

BONNIE'S HOME AND FAMILY NEWS

MARCH/APRIL 2006

This is the last day of February and in my mind that means that spring is just around the corner! I can hardly wait. Even



though the winter has not been severe, I am ready for spring to begin. I received my first seed and nursery catalogue in the mail yesterday. It made me want to go right out and

get that garden ready to plant.

Spring also brings lots of activities here at the Extension office.

4-H enrollments are due momentarily. The 4-H'ers are busily picking their 2006 projects and showing much excitement about them. We hope their enthusiasm continues on for many years to come. Talia Brown, our Community and Economic Development Educator is busy planning for a comprehensive plan update for the county. Harold Watters, our Agriculture and Natural Resources Educator has been doing pesticide recertification classes and is very busy helping our agricultural sector with spring planning and planting needs. Jennifer Ganson, our water quality program assistant is busy trying to get community input so she can finish the water quality action plan for the community. If any of you would like to talk to her about the plan, please give her a call here at our office. In the area of Family and Consumer Sciences, I have been busy teaching Dining with Diabetes, some budgeting classes, some nutrition education and have on my calendar to co-teach a ServSafe class in Logan County this month.

I will also be teaching an Occasional Quantity Cook class two times during the month for those 4-H volunteers that do any food preparation during food sales for their clubs. These classes are open to anyone so if you help with church or community dinners and feel you need an update on food safety because of the liability issue, please feel free to come to this class. There is no charge or pre-registration. The dates are March 13 and March 30 from 6:00-8:00 p.m.. The class will be held here at the Champaign County Community Center.

The next quarterly Dining with Diabetes class, taught in conjunction with the Champaign County Health Department will be held on May 23, 24, and 25 from 5:30-7:30 p.m. You may call our office to register for that event. Space is limited so call early. These classes focus upon food, cooking and diabetes management. The response to the two sessions we have taught have been very positive.

Hope you have a good two months. Make plans to plant your vegetables and flowers. Open the drapes and let that wonderful sunshine fill your house! Of course, the sunshine then shows dust and dirt and that might mean some housecleaning chores!

Sincerely,

Bonnie Sutherly
Extension Educator,
Family and Consumer Sciences

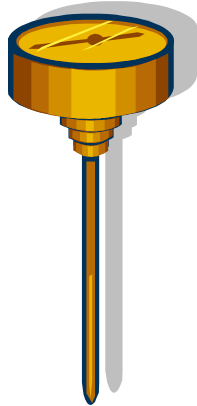
IS IT DONE YET?

Kids popping into the kitchen or dashing by a barbecue grill ask impatiently, “Is it done yet?” The answer to this hungry question is the basis of a national campaign to encourage the use of food thermometers when preparing meat, poultry, and egg dishes, to prevent foodborne illness.

Studies have shown that using a food thermometer is the only way to tell if harmful bacteria have been destroyed. FSIS (Food Safety and Inspection Service) reports that even if hamburgers look fully cooked, one in four hamburgers may not be safely cooked. Yet only 6 percent of home cooks use a food thermometer for hamburgers and only 10 percent use a food thermometer for chicken breasts, according to the latest data from the Food Safety Survey, that was conducted by FSIS and the U.S. Food and Drug Administration.

USDA food safety experts encourage people to get and use a food thermometer—dial or digital—and become a role model in their neighborhoods. By using a food thermometer to check if meat, poultry, or egg dishes are done, you also prevent overcooking and guesswork. Food cooked to a safe internal temperature is juicy and flavorful. If you use a food thermometer, then you’ll know the answer to “Is it done yet?” You can buy a food thermometer in many grocery, hardware, or kitchen stores. Here are some tips for using it:

- Insert the food thermometer into the thickest part of the food,



making sure it doesn’t touch bone, fat or gristle.

- Cook food until the thermometer shows an internal temperature of 160° F for hamburger, pork, and egg dishes; 145°F for steaks and roasts, 170°F for chicken breasts; and 180° for whole poultry.
- Clean your food thermometer with hot, soapy water before and after each use.

