

The Communicator

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September 2003

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University of Idaho
Extension

School of Family & Consumer Sciences

MRDS/Alumni Brunch

Each year the Margaret Ritchie Distinguished Speaker (MRDS) Fund brings a leader in the field of FCS to the Moscow campus. This year's speaker, Dr. Joanne Eicher, will present an opportunity to study diversity in a unique manner that we think is exciting.

Dr. Eicher, Regent's Professor in the Department of Design, Housing, and Apparel at the University of Minnesota, will be speaking on Friday, September 26 at 12:30 pm in the UI Administration Auditorium. Her topic will be "The Display of Skin: From Africa to the Academy Awards." Admission is free and the University and Moscow community is invited to attend.

"Get Wrapped: An International Celebration of Clothing and Food" will take place Friday evening at 7:00 pm in the UI Student Union Building (SUB) Ballroom. Dr. Eicher will present a brief introduction, followed by a presentation of wrapped garments. One element of dress around the world and throughout history has been the consistent use of garments that wrap around the body and drape from the body. Turbans, kilts, bathrobes, sarongs, and togas are just a few examples. Three to five individuals dressed in the wrapped garments representing each theme will circulate among guests while the narrator highlights the similarities and differences. The evening will conclude with opportunities for guests to be "wrapped" in international garments, and eat hearty hors d'oeuvres of wrapped foods from Argentina to Zimbabwe.

Dr. Eicher will also speak at the Alumni Brunch scheduled for 10 am in the UI SUB. The Alumni Board will also take this opportunity to honor FCS students, faculty, and staff nominees for College of Agricultural and Life Sciences (CALs) 2003 awards. Alumni Research Awards will be announced along with the 2003 Distinguished Alumna. An exhibit of clothing and textile arts by FCS alumni, students, and faculty will be on display at the Ridenbaugh Hall Gallery from September 20-28. Please join us for any or all of these events.

Director
September 2003

Nancy Wanamaker
Acting Director
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3188
nancyw@uidaho.edu
www.aqls.uidaho.edu/fcs



Margaret Ritchie Distinguished Speaker
School of Family and Consumer Sciences

World Dress

Dr. Joanne B. Eicher
Professor at University of Minnesota • Author
Dress & Identity: Dressing Gender, Dressing Ethnicity
The Visible Self: Global Perspectives on Dress, Culture, & Identity

Friday, September 26, 2003
12:30 pm
University Auditorium

Free and Open to the Public

Persons with disabilities who require alternative means for communication of program information or accessible accommodations, please contact Nancy Payne 885-6546.

Marketing

I've got marketing on my mind. Our FCS extension specialists have recently met with the crew in CALS Communications to discuss how to market their curricula. Your extension administrators have recently discussed the same topic on an institutional level with Bob Heironymous, Director of UI Communications and Marketing. On many different levels it seems we're concerned about the same issues. How do we let people know about our work? We know that our people and programs make a difference in the lives of Idahoans. Are others aware of our success?

I want to call your attention to the June/July issue of the NEAFCS newsletter and a message from President Ingrid Holmes. She addresses the future of Extension in her message and offers five suggestions for our consideration. You can read more detail at <http://www.neafcs.org/eneafcs/enews>. Here is an abbreviated list.

1. Each affiliate should have a marketing plan. Each member must market your products, which are you and your program.
2. Promote the Living Well campaign in your area. Visit the Living Well site to understand what is being done in other states.
3. Look at the impact sheets that were produced this year. Your affiliate should adapt the impact data for your state. As a member, you can adapt one for your programs. There is a template that will make it easy for you.
4. Show your effectiveness. We have to be assertive and get our message told. Show the impact of your profession.
5. When a current event happens in your community that one of your programs can impact, be prepared to write a letter to the editor.

Galaxy II

I look forward to attending Galaxy II, "Exceeding Expectations through Teamwork," in Salt Lake later this month and visiting with many of you. Along with other administrators, I will be trying to attend as many of your workshops or poster sessions as possible. We hope to put your work on display during October when the Extension Advisory Board meets in Moscow along with the Dean's Advisory Board. We will also celebrate Ag Days on October 17 and 18. Displaying your poster will be another way to extend dissemination beyond Salt Lake. We'll be asking for your involvement.

New Technology to Enhance Our Ability to Communicate

We have installed a new compressed video system that operates through the internet rather than telephone lines. Our new codec camera sits on a monitor that is mobile within Niccolls. We have the capability to view both our site as well as others. With this technology we can connect with any other site in the state (or country) that has a similar set up. Within the state we are able to connect with Idaho Falls, Twin Falls, Parma, Coeur d'Alene, and Sandpoint. Director of Extension Charlotte Eberlein and Associate Dean John Hammel contributed funds to enhance our ability to communicate across the state. We will be able to have face-to-face faculty meetings with Extension specialists in Boise, as well as faculty in Coeur d'Alene and Spokane. Topic team members may be able to use compressed video rather than travel long distances to meetings. Specialists are excited about the ability to meet and possibly offer training sessions in this manner. We are in the process of developing policies and procedures with regard to compressed video use. We are delighted with this new technology and look forward to our enhanced ability to communicate with one another throughout the state.



September is...
**National Food Safety
Education Month**
This year's theme is...
"Store It. Don't Ignore It."

