

Cooperative Extension



“For Your Information” Family & Consumer Sciences Newsletter • September - December 2004

The University of Arizona • Cooperative Extension • Maricopa County

Money Management Advisors

If you are interested in teaching money management skills to low-income families then Money Management Advisors is for you. The University of Arizona Cooperative Extension is offering a 2-day volunteer and staff training on two Thursdays, December 2 and December 9, 2004, from 9:00 a.m. - 4:00 p.m.

Topics include Family Goal Setting; Simple Budgeting Systems; Managing Checking Accounts; Credit; Consumer Skills; Needs Assessment; Volunteer/Staff Roles; and Adult Learning. Volunteers are asked to “repay” their training with 40 hours of volunteer time helping families learn

about budgeting and basic money management skills.

Registration is \$25. Deadline is November 24, 2004. For additional information and registration call (602) 470-8086, extension 353.

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The Winning Edge: Nutrition for Fitness & Sports Workshop

Live Interactive Teleconference Workshop

Sponsored by the UA Cooperative Extension

http://ag.arizona.edu/nsc/new/snw04reg_files/snw04reg.htm

Friday, November 19, 2004 at:

- Phoenix, AZ, Arizona Health Sciences Center, Suite 415, 4001 N. Third Street
- Tucson, AZ, University of Arizona, College of Nursing, 470

This interactive workshop is based on the “Winning Sports Nutrition” Training Manual and Video/DVD, developed at the University of Arizona and selected by the NCAA as the Nutrition component of their Life Skills training program. The workshop focuses on current sports nutrition fundamentals,

recent research updates, and provides educational materials to help you put these fundamentals into practice. Speakers include: Linda Houtkooper, PhD, RD; Melinda Manore, PhD, RD, FACSM; Kathy Beals, PhD, RD, FACSM; and Jackie Maurer, MS, RD.

You will learn:

- How to plan fluid replacement for enhancing exercise performance.
- How to develop nutrition plans for enhancing exercise performance.
- How to evaluate nutritional supplements and ergogenic aids.
- Tips for weight management.
- Strategies for working with clients.

Who Should Attend?

- Athletes
- Athletic Fitness Trainers
- Coaches/Teachers
- Dietitians & Nutritionists
- Health Care Providers
- Nutrition Consultants
- Personal Trainers
- Physical Therapists
- Students in Health/Fitness Majors

Registration is \$150; \$80 for full-time students and dietetic interns. Registration includes photocopy ready handouts and

the Winning Sports Nutrition DVD. Register early because seating is limited! For more information contact Theresa Spicer at 520-621-7126, tspicer@ag.arizona.edu or by fax at 520-621-9446.

Bone Builders Volunteer Training

Attend the next Bone Builders Volunteer Training where you will learn about osteoporosis, its risk factors, nutrition and exercise, prevention strategies, and medications. Learn how to share this important information with people in your community. The next volunteer training is tentatively scheduled for January 28th and January 29th, 2005 at the Arizona Health Sciences Center, 4001 N. Third Street, Suite 415. For details and registration call Eva Paz-Ono at 602-470-8086, extension 316.

Identity Theft

You've probably heard about it in the news. It may even have happened to someone you know. The FBI calls identity theft one of the fastest growing crimes in the United States and estimates that 500,00 to 700,000 Americans become identity theft victims each year.

Identity theft is a federal crime. It occurs when one person's identification (which can include name, social security number, or any account number) is used or transferred by another person for unlawful activities.

Steps to Prevent Fraud

Think about taking care of your identity on a regular basis just like you take care of your health. Some activities you do every day, like brushing your teeth and taking vitamins. Other actions should be taken once or twice a year, like getting dental check-ups and an annual physical. On the following pages are some steps to follow to protect your identity.

Change Your Daily Routine At Home

In the home, keep personal information safe, especially if you have roommates or are having any work done in your home. Don't keep Personal Identification Numbers (PINs) near your checkbook, ATM card, or debit card.

