Board. "That isn't exactly putting money back in your account."

What kind of federal protections do you have with a debit card? Under the Electronic Fund Transfer Act, you have the right to dispute an error on your bank statement, and you have some protections if your debit card is lost or stolen. Your liability is capped at \$50 if you notify your bank within two days of finding out your debit card is missing. Wait more than two days and you could lose as much as \$500. If you discover an unauthorized charge on a bank statement, you may be on the hook for as much as \$500, provided you contact your bank within 60 days. If you wait longer than 60 days, you're stuck paying every cent of a thief's spending spree. You could lose everything in your checking and overdraft accounts. The banking industry has stepped forward and capped consumer liability on unauthorized, signature-based debit card purchases to \$50, the same limit that exists under federal law for credit cards. This voluntary cap is certainly nice, but it is not an ironclad law.

Credit cards are the best choice for large ticket purchases and merchandise bought on the Internet or by phone. For starters, you usually get far more purchase protection with a credit card than you do with cash, check, or a debit card. That helps when you buy a \$1,000 laptop that suddenly has a damaged screen a week after you walk out of the store, particularly if the store manager and the manufacturer insist it's your fault.

The Fair Credit Billing Act covers purchases made by credit card, not debit card, anywhere in the world, as long as the credit card was issued in the United States. According to the law, if you have a billing dispute and it's found to be in your favor, you don't have to pay the charge. And until everything is settled, you don't owe a thing.

Credit cards are the preferred plastic for travel. It's difficult to travel without plastic; you'll have problems buying tickets online, for example. Credit cards often include free car-rental insurance and some travel insurance, though offers vary with each issuer.

And if a thief picks your pocket, your liability is much lower than with a wad of cash. If your credit

card is lost or stolen, federal law limits your liability to \$50 per card if you call the issuer right away. If you report the loss before the cards are used, you can't be held liable for any unauthorized loss.

Add in airline miles, rewards points and cash back, along with the interest-free loan if you pay the balance every month, and you'll find a lot of financial experts using cards for most of their purchases. These individuals have learned how to use plastic to their advantage, and they pay off the card balance each month.

Source: Adapted from Weber, M., 8/7/06, I Want to Say One Word to You: Plastic. Morningstar.com; Kushner, A. Good Reasons to Use the Plastic, Bankrate.com retrieved from <http://articles.moneycentral.msn.com/Banking/CreditCardSmarts/GoodReasonsToUseThePlastic.aspx> on 9/2/06; Debit Cards Are Too Risky for Big Purchases, Bankrate.com, retrieved from <http://articles.moneycentral.msn.com/Banking/CreditCardSmart/DebitCardsTooRiskyForBigPurchases.aspx> on 9/2/06.

Key word: credit.

## Hispanic Population Increases

A recently released report from the Census Bureau indicates that Hispanics comprise 12.5 percent of the US population, replacing African-Americans as the nation's largest ethnic group. Slightly more than nine percent (9.1) of Idaho's population is Hispanic, according to the report. Hispanics in the following 18 counties exceed the state's percentage average:

County	Percentage of Hispanics
Clark	31.2
Minidoka	25.5
Owyhee	23.1
Power	21.7
Canyon	20.5
Cassia	18.7
Jerome	17.2
Gooding	17.1

Washington	13.8
Lincoln	13.4
Bingham	13.3
Elmore	12.0
Payette	11.9
Teton	11.1
Blaine	10.7
Fremont	10.6
Jefferson	10.0
Twin Falls	9.4

How can Extension reach this rapidly growing demographic group?

- Invite local Hispanic leaders to serve on your Advisory Committee.
- Gather as much background information as possible on the socio-cultural aspects of Hispanics in your community, including place of origin, social class, income status, legal status, etc.
- Gain Spanish-language proficiency. Even Hispanics who speak English will appreciate your efforts to communicate in their native language.
- Market your programs through individuals who are respected by the Hispanic community.
- Radio is a proven method to advertise educational programs because it reaches large segments of the target audience at different times of day in a variety of places.

Additional outreach ideas can be found in the *Journal of Extension*, [www.joe.org](http://www.joe.org).