September 2003 is the ninth annual National Food Safety Education MonthSM, sponsored by the National Restaurant Association Educational Foundation. The goals of the month are:

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

The National Food Safety Education Month (NFSEM) website <http://www.foodsafety.gov/~fsg/september.html> has compiled a list of selected consumer materials relative to the theme of "Store It. Don't Ignore It." Go to the NFSEM website to follow links to these publications:

- Refrigerator and Freezer Storage Chart (CFSAN)
- Fridge Fact Sheet (Partnership for Food Safety Education)
- Handling Food Safety on the Road (FSIS)
- Safe Storage Preventing Foodborne Illness (CFSAN)
- How to Safely Handle Refrigerated Foods and Avoid Listeriosis (CFSAN)
- Food Freshness and "Smart" Packaging (FDA)
- Mail Order Food Safety (FSIS)
- Keeping "Bag" Lunches Safe (FSIS)
- Handling Baby's Food Safely (CFSAN)
- Focus on Freezing (FSIS)
- Shelf Stable Food Chart (FSIS)

Food Safety
September 2003



Sandra M. McCurdy
Extension Food Safety Specialist
Family and Consumer Sciences
University of Idaho
Moscow, ID 83843-3188
smccurdy@uidaho.edu

- **Cooking for Groups (FSIS)**
 - When You Store Food
 - When You Chill Food
 - When You Transport Food
 - When You Keep Food Hot/Cold
 - When You Finish Up
- **Questions and Answers for Consumers**
 - Food Storage (CFSAN)
 - Food Storage, Preparation, and Handling (FSIS)
 - Food Product Dating (FSIS)
 - Keeping Food Safe During an Emergency (FSIS)

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

Key words: consumer, food safety, resources, storage, web sites.



New *Ball Blue Book of Preserving*

The Alltrista Consumer Products Company (makers of Ball home canning supplies) has updated their *Ball Blue Book*. The 2003 version is titled the *Ball Blue Book of Preserving* (and has a Lemon Almond Tart with Blackberry Liqueur Sauce pictured on the cover). The previous edition, published

in 1995, was known as the *Ball Blue Book: Guide to Home Canning, Freezing, and Dehydration* (and had strawberry jam featured on a turquoise blue front cover).

The new edition has a number of changes as compared to the 1995 edition. One important change is that the relationship between acidity and pH level is now described correctly. Some recipes have been added and some omitted and some processing times have changed. A food and nutrition student who worked for me this summer did a page by page comparison of the two editions and prepared a list of the changes made in the new book—the list runs to 8 pages. Please contact me (Sandy McCurdy) if you would like a copy of this list and I'll be glad to mail or email one to you.

Key words: book review, food preservation.

Canned Pie Filling Thickeners—ClearJel and Thick Gel



Clear Jel is the starch product recommended by the *USDA Complete Guide to Home Canning* for preparing canned pie filling recipes (pages 2-17 to 2-23 in the *Complete Guide*). It is a modified cornstarch made by the National Starch Company. It “produces excellent sauce consistency even after fillings are canned and baked.” An Idaho company, Carnet LLC (4580 Columbine St., Boise, ID, 208-375-4519) is recommending their product, All Purpose Thick-Gel, in place of ClearJel for canned pie fillings. All Purpose Thick-Gel is also a National Starch Company modified starch product, which Carnet LLC re-packages into consumer sizes. Since ClearJel can be hard to find, and it is good to support Idaho businesses, I did some research on this alternative starch. I talked to the National Starch Company about the viscosity profiles of the two starches and tried out both starches in canned pie fillings, in work conducted this summer by a University of Idaho foods and nutrition student.

In the foods laboratory experiment, we prepared 1 quart jars of both apple and blueberry pie fillings, following *Complete Guide* instructions, using either ClearJel (purchased from Jacksons Health, 1018 Idaho St., Lewiston, ID, 208 746 2261) or All Purpose Thick Gel (purchased from Harvest House, 4380 E. Fairview Ave., Meridian, ID, 208-323-2935). Three replications were conducted on three different days. The consistency of the pie fillings was evaluated using a concentric ring, spread-measuring consistometer.

A technical representative at the National Starch Company told me that the viscosity properties of the two modified starches are very similar and would have the similar heating characteristics in canned pie fillings. This was verified by the laboratory experiments, which showed the consistency of the pie fillings made with ClearJel and with All Purpose Thick Gel to be very similar.

Bottom line: I agree that All Purpose Thick-Gel can be used in place of ClearJel in the USDA canned pie filling recipes.

Key words: food safety, food preservation, fruit, research.

International Food Safety Icons

Earlier this year, the International Association for Food Protection (IAFP, an organization for food safety professionals) announced the release of International Food Safety Icons for use in safe food handling. The eleven icons, pictured below, are simple pictorial representations of important food safety tasks that can be recognized and understood regardless of a person's native language. IAFP suggests that uses of the icons include, but are not limited to:

- Food safety training materials.
- Signs or reminders at food and beverage workstations.
- Food preparation and storage equipment.
- On food packaging.

The icons may be used in educational materials without obtaining specific permission from IAFP, although credit must be given (for commercial use, licensing is required). Guidelines for use, descriptions of each icon and the icons themselves are

available from the IAFP web site at www.foodprotection.org. High quality icon images are available on a CD. I have a copy of the CD that anyone can borrow to use the icons, just contact Sandy McCurdy and I will send the CD to you.



Cooking



Cooling



Hot Holding



Refrigeration/Cold Holding



Temperature Danger Zone



Handwashing



Do Not Work If Ill



No Bare Hand Contact



Potentially Hazardous Food



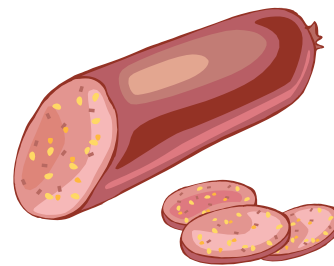
Wash, Rinse, and Sanitize



Cross-Contamination

Source: International Association for Food Protection, Des Moines, IA, press release, March 18, 2003, www.foodprotection.org.

Key words: food safety, food service, resources.