FSIS has created a Web site to provide consumers with recommended internal temperatures and instructions on how to use a food thermometer.

www.IsItDoneYet.gov

SOURCE: UNITED STATES DEPARTMENT OF AGRICULTURE FOOD SAFETY AND INSPECTION SERVICE

WELL-DRESSED WOMEN GET BETTER SERVICE

If women want the best possible service at a clothing store, they had better be looking fashionable and well-groomed before they hit the mall. A new Ohio State study found that well-dressed and groomed women received the friendliest and, in some cases, fastest service for salesclerks.



Researchers secretly observed interactions between customers and salesclerks at three large-sized women’s clothing stores, timing how long clerks took to greet customers, and rating the clerk’s friendliness. Customers whose clothes were rated as more fashionable and attractive, and who showed better grooming and make-up skills, received better service than those whose appearance was not rated as highly, said Sharron Lennon, co-author of the study and professor of consumer sciences at Ohio State. -2-

To see the full report:
<http://researchnews.osu.edu/archives/servdres.htm>

SOURCE: OSU TODAY—HEADLINES FOR FEBRUARY 27, 2006

MINIMUM CREDIT CARD PAYMENT TO DOUBLE



New regulations bring good and bad news for consumers carrying considerable credit card debt. The good news is that with minimum payments a \$10,000.00 balance can now be paid off in 15 years instead of 58, assuming the interest rate is 18%. The interest paid over the repayment period would be reduced from \$28,931 to \$5,916. (The average family's credit card debt is now over \$8,000.)

The new guidelines were issued by the Federal Reserve, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency and the Office of Thrift Supervision in January of 2003. Credit card issuers are to require a minimum payment that covers fees, finance charges and 1% of the principal by the end of 2005. Minimum payments have gradually lowered over the years, keeping consumers in debt longer and causing them to pay more interest. This new regulation will ensure that at least some of every payment made by the creditor goes towards reducing the principal—the actual amount we owe.

The bad news is that minimum payments on \$10,000.00 credit card debt will increase from \$200 to \$400 a month. This may put considerable strain on a family's budget. In fact, the American Bankruptcy Institute expects

more families who can't handle the increased credit card payments to file for bankruptcy. However with the new means test for bankruptcy filers, this will become more difficult than in the past.

The Universal Default clauses in some credit card contracts (the fine print that most of us don't take the time to read) means that if we are late on a payment to one creditor, and it appears on our credit report, other creditors could also consider us in default, and raise our interest rates on their credit cards. They could also cut our credit limits so that we might easily exceed our limit and be charged over credit limit fees.

Although the government has not ruled Universal Default to be illegal, it has warned credit card issuers using the Universal Default clause in their contracts, that they must notify consumers in writing. The information about Universal Default must appear in larger print size in their offers and agreements.

SOURCE: JEAN CLEMENTS, EXTENSION EDUCATOR, FAMILY AND CONSUMER SCIENCES, GREENE COUNTY

GUIDELINES FOR ROTH IRA CONTRIBUTIONS

Taxpayers confused about whether they can contribute to a Roth IRA should consider guidelines based on the following categories:

- Income limits—to contribute to a Roth IRA, you must have compensation (e.g. wages, salary, tips, professional fees, bonuses). These limits vary depending on your filing and marital statuses.
- Age—there is no age limitation for Roth IRA contributions

- **Contribution Limits**—in general, if your only IRA is a Roth IRA, the maximum 2005 contribution limit is the lesser of your taxable compensation or \$4,000 (\$4,500 if 50 or older). The maximum contribution limit phases out depending on your modified adjusted gross income.
- **Spousal Roth IRA**—you can make contributions to a Roth IRA for your spouse provided you meet the income requirements.
- **Time**—contribution to a Roth IRA can be made at any time during the year or by the due date of your return for that year (not including extensions.)

Roth IRA contributions are not tax deductible and are not reported on your tax return. On the other hand, you do not include in your gross income, and therefore are not taxed on, any qualified distributions or distributions that are a return of your regular Roth IRA contributions or that are rolled over into another Roth IRA.

For complete information and definition of terms, get Publication 590, Individual Retirement Arrangement. Visit the IRS Web site at IRS.gov, or call 1-800-TAX-FORM (1800-829-3676) to request a free copy of the publication.