Source: American Community Survey, 2005. US Census Bureau. Found at <http://factfinder.census.gov> on 9/1/2006; Delgadillo, L., December 2003, Guidelines for Reaching Out and Counseling Low Income Monolingual Latino Clients, *Journal of Extension*, Volume 41, #6. <http://www.joe.org/joe/2003december/a5.shtml>.

Key words: Hispanic, diversity, outreach.



## Dollar Decision\$ Curriculum Now Available for Spanish-Speakers

Consultations with leaders of the Idaho Hispanic Cultural Center indicated that basic financial concepts in Idaho Extension's *Dollar Decision\$* video and curriculum published in 2004 were appropriate for Idaho's rapidly growing Hispanic population. Extension educator co-authors Linda Gossett, SW Idaho EFNEP, and Marsha Lockard, Owyhee County, took the lead in Spanish-language translation of the popular video and curriculum. *Dollar Decision\$* is now available in both languages. The curriculum includes 24 PowerPoint slides, Fact Sheets, and activity materials in English and Spanish. The video is available in English or Spanish VHS or DVD versions. This is one of very few financial management educational materials available in Spanish. The award-winning *Dollar Decision\$* is being used in 34 states by Extension educators, Credit Counseling agencies, University and adult education teachers, and Armed Services Family Support programs. To order *Dollar Decision\$* materials, contact Marilyn or one of the educator co-authors for an order form, or Educational Communications, [www.info.ag.uidaho.edu/catalog](http://www.info.ag.uidaho.edu/catalog).

Key word: financial literacy.

## Family Economics Calendar

**September 16 or October 26, 2006. Long Term Care Workshops** in Marsing and Pocatello. Contact facilitators Marsha Lockard, Owyhee County educator, [mlockard@uidaho.edu](mailto:mlockard@uidaho.edu) or Audrey Liddil, EFNEP educator, [aliddil@uidaho.edu](mailto:aliddil@uidaho.edu) for more information.

**September 12 & 13. The Coming of Age: A Dialog on the Dynamics of an Aging Population.** Governor's Summit on Aging. Boise Centre on the Grove. Idaho Extension FCS will sponsor an exhibit at the conference. Marilyn is a concurrent session

presenter. Information at:  
<http://www.idahoaging.com/abouticoa/index.htm>.

**September 19 & 26, Boise; October 17 & 24, Nampa; November 8 & 9 (choice of afternoon or evening) in Twin Falls. Legally Secure Your Financial Future.** For more information on the Boise and Nampa classes contact Beverly Healy, [bhealy@uidaho.edu](mailto:bhealy@uidaho.edu) or go to: <http://extension.ag.uidaho.edu/swfcs/>. For information on the Twin Falls classes, contact Lyle Hansen, [lhansen@uidaho.edu](mailto:lhansen@uidaho.edu) or Rhea Lanting, [rhlantin@uidaho.edu](mailto:rhlantin@uidaho.edu).

**September 21-23, 2006. Margaret Ritchie Distinguished Speaker Series.** Moscow, ID. See lead article in this section.

**September 28, 2006. National Medicare Training Program, Boise.** The Centers for Medicare and Medicaid is hosting a one-day training. For more information contact Marilyn or the Idaho SHIBA Program, 208-334-4350.

**October 3-6, 2006. NEAFCS Annual meeting in Denver, CO.** Six UI Extension faculty will present 4 personal finance concurrent sessions. Members of the Medicare Prescription Drug Card Grant team will receive the national Community Partnership Award.

**October 2006. Smart Women, Smart Money Conferences.** Sponsored by the Idaho Department of Finance, the conference includes motivational keynote speakers and local concurrent session presenters.

- October 14, Boise Centre on the Grove Convention Center
- October 18, Idaho Falls, Shilo Inn
- October 21, Twin Falls, Ballroom (Convention Center)

For more information: <http://www.smartwomen.state.id.us/Default.aspx?AspxAutoDetectCookieSupport=1>.

**November 15-17, 2006. Association of Financial Counseling and Planning Education Annual Meeting.** San Antonio, TX. An Extension pre-conference is scheduled on November 15. Six Idaho Extension faculty will present concurrent or poster sessions.