Shred any papers with confidential information before you throw them out – even the junk mail. Anything with an account number can be used in identity theft. This includes prescreened credit card offers, receipts, canceled checks, bank statements, expired charge cards, doctors' bills, and insurance documents.

Anything with an account number on it can be used in identity theft.

Since many identity thefts are traced to having a purse or wallet stolen, carry as few cards with identification and personal information as possible. Don't take your social security number, and bring as few credit cards as you can. Think about putting different cards in different parts of your purse or knapsack.

You should be wary of any mail, telephone, or Internet request for information – it could be "pretexting." Unless you initiated the contact with a business, don't give out any confidential information – such as your credit card number, social security number, PIN, birth date, or even your mother's maiden name. Also be careful of unexpected e-mails that look as if they are from a legitimate company asking you to enter some information at a linked web site; sometimes phony web sites can look real. Make sure your family members also know not to give out any information to others.

Check your banking and credit statements soon after you receive them and make sure there is no unexplained activity. Keep track of when in the month each of your bills usually arrives. If a bill does not arrive on time, call the company to make sure no changes have been made to your account. Often, identity thieves will change the address of a bill so that it will take you longer to figure out the scam. If you're careful, you may notice the theft earlier.

Out of the Home – Shopping and Services

When you sign a credit card slip, avoid putting your address, telephone number, or driver's license number on it. Also, be sure to take your receipts with you to shred at home because "dumpster diving" is very common at large retail areas, such as malls. This will help to minimize how much personal information about you is floating around out there.

Be particularly wary of giving out your social security number. Few institutions – businesses granting you credit, employers filling out tax forms for you, or government agencies – have any reasonable cause to know your social security number. However, a business may refuse to serve you if you do not give them the information they request. It is up to you if you still want to do business with the establishment.

Be particularly wary of giving out your social security number.

Get Your Check-ups Your Credit Report

Many people don't realize they are victims of identity theft until long after the initial crime occurred. Identity thieves often try to hide the crimes for as long as possible so that they can access more money. To stop the crimes as soon as possible, make sure you carefully check your credit reports regularly.

Your credit reports are important tools for limiting the amount of damage a thief can cause.

How to Read Your Credit Report

1. Check to make sure you are aware of all accounts listed, and balances are what you expect them to be.
2. Look for anything suspicious in the section that lists who has received a copy of your credit history. Some identity thieves “pre-text” by posing as a landlord or employer.
3. Make sure no inquiries have been made about loans or leases you didn’t apply for.
4. Check for addresses where you have never lived.
5. Check for typos in your social security number.
6. If there is any incorrect information in the records, contact the credit bureau, creditor, employer, or government agency immediately. Follow up with a letter describing what actions were taken. Your protections are usually stronger if you report the problem quickly and in writing.

Make it harder for thieves to use your accounts.

Contact each of the three major credit reporting agencies to order a copy of your credit report at least once each year. (The phone numbers and addresses are listed at the back of this booklet.) Your

credit report will generally contain information on where you work and live, the credit accounts that have been opened in your name, if you own a home, if there are any liens against your home, how you pay your bills, and whether you’ve been sued, arrested, or have filed for bankruptcy. Consider canceling credit cards you haven’t used in a long time. You can also consider adding a “fraud alert” to make it harder for thieves to open new accounts without your knowledge. With a fraud alert, the credit agency has to call you to confirm any request it receives to open a new account in your name. If you decide you want this service, just contact the credit report agencies.

At Work

The newest trend in identity theft is to hit groups of people, and workplaces can be vulnerable. Find out if your company has a policy about protecting its employees from identity theft. Make sure your employer stores your personal information in a safe place. Also, find out which other employees have access to your personal information.