SOURCE: INTERNAL REVENUE SERVICE IRS.GOV
IRS TAX TIPS

TRANS FATTY ACIDS

Trans fatty acids are a type of fat that occurs naturally in small amounts in beef and dairy products. They are also present in hydrogenated and partially hydrogenated oils found in processed foods. TFAs have been produced by adding hydrogen to vegetable oil making the fat more solid and less likely to turn

rancid. Food companies began adding hydrogenated oils containing TFAs to many of their products because they help stabilize product flavor and give it a significantly longer shelf life. When introduced as a food ingredient, hydrogenated oils were considered a healthier fat than fats rich in saturated fatty acids. However, recent research has linked TFA intake to increased LDL cholesterol which leads to increased risk of coronary heart disease including heart attack, similar to the risks associated with high saturated fatty acid intake.

Trans fatty acids are starting to appear on the Nutrition Facts panel. As of Jan. 1, 2006, food companies are required to report TFA content on the Nutrition Facts panel if the food product contains more than 0.5 grams per serving. This regulation is in response by the Food and Drug Administration (FDA) to consumer concerns over research results linking TFA intake to increases in LDL cholesterol. The Nutrition Facts Label regulation is intended to provide information on the TFA content of food which in turn will assist consumers in maintaining heart healthy dietary practices.

The new “trans fat” listing on the Nutrition Facts Label will appear directly under the line reporting the amount of



saturated fat per serving. The label will not report a % Daily Value (percentage of total daily recommendation based on 2,000 calorie diet) for trans fats because that guideline has not yet been set.

For heart health, lower both saturated and trans fat intake. Some simple tips include:

- Use tub or liquid margarine labeled “trans fat free”
- Use olive or canola oils for cooking or salads, and avoid fats such as solid shortening, lard and butter.
- Replace chips, crackers and cookies with low-fat or unprocessed foods such as fruits and vegetables.
- Avoid commercially fried foods.

SOURCE: UNIVERSITY OF NEBRASKA, NEBFACTS, UNIVERSITY OF NEBRASKA COOPERATIVE EXTENSION

SUBSTITUTIONS

Here are some substitution for foods:

- 1 cup miniature marshmallows: 10 large marshmallows.
- 1 teaspoon dry mustard: 1 tablespoon prepared mustard.
- 2 tablespoons fresh onion, chopped: substitute 1 tablespoon instant minced onion.
- 1 tablespoon finely cut fresh herbs: 1 teaspoon dried herbs.
- 1 tablespoon cornstarch (for thickening): 2 tablespoons all purpose flour.
- 1 square (1 ounce unsweetened chocolate): 3 tablespoons cocoa and 1 tablespoon fat.

SOURCE: COOK IT QUICK! UNIVERSITY OF NEBRASKA COOPERATIVE EXTENSION

GRILLING FRUITS AND VEGETABLES ON A DOUBLE-SIDED GRILL

If you've limited the use of your kitchen double-sided grill (i.e. George Foreman grill, etc.) to grilling meats, following are some quick ideas for grilling fruits and vegetables. Check your instruction book for exact times and directions for your grill—here are some general guidelines.



- Slice foods the same width so they get done in the same amount of time.
- Slice foods about 1.2 to 1 inch thick (or as recommended in your directions) so both sides of the grill touch the food when it is closed.
- If one side of the food is flat and the other side is rounded (such as a banana) place the flat side downward on the grill so decorative grill marks show up on it.
- Test whether foods, such as vegetables and fruits, are grilled until tender-crisp by inserting the tip of a sharp knife (such as a paring knife) into them.
- Follow the directions that come with your grill for preventing foods from sticking to it—for example, some grills recommend spraying the grill with non-stick cooking spray. Coating both sides of the fruit or vegetable

lightly with oil also will help prevent sticking. (Use a very mild-flavored oil with fruits.)

- Firmer fruits and vegetables work best.

Begin checking whether fruits and vegetables are done before the recommended grilling time is up.

Here's a quick dessert idea using bananas:

--Place bananas crosswise on the grill so they lay flat. Grill about 2 minutes or until warmed throughout.

--Sprinkle bananas lightly with a little sugar to which a dash of cinnamon has been added.