***Listeria monocytogenes* in Ready-to-Eat Foods**

The Centers for Disease Control and Prevention (CDC) estimates that 2,500 cases of listeriosis resulting in 500 deaths occur annually in the United States. In the early 1980s, several large outbreaks of listeriosis occurred prompting regulatory agencies to issue a “zero tolerance” policy for *Listeria monocytogenes* in ready-to-eat (RTE) foods.

Although healthy adults can generally ingest *Listeria monocytogenes* bacteria without becoming ill, those who get listeriosis are frequently hospitalized and about 20 percent of cases result in death. Pregnant women, the elderly, and those with compromised immune systems are vulnerable to *Listeria* infection. If a pregnant women gets listeriosis, the infection can be passed to the unborn child and cause death to the fetus.

A large study was recently conducted by the National Food Processors Association Research Foundation to determine the levels of *L. monocytogenes* in certain RTE foods assayed what actual consumer exposure to *Listeria* occurs from ready-to-eat foods. A previous study of luncheon meats

suggested that 4 to 8 percent of this product carried the pathogen.

Foods sampled in this study included luncheon meats, deli salads, fresh soft “Hispanic-style” cheeses, bagged salads, blue-veined and soft mold-ripened cheeses, smoked seafood, and seafood salads. Samples were collected over 14 to 23 months in at grocery stores Maryland and northern California.

L. monocytogenes positive results were found in 577 of 31,705 samples, or 1.8 percent of food items sampled. The highest results were in the seafood salads (4.7 percent were positive) and in smoked seafood (4.3 percent). Smoked seafood and luncheon meats were the foods most likely to have high levels of *Listeria*. Nine samples of smoked seafood and eight samples of luncheon meat contained more than 100 *Listeria* per gram of sample. This is important because higher numbers of this pathogen in food will result in more illnesses. The infective dose varies with individual susceptibility and the strain, but is thought to be less than 1,000 bacteria.

Seasonality was not a factor. Packaging was a factor with in-store packaged luncheon meats, deli salads, and seafood salads having a higher prevalence of *L. monocytogenes* than the same foods packaged by the manufacturer.

The large amount of data obtained in this study can help assess the occurrence of *L. monocytogenes* and determine to what extent it can be a risk to consumers. The research may assist in altering the “zero tolerance” policy to a policy that allows a low, “no harmful effect” level. It can lead to better education for consumers in regards to RTE foods and the risks of contamination with *L. monocytogenes*.

Source: Gombas, DE, Chen, Y, Clavero, RS & Scott, VN. Survey of *Listeria monocytogenes* in Ready-to-Eat Foods, *Journal of Food Protection*, 66(4), pages 559-569; U.S. Food & Drug Administration (FDA), Center for Food Safety & Applied Nutrition (CFSAN), *Bad Bug Book*—(Foodborne Pathogenic Microorganisms and Natural Toxins Handbook), <http://www.cfsan.fda.gov/~mow/chap6.html>.

Key words: bacteria, foodborne disease, meat and poultry, seafood.

How Many Americans Are Actually Vegetarian?



Fast food chains are adding veggie burgers to their menus and more supermarkets are carrying a variety of veggie alternatives to meat, indicating that many Americans like vegetarian foods.

When polled, four to ten percent of Americans call themselves vegetarians. Over a number of years, the Vegetarian Resource Group (VRG) has conducted polls asking people more specifically which foods they avoid. In a 2003 Harris Interactive Inc. Poll survey, VRG found that about 6 percent of the population said they never eat meat and 2.8 percent of participants said they never eat meat, poultry, and fish/seafood. A majority of those who do not eat meat, poultry or seafood, also did not eat dairy, eggs, or honey. VRG has found 1/3 to 1/2 of vegetarians to be vegans (avoid all animal products) in their polls.

Please tell me which of the following foods, if any, you NEVER eat.	
Honey	21%
Fish or seafood	13%
Eggs	7%
Meat	6%
Poultry	6%
Meat and poultry	4%
Meat, poultry, fish, seafood	2.8%
Meat, poultry, fish, seafood, dairy products, eggs, honey	1.8%

When the poll was divided by age, ten percent of 25-34 year olds said they never eat meat, which is similar to results obtained in a 2000 poll. Supermarket Guru Phil Lempert notes, “No wonder the food industry is paying attention and adding meatless products to their menus and stores.” Thirty to 40 percent of American consumers are a good market for meatless items according to the VRG.

Source: <http://supermarketguru.com/page.cfm/2244>, accessed July 26, 2003 and www.vrg.org, accessed August 12, 2003.

Key word: trends.

Moms and Dads Talk to Kids: Parent Practice and Emergent Literacy

Recent research shows that the experiences of the early years lay the groundwork for children's later competencies. However, less research is available to tell us just what experiences children should be having in those critical years.

Extensive data collection and analysis in recent years by Betty Hart and Todd Risley goes a long way toward filling that gap when it comes to children's verbal development. Hart and Risley did an intensive study of 42 families with children, observing parents and children beginning when the children turned one year old, and continuing for 18 months until they were 2½ years of age. The investigators wanted to know what was happening at home during these years of rapid language growth, and how the home environment related to children's later development. The results of this unique study are presented in Hart and Risley's books, *Meaningful Differences in the Everyday Experience of Young American Children*, and *The Social World of Children Learning to Talk*.

What Makes a Difference?

The first findings of note in the study were the things that turned out *not* to be important when it comes to home language environment. Gender didn't make a difference in how parents talk to their children—parents talked as much to boys as to girls. Race turned out to be irrelevant as well in parent's verbal exchanges with their young children. Finally, parent employment made no difference—parents talked the same to their children whether one parent or both parents worked outside of the home.

The one factor that proved to be very strongly linked to home language environment was family income. Hart and Risley included among their sample parents employed in professional jobs, blue collar parents, and parents on welfare. The homes of these families turned out to be very different when it came to language.

The biggest difference proved to be the sheer number of verbal exchanges in homes. In the professional homes, children heard an average of 2,150 words per hour, compared to 1,250 words

Family Development

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Harriet Shaklee
Extension Family Development
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
hshaklee@uidaho.edu



per hour in working class and 620 in welfare homes. At this rate, children in high verbal homes would be exposed to about 30 million words from their parents by the time they turned three, while those in the least verbal families would hear 10 million words. Differences in experience on this scale would be difficult to make up in any preschool, Head Start program, or enriched childcare program that could be imagined.

What were parents talking about with their children in these homes? In all homes parents talked during caregiving tasks, such as cleaning up spills, dressing in the morning, diapering and potty time, eating breakfast, or putting a band-aid on a scraped elbow. However, in high verbal homes, parents also engaged in running commentary on their activities and those of the children. The children were also encouraged to talk about what they were doing or thinking, and were asked questions so they could elaborate on their ideas. Thus some parents focused talk on the bare necessities, while others chatted throughout the day, and encouraged their children to do the same.

Income differences also revealed home-based language cultures for children. For example, the professional parents were more likely to respond to their children's initiations and to ask their children questions rather than to give them orders. In addition, professional parents gave their children five times as much affirmative feedback as did welfare parents, and half as many prohibitions (5 vs. 11 per hour).

Observations over time showed that children learned the language culture of their own home. While all children increased in talking in the early years of the study, those in low verbal homes peaked at a lower rate of talk per hour than those in high verbal homes. Children also learned different things about how language was used depending on their home environment. For example, almost 80 percent of welfare parents' verbalizations to their children at 13-18 months were negative. By 34-36 months of age, the children were showing the same pattern as their parents, with negative comments comprising almost 80 percent of children's talk to their parents and other family members. The authors conclude, "children learn through words and actions what the world means, who they are, and what is valued. Children learn what it means to be a social being, how to use language, and the patterns of what people do interpersonally."

A surprising aspect of the Hart and Risley's findings was the strong role played by children in eliciting interaction with parents. Children were much more likely to try to start a conversation with their parents than parents were to initiate talk with their children. Children were also twice as likely to respond to their parent's verbal initiations than parents were to respond to their children's verbal bids for attention. The data show children eager to be a part of family dialogue, whether initiating conversation with others, or responding to other's invitations to talk.

Parent Talk Matters

The most impressive aspect of Hart and Risley's findings was the strong link between parent's conversational practices in these early years of life and children's verbal skills in later years. Several aspects of parent's conversational practice proved to be important:

- *Language Diversity*: How many different words did parents use with their children in the course of the day's events?
- *Feedback Tone*: To what extent did parents use a positive style in giving feedback to their children?
- *Symbolic Emphasis*: How much of parent talk referred to relations between things and events?

- *Guidance Style*: How often was the child asked rather than told what the parent wanted them to do?
- *Responsiveness*: How responsive were parents to the child's conversational initiations?

These five indices of family language experience for children from 1-2½ years of age proved to be strongly related to their later verbal skills at age 3—accounting for 61 percent of the variance in language scores. Developmental psychologists don't often see relationships this strong in longitudinal studies with children, attesting to the power of parental influence in language.

In fact, once these parent practices were taken into consideration, family income had little residual effect on children's verbal development. According to Hart and Risley, "no matter what the family SES, the more time parents spent talking with their child from day to day, the more rapidly the child's vocabulary was likely to be growing and the higher the child's score on an IQ test was likely to be at age 3."

Even more remarkable was the stability over time of the relationship between early home language environment and children's verbal competence. Parent behavior in the first years of the children's lives accounted for 61 percent of the variance in verbal test scores even years later when the children were 9-10 years of age. The investigators concluded that the parent verbal variables "are not simply marker variables denoting social class or subculture, but are powerful characteristics of everyday parenting that cause important outcomes for children."

The strength of Hart and Risley's study is the extensive observation done on the participating families, and the long-term follow-up of the results. However, intensive investigations such as this one tend to rely on a limited sample size. Small samples can be criticized for generalizability. That is, were the 42 families included in this research really representative of families in general? A more recent publication suggests that the answer is yes. That is, George Farkas examined data on thousands of families and found that the social class difference in linguistic ability of 3-year-old children was related to their parent's verbal competencies, in a pattern comparable to that in Hart and Risley's study.

In sum, Hart and Risley's extensive study of language interactions between parents and children show that what parents do and say with children has a great deal of influence on children's later language skill. Specifically, their findings show that:

- The way parents talk to their young children is strongly linked to family income.
- Parent language practice creates a home language environment, which is even more strongly related to children's verbal ability than is family income.
- Parents who talked regularly with their children, using a rich language style and frequent positive feedback, had children with a language advantage at 3 years of age.
- The way that parents talked to their children when they were 1-2½ years of age was a strong predictor of children's verbal ability even years later when they were 9-10 years old.

Written by Harriet Shaklee, based on: *Meaningful Differences in the Everyday Experience of Young American Children*, by Betty Hart & Todd Risley, Baltimore, MD: Brookes Publishing Company, 1995.

The Social World of Children Learning to Talk, by Betty Hart & Todd Risley, Baltimore, MD: Brookes Publishing Company, 1999.

The Detailed Age Trajectory of Oral Vocabulary Knowledge: Differences by race and class, Annual Meetings of the Population Association of America, Washington, DC, 2001.

Key words: early childhood, parenting.

Adolescents Need Support After Parents Divorce

The positive effect of neighbors, school, and peers ranks right up there with parental support as teens recover from the effects of their parent's divorce and possible remarriage, according to Dr. Kathleen Boyce Rodgers and Dr. Hilary Rose. Rodgers states, "Our research shows that families raise their children within the context of other support systems, and in some instances these systems can buffer the adolescent from family strain."

Rodgers and Rose, researchers at Washington State University, published their findings recently in the *Journal of Marriage and Family (JMF)*. Dr. Alexis Walker, *JMF* editor, underscores the impor-

tance of this research when she states, "It is not uncommon to hear that adolescents suffer, even permanently, when their parents divorce and when they live in single-parent families. Rodgers and Rose challenge this view by showing us that personal resources help children deal effectively with life's stresses and strains. For example, having close friends they trust and see as supportive helps adolescents in single-parent families to feel good about themselves and to be less sad when their parents seem distracted. And having a neighbor they can count on helps adolescents in stepfamilies when their parents don't seem supportive."

Rodgers and Rose studied 2,011 adolescents in grades seven, nine, and eleven who were from intact families, blended families, and single parents families where the parent had previously been married. The researchers studied family measures such as low support from parents, low levels of monitoring from parents, as well as nonfamily factors such as peer support, school attachment, and neighbor support. The adolescents were asked to report the extent to which they used alcohol, or tobacco, or engaged in other risk-taking behaviors, behaviors the researchers described as externalizing. They also reported on feelings of depression, sadness, suicidal thoughts, and low self-esteem; which the researchers described as internalizing.

Although parental support and parental monitoring help to decrease damaging or externalizing adolescent behaviors and negative thoughts, the study also showed attachment to school lowered the risk of destructive behaviors. In fact, attachment to school was the strongest nonfamily factor predicting adolescent mental well being.

One surprising finding was that support from parents was less effective in reducing depressed feelings for adolescents in divorced single-parent families than for adolescents in intact families. Furthermore, peer support was a buffer against low parental support of teens in divorced single-parent families. The authors speculate that teens in single-parent families may be more resilient and take on new roles or responsibilities that enable them to demonstrate independence and build self-esteem.

Researchers Rodgers and Rose hope that their study on adolescent resiliency adds to family and

school counselors' ability to help adolescents who face family problems. Dr. Craig Colder, Assistant Professor of Psychology at the State University of New York at Buffalo agrees, and states, "Marital transitions can have a deleterious effect on children, and a variety of factors, including impaired parenting and limited parental support, have been proposed to account for these effects. Many children seem to navigate marital transitions without any negative effects, however, and it is important for us to understand why this is true for some children. This research suggests that adolescents who experience marital transitions should develop broad social support networks that reach beyond their parents."

Source: National Council on Family Relations, www.ncfr.org, September 10, 2001.

Key words: youth, divorce, community support for family.

Working Women Find Home A Haven

Even as women entered the workforce in increasing numbers in the 80s and early 90s, more working women were looking to home as a haven, according to Jill Kiecolt, sociologist at Virginia Polytechnic Institute and State University.

"Earlier researchers thought that as more women worked we would have a 'cultural reversal' because of work-family conflict, with work taking precedence over home as a source of satisfaction for many people," states Kiecolt. "But there is no reversal. My research showed that the change in women's focus did not lead to a change in satisfaction."

Kiecolt's research, published in a recent issue of *Journal of Marriage and Family (JMF)*, found that the proportion of people who found work a haven did not increase from the mid-70s to the early 90s. Although many men reported being highly satisfied with both job and home, women, over the period of the study, became less likely to find work more rewarding than home.

The study's results indicate that men's and women's work opportunities, career patterns, and family responsibilities continue to differ over the life course, leaving many longstanding work and family

problems unsolved. Although men's satisfaction relative to work and family life has barely changed over the years, apparently the workplace still does not offer women the rewards that would increase their satisfaction.

Kiecolt studied 9,762 respondents with families, ages 16-64, who were employed between 1973 and 1994. In addition to studying relative work-home satisfaction, the researcher examined the numbers of hours worked. Her results show that finding work a haven did not contribute to working longer hours.

"There is a time bind for families, especially families that have two working adults," states Mark Tausig, sociologist at the University of Akron. "Time and its management have become very important to families. Earlier researchers argued that the time bind is exacerbated by a cultural reversal in which women prefer the workplace to the home, increase their work hours because of it, and then find that family time is really hard to manage. Turns out that earlier researchers were probably wrong."

Kiecolt's results show that respondents with children under age 6 are more likely to see home as a haven, rather than finding more fulfillment at work. The researcher speculates that children may make family life more satisfying, boosting parents' sense of meaning and purpose. Alexis Walker, *JMF* Editor, agrees, and goes one step further. "This research is significant because it addresses an underlying assumption in the contemporary debate about families," states Walker. "Previous researchers had assumed that women in particular are looking for ways to get away from their household and family obligations so they can focus on their own self-interests. This phenomenon is described as the rise of individualism. Dr. Kiecolt's findings show that our worries about women abandoning their families for the workplace are needless. Although the home is a location in which much unpaid work is expected of women, it remains for them their primary source of pleasure and satisfaction."

Source: National Council on Family Relations, www.ncfr.org, February 2003.

Key word: work and family.

Trans Fat On the Food Label

Listing trans fat on the food label has been debated since 1999, and the Food and Drug Administration (FDA) is finally going to require food labels to list the amount of trans fat in a product. But don't hold your breath, because food companies are not required to list the amount of trans fat until January 1, 2006. One of the reasons for the delay in trans fat content appearing on the food label is FDA had originally wanted to include a message that *trans fat consumption be as low as possible* to appear on the food label of products that contained trans fat. Food companies did not want this message to appear on the label and FDA has agreed to their request.

The trans fat content of a product will be located right below the saturated fat line on the food label. If you add the two lines together, you will learn the total amount of heart-risky fats in that product. However, information will not be provided to tell the consumer how much one serving of that product counts against their daily allotment of total unhealthy fat. A general guideline for a combined daily intake of saturated and trans fats should be no more than 20 grams. However, those individuals at risk for heart disease should keep it below 15 grams.

Some companies have already jumped on the anti trans fat band wagon and not only eliminated trans fat from the product but started putting trans fat content on their food label. Frito-Lay has put this information on its Doritos, Tostitos, and Cheetos products. These products contain 0 gm of trans fat.

To see an example of a revised Nutrition Facts Panels listing trans fat, go to the following website:
<http://www.cfsan.gov/~dms/labtr.html>.

Source: www.hhs.gov/news/press/2003pres/20030709.htm;
<http://www.fda.gov/oc/initiatives/transfat>.

Key word: fat.

Nutrition Education

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Martha Raidl
Extension Nutrition Education
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
mraidl@uidaho.edu



FDA Loosens Standards for Health Claims

In the past, FDA had very strict standards about what health claims could appear on food labels. For example, before oatmeal was allowed to use heart-healthy labels, there had to be significant scientific consensus that the fiber in oatmeal lowered cholesterol levels. But, starting September 1, 2003, in a move backed by food manufacturers, FDA will grade applications for food claims.

A= for scientifically proven claims.

B= where the science is good but not conclusive.

C= when there's limited science to support a claim.

D= when there's hardly any scientific evidence.

An example of an A-rated claim is "calcium prevents bone-weakening osteoporosis" and this claim won't change. However, if a claim is rated as a "B," "C," or "D," it would be considered qualified and could be put on a food label next to a short disclaimer that describes the level of proof. It hasn't been decided where the letter grade will appear on the food level.

Bruce Silverglade of the consumer advocacy group Center for Science in the Public Interest feels that this type of "wishy-washy health advice will confuse consumers."

The Grocery Manufacturers of America counters this criticism by stating "low-rated claims make

sense in the wake of recent court rulings that allow more loosely regulated dietary supplements to make more far-reaching claims about health effects.”

Here are some examples of “qualified” health claims:

- Eating several servings a week of salmon and certain other fish rich in omega-3 fatty acids is thought to, but not proved to, reduce the risk of heart disease.
- That the antioxidant lycopene, rich in cooked tomato products, can prevent prostate cancer.
- That low fat dairy products lower blood pressure.
- That compounds in grapes are heart healthy.

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

Key word: food industry.

Food Companies Slimming Down

Recently, Kraft Macaroni & Cheese, Oreo cookies, Kellogg’s, and Oscar Mayer meats recently promised to eliminate in-school marketing to children, introduce smaller portions and develop more nutritious products. According to Marion Nestle, chair of the Department of Nutrition and Food Studies at New York University, “there has been a shift in perception from seeing obesity only as a personal or family responsibility to seeing it as a societal problem with societal solutions.”

It is felt that food companies aggressively market unhealthy foods to children, and these companies now want to connect with more health-conscious consumers and protect themselves against future lawsuits. David Adelman, a consumer-food analyst at Morgan Stanley stated, “Obesity and liability are a place to watch over the next five to seven years.”

Food companies may be vulnerable to lawsuits if they have engaged in misleading advertising—whether by having incorrect calorie information or not disclosing health risks when describing a food as nutritious. A \$3 million dollar class action suit was recently settled against a company that had incorrect nutrition information on their food label.

Restaurants and fast food chains are meeting consumer demand for healthier foods. Applebee’s, the

world’s largest casual dining chain, has signed a five-year joint deal with Weight Watchers International to offer low-calorie alternatives on their menu. The number of “points” that Weight Watchers uses in their diet system will be listed next to the 10 Weight Watchers appetizers, entrees, and dessert items on the menu. These items will be test marketed in late 2003 and early 2004.

Fast food giants such as McDonald’s and Wendy’s will be promoting healthier food items. McDonald’s has formed a partnership with the nation’s fattest city, Houston, as the official restaurant sponsor of Get Lean Houston, a fitness program created after Houston was named by Men’s Fitness magazine as the nation’s fattest city three years in a row. Starting in November 2003, McDonald’s will offer a special low-fat menu of salads, chicken sandwiches, and a veggie burger in its 253 Houston restaurants, along with tips on how to get fit. It also plans to distribute pedometers to encourage customers to walk off those extra pounds. Ronald McDonald, the chain’s trademark clown, kicked off this campaign by leading a crowd that included the mayor of Houston in a few simple exercises. A McDonald’s spokesperson stated, “I don’t believe that obesity is a McDonald’s problem. I do believe it’s going to take the McDonald’s of the world to take a leadership role to move forward on this one.”

Wendy’s is taking a different approach by highlighting items that have been on the menu for years and promoting four meal combinations with less than 10 grams of fat. The four meal combinations listed below are currently being promoted in Seattle, Miami, Philadelphia, and Columbus, OH.

1. Grilled chicken sandwich, side salad w/fat-free dressing, and a diet soft drink 7g fat/410 calories).
2. Junior hamburger, side salad w/fat-free dressing, and a diet soft drink (9g fat/380 calories).
3. Large chili, side salad w/fat-free dressing, and a diet soft drink (8g fat/410 calories).
4. Plain baked potato, small chili, and a diet soft drink (5g fat/510 calories).

Source: <http://www.adage.com/news.cms?newsId=38387>; <http://www.time.com> (August 3, 2003, Fat Foods: Back in Court); <http://www.getleanhouston.com>; <http://www.wendys-invest.com/ne/wen82203menu.htm>.

Key word: fast food.



America Saves in Idaho

Join USDA-Cooperative State Research Education and Extension Service and the Idaho Financial Literacy Coalition (IFLC) to educate Idahoans about the importance of saving. Extension FCS specialists and educators in many states are coordinating *America Saves* campaigns. (For information visit the web site, www.americasaves.org.) In Idaho, I'm chairing the IFLC saving campaign that will offer free financial education classes to state employees in the Treasure Valley from September 2003 through May 2004. When I visit your Extension districts this fall, I will bring you the *America Saves* newsletter and brochures. Each month through May I'll feature a *The Communicator* article about savings for your use in newsletters, newspaper articles, radio, or TV interviews. If you'd like to teach a savings class, I'll provide you with PowerPoint lessons. The typical US family has net wealth of \$80,000 and most of this wealth represents home equity. A typical low-income household that does not own a home, has a net worth of only \$10,300. Greater wealth is needed to finance retirement and other long-term goals. We can teach Idahoans how to save for their financial security and dreams. Join the team!

Build Wealth

Studies indicate that 70 percent of Americans live from "paycheck to paycheck," courting financial disaster if their income is suddenly reduced or stopped. Many Americans are not saving for a "rainy day," they're consuming it all today. Individual savings rates declined from 6 to -0.1 percent from 1980 to 2000.

Are you satisfied with the amount you save? Review your financial status by answering these questions:

- Do I have three to six months income in an emergency savings fund?
- Do I save regularly?

Family Economics

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Marilyn Bischoff
Extension Family Economics
Specialist
University of Idaho Boise Center
800 Park Blvd, Suite 200
Boise, ID 83712
mbischof@uidaho.edu



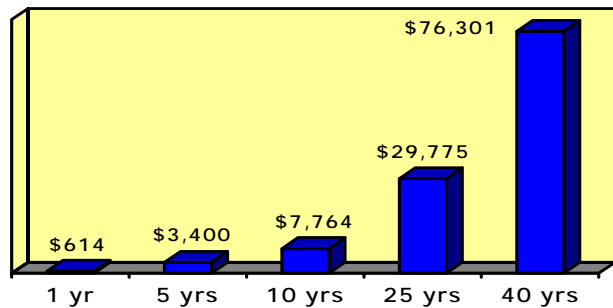
- Do I know how much I need to save to achieve future goals?
- Do I save to purchase big-ticket items instead of buying on credit?
- When I use credit, do I make as large a down payment as possible?
- Do I know how much I need to save for retirement?

The more times you answer "yes" to these questions, the more likely you are a wise saver. A "no" answer will help you identify areas where you can do better.

Pay Yourself First

A way to build savings is to "pay yourself first" (PYF). Make your savings bill a part of your expenses, just like rent or mortgage payments, utility bills, clothing, car payments and upkeep, child care or other bills. When you pay your other bills, pay your savings bill by depositing money into a savings account, money market account, or other savings account. A painless way is to save through payroll deduction if it's available. Your employer deposits your savings directly from your paycheck into a credit union, bank account or money market fund. If you never see the money, you won't miss it or be tempted to use it for something else. A second way to PYF is to have savings automatically deducted from your checking account into savings.

The graph below shows how quickly savings of \$50 per month will grow at an interest rate of 5 percent.



(\$76,301 = \$24,000 principal and \$52,301 interest)

Few people get rich from their wages alone. By saving regularly and taking advantage of the miracle of compound interest—earning interest on your interest—almost anyone can reach long-term financial goals. The chart shows that by saving as little as \$50 a month, you can build a considerable saving.

Source: Christenbury, J. (2002) Finding money to invest. *Investing In Your Future*. Ithaca, NY: NRAES, # 156; America Saves (2002). *Build Wealth, Not Debt*. Washington, DC: USDA Cooperative State Research Education and Extension Service.

Key word: savings.

Long Term Care Insurance

The University of Idaho (UI) and other employers periodically offer Long Term Care (LTC) Insurance to employees. UI long-term care insurance enrollment begins September 15 and ends October 17, 2003. Do you need LTC Insurance? How do you decide if this insurance is a wise choice? The information below may be helpful.

Nearly two in five people 65 or older spend some time in a nursing home. Half of these stays are less than 90 days, often covered by Medicare. Three-fourths of nursing home stays are less than one year. But one out of every four people will spend a year or more in a nursing home; one in 11 will spend five years or more. Men average two years in a nursing home, women four.

But long-term care is much more than nursing home care. Of the 12 million people needing long-term care, only 1.5 million are in nursing homes. Other choices include home care, assisted living, and adult day care.

Long-term care doesn't happen just to an individual, it happens to an entire family. One in three workers take care of an aging family member. Worker productivity is affected by family health problems. Insurance can provide personal and professional care services at home to ease the care-taking load.

Why Long-Term Care Insurance?

You can't predict whether you will need nursing home, assisted living, or home-care services. You might want to purchase long-term care insurance for several reasons: to ensure a choice of facilities and services; to preserve assets for a spouse, children or others; to preserve your independence; or to ease the burden on caretakers.

Medicare covers all costs for skilled care for 20 days after a hospital stay. In general, individuals pay \$97 per day for the next 80 days. After 100 days, Medicare pays nothing. For those with supplemental health care policies, the Medigap/Medicare policies may pay the \$97 per day.

Some financial planners recommend long-term care insurance. Others say that the newness of this type of insurance makes them only a best (and expensive) guess. Also, policies often are full of disclaimers, so you might not get what you need even after paying premiums for years.

People often put off this decision because they feel fine now. However, there is no guarantee on your health. If you are unsure about purchasing insurance, do a trial application. If you are rejected, it will not go on your permanent health record. If your health problems can be taken care of, you can make a permanent application later.

How Much Does It Cost?

Premiums are based on your age when you purchase the policy. After age 60, premiums begin to increase substantially. You can reduce them by

covering the first 90 or 100 days yourself. Also, higher daily benefits mean a higher premium. If you have Social Security or a pension benefit, you won't need to cover the full cost from insurance. Smoking raises premiums. Good health when you purchase the policy reduces them.

In addition to premiums, you often have to pay a commission to the agent. The average long-term care insurance commission is 48.5 percent for the first year and ranges from 50 to 66 percent of the first year's premium. To keep the commission to a minimum, buy only what you need, not more.

For additional information on long-term care insurance, visit the Colorado State University Extension web site: www.ext.colostate.edu/pubs/consumer/09152.html or the federal long-term care web site, www.ltcfeds.com/ltc_basics/overview.html. Although federal insurance is available only to federal employees, their web site has useful information for anyone contemplating the purchase of LTC insurance.

Source: McKenna, J. & Kubin, L. (2001). *Long Term Care Insurance*. Fort Collins, CO: Colorado State University, #09152.

Key words: financial security, health insurance.

High School Financial Planning Program Evaluation

A national evaluation of the NEFE High School Financial Planning Program[®] curriculum will take place during the 2003-04 year. Teachers who ordered the curriculum or student guidebooks for School Year 2003-04 could receive a teacher participation form shortly after Labor Day. They are requested to complete it and send it back.

It is the first phase of a three-phase evaluation process. The second phase includes a short survey for students and teachers after completing the teaching of the curriculum. In the third phase, a random sample of students from the second phase will be followed up three months after completing the curriculum. The aim of the evaluation is to document changes in knowledge, behavior, and confidence about managing finances. The evalua-

tion will help Extension and NEFE document the value of this free financial education resource.

Source: Schiever, E., correspondence, August 2003.

Key words: financial education, teenagers.



Grocery Club Cards: Real Savings?

"You just saved" is a phrase increasingly being printed on grocery store receipts—and being chirped by cashiers—amid the rapid proliferation of supermarket club cards. These programs are calculated to appeal to a shopper's inner penny-pincher. Swipe your membership card in the checkout line, and you receive a receipt saying something like, "You just saved \$16.53." Message: You're being rewarded with deals so special, they are reserved for members only.

These programs are spreading quickly as the \$398.2 billion supermarket industry scrambles to compete with discounters like Wal-Mart Stores and Target. Today more than three-quarters of Americans have club cards.

Are you really saving by shopping at a supermarket that has a card, instead of a non-card store? Reporters from the *Wall Street Journal* and CBS News went shopping at both types of stores and found that most likely, you are saving no money at all. In fact, if you're shopping at a store using its card, you may be paying more than you would at a store that doesn't have a discount card.

Wall Street Journal reporters shopped for the same items at card and non-card supermarkets in five cities. In each city the reporters spent less money in a supermarket that doesn't offer a card. The reporters found that items not covered by card discounts tended to be more expensive than at nearby non-card stores. Supermarkets dispute the criticism. Club cards let stores "target savings" to their most loyal customers. In addition, some card stores say they're not competing solely on price, but on things like selection and cleanliness, too.

Brian Woolf works for a company that sets up card programs. He believes that the cards provide information that identifies the best shoppers to target them for bigger discounts down the line. The primary reason these programs exist is for the supermarkets to get data on what their shoppers are buying. "That's step one," says Woolf. "Step two, they get the data so they can look after the customer better." Woolf says the cards are just good business. "The top 30 percent of customers give you 70 percent of your sales," Woolf says. "And so you're really catering for those who provide the bulk of your sales."

Executives for several supermarkets called it unfair to compare their stores with discounters because those stores compete on price alone. Their cards do more than offer discounts on food. One offers a way to earn airline frequent flier miles. Another makes donations to local schools. For shoppers, grocery store prices are not small potatoes. The average grocery store bill accounts for nearly 11 percent of a family's disposable income, or more than \$4,500 a year.

Shoppers need to understand discount cards and determine if price or other criteria are their priority at the grocery store.

Source: McLaughlin, M. (2001, January 21). The Discount cards that don't save you money. New York: *Wall Street Journal*, D1-2; CBSNewsOnline, (2003, July 18). Grocery club cards: real savings? Consumer Alert, New York: CBS Broadcasting Inc., <http://www.cbsnews.com/stories/2002/11/12/earlyshow/living/supersavers/main529121.shtml>.

Key words: shopping, supermarket, spending on foods, food industry, marketing, trends.

Idaho Extension Family Economics Education

Two Financial Security in Later Life initiative programs, *Legal Check-up* and *Long Term Care*, are being offered in North and Southwest Idaho this fall.

AARP's *Legal Check-up* workshops are scheduled in Ada County on September 25 and in Canyon County on October 1. Both evening workshops are

being coordinated by Ada County Extension Educator, Beverly Healy. She's working with attorneys Robert Aldridge and Reese Verner, who are donating their time to educate Idahoans about later life legal issues. Carol Hampton, Boundary County Extension Educator, is teaming with UI law professor, Elizabeth Brandt, to provide a Legal Check-up for North Idaho residents during the afternoon of October 8. All three workshops will provide a newly revised 57-page Legal Check-up Guidebook to workshop participants.

Long Term Care workshops are being offered in Canyon and Nez Perce counties. Both feature regional experts who will share information about community resources, help with medical costs, long-term care insurance and how to find quality nursing home care. AARP-Idaho is funding refreshments, speakers, direct mail advertising, and participant publications. Beverly Healy is coordinating the Nampa workshop on Saturday, September 27, 9am-1pm. Kathee Tift is teaming with Julia Welch, Idaho County and Mark Heitstuman, Asotin County, WA extension educators to plan and implement the Lewiston workshop on October 4, 9am-1pm.

During October, Jerome County Extension educator, Marsha Hawkins, and I will meet with family and consumer sciences extension educators to present a brand new video and curriculum, *Dollar Decision\$*. We'll also seek input for the Family Resource Management topic team and distribute savings publications. We'll visit Eastern Idaho on October 2, Southwest Idaho on October 10, and South-central Idaho on October 21. The North Idaho training date is pending.

Source: Correspondence with Beverly Healy, Carol Hampton, and Kathee Tift, University of Idaho county extension educators.

Key words: financial security, financial education.