Companies and Agencies with Which You Do Business

Identity theft can occur through records maintained by your bank, credit card companies, the Department of Motor Vehicles, utilities, insurance companies, and phone companies. Try to have as little information as possible printed on any cards these groups may issue. If you want, ask these companies about their policies with regard to sharing your information. You can stop many components of information sharing.

When choosing a PIN, use one that is hard to guess. Avoid the last 4 digits of your social security number, your mother’s maiden name, birth dates, names of pets, or even the name of your hometown baseball team. Try to mix numbers, letters and symbols.

Make it harder for thieves to use your accounts. Put passwords on credit card, bank, and phone accounts. Get credit cards with your picture on them. Call the companies that issue the accounts and find out what security options they offer.

Try not to use your social security number for an identifier:

- Check your drivers license to make sure you aren’t using your social security number as identification – few states require this any more.
- If a school, employer, health insurer, or other institution needs to give you an identification number, often they simply use your social security number. Find out if they can use another number instead.
- The only places you must use your social security number are on government and financial forms, such as tax forms and most credit applications.

Don’t print your social security number or phone number on your checks. Don’t have your checks delivered to your home – go and pick them up yourself at your bank.

Your Mail

Reduce the circulation of your information through the mail. Stop receiving prescreened credit offers by calling **1-888-5OPTOUT**. You can also reduce direct mail marketing and telemarketing by contacting the Direct Marketing Association. Notify each of the three major credit bureaus that you do not want personal information about you shared for promotional purposes. (This will also reduce unsolicited mail.) Consider putting a lock on your mailbox.

Identity Theft Insurance

Home insurance policies can include “identity theft insurance” as an option. But know that if you are a victim, insured or not, you should be able to get out of paying all fraudulent bills.

[Source: *Identity Theft*, Federal Reserve Bank of Boston.]

Visit www.federalreserve.gov/consumers.htm to learn more about ID theft.

To contact the three major credit bureaus

Equifax

P.O. Box 105873
Atlanta, GA 30348
<http://www.equifax.com>
(800) 685-1111

Trans Union

Consumer Disclosure Center
P.O. Box 1000
Chester, PA 19022
<http://www.transunion.com>
(800) 916-8800 or (800) 888-4213

Experian (formerly TRW)

P.O. Box 2104
Allen, TX 75013-2104
<http://www.experian.com>
(888) 397-3742

The federal government's website, mymoney.gov, is dedicated to helping Americans understand more about their money – how to save it, invest it, and manage it to meet your personal goals.

Fair Credit Reporting Act (FCRA). FACTA, which was enacted on December 4, 2003, amends the FCRA and requires, among other things, that the three nationwide consumer reporting agencies – Equifax, Experian, and Trans Union – provide to consumers, upon request, a free copy of their credit report once every 12 months.

Consumers will become eligible on the following schedule: Western states (Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming) will become eligible on December 1, 2004.

UA Program in Integrative Medicine Offers Advice For Surviving Flu Season

Tucson, Arizona.

This year is notable for a nationwide shortage of the flu vaccine, owing to the contamination of a critical number of vials from a key supplier. Undoubtedly, many hundreds (or thousands) of individuals who should be vaccinated will not be protected. It is important to realize that even without a vaccination there are many things that you can do to avoid the flu, or at least to help provide symptomatic relief in the event that you do contract the virus.

To help make it through this flu season, physicians from the **Program in Integrative Medicine at the University of Arizona** offer these tips to avoid the flu:

Wash hands frequently and obsessively – use soap and warm water. Take alcohol-containing “instant soaps” for use in the car and while traveling.

If you need to travel by air during the cold and flu season, drink plenty of bottled water to battle dehydration. Because cabin air is typically very dry, dehydration can result, which can promote the development of coughs, sore throats, colds and other viral infections. Avoid drinking alcohol and caffeine when flying because both can worsen dehydration. Wash hands frequently while on board – use alcohol hand wipes. Use a nasal saline spray (preferably free of preservatives) to keep your nasal passages moist and prevent dryness and