--Top with low fat ice cream.

SOURCE: NOTES AND QUOTES OSU EXTENSION, WOOD COUNTY

STUDY: EXERCISE HELPS SPEED WOUND HEALING IN OLDER ADULTS

The body's ability to heal even small skin wounds normally slows down as we age. But a new study in older adults finds that regular exercise may speed up the wound-healing process by as much as 25 percent.

"This is the first time we've been able to document this kind of enhancement associated with exercise," said Charles Emery, a professor of psychology and the lead author of the Ohio State University study.

The faster that a wound heals, the less chance it will become infected.

The results appear in a recent issue of the *Journal of Gerontology: Medical Sciences*.

The study included 28 healthy older adults ranging in age from 55 to 77 (average age was 61). The participants hadn't exercised regularly for at least six months prior to the study. For the research, about half (13) of them

exercised three times a week for three months. The other 15 participants served as controls and were asked not to change their physical activity habits during the study period.

Each subject received a small puncture wound on the back of the upper arm. Adults in the exercise group started working out about a month before the wound procedure; this gave their bodies enough time to adapt to a regular exercise program.

The wounds were about 1/8-inch across and deep. The researchers photographed the wounds three times a week until the wounds were no longer visible (about six to seven weeks).

The exercise sessions began with 10 minutes of warm-up floor exercises and stretching

followed by 30 minutes of pedaling on a stationary bike. After that, participants either jogged or walked briskly on a treadmill for 15 minutes, followed by about 15 minutes of strength training. All sessions ended with five minutes of cool-down exercises.

Each participant completed assessments of exercise endurance and stress at the beginning and end of the study. The exercise endurance test, completed on a treadmill, measured each subject's aerobic fitness level by measuring how much oxygen he or she consumed while working out.

The researchers also collected saliva samples from each participant in order to measure levels of cortisol, a



primary stress hormone. High cortisol levels indicate that the body is under stress; prior studies have suggested that exercise is associated with lower levels of cortisol.

Lastly, each subject completed a questionnaire called the Perceived Stress Scale. This scale let the researchers determine how stressful the respondents perceived their lives to be.

At the end of the study, the researchers found that skin wounds healed an average of 10 days faster in the people who exercised (29 days in the exercise group vs. 39 days in the non-exercise group.)

Not surprisingly, exercise endurance increased in the group that worked out, but remained the same in the non-exercise group.

The researchers were somewhat surprised to find a sharp increase in cortisol levels in the exercise group. The hormone is typically boosted by stress, and other studies have suggested that exercise may lower levels of stress.

“The stress of exercise may enhance the regulation of cortisol,” Emery said. “This increase in cortisol levels may represent a biological pathway by which exercise helps wounds heal.

There were no changes in perceived stress in either group but none of the adults in this study reported any significant distress in their lives at the beginning of the study.

The current study supports the results of a related study on wound healing conducted at Ohio State a few years ago. That work compared wound-healing rates between older adults caring for a loved one with Alzheimer’s disease to rates of older adults who weren’t caregivers.

The healing rates of those who weren’t caregivers was similar to the healing rates of the non-exercisers in the current study—wounds in both groups healed in about 40 days. Wounds among older caregivers took about 20 percent longer to completely heal.

“The findings from both studies indicate that the effect of exercise we found in the current study truly represents an enhanced rate of wound healing in older adults.” Emery said.

The next step is to determine if older adults who report a fair amount of stress in their lives—such as dealing with the death of a spouse or financial troubles—get the same kind of benefit from exercise.

SOURCE: <http://researchnews.osu.edu/archive/exereld.htm>, written by Holly Wagner : Wagner.235@osu.edu

FINANCIAL VULNERABILITY AT OLDER AGES



A new Urban Institute report summarizes the financial effects of falling into poor health, losing the ability to work or live independently, and becoming widowed. During a 10-year period, more than three-quarters of adults age 51 to 61 at the beginning of the period experienced job layoffs, widowhood, divorce, new health problems, or the onset of frailty among parents or in-laws. Financial consequences are especially serious for older adults who develop work disabilities or long-term care needs, or who become unemployed. For more details about this report, see <http://www.urban.org/publications/411265.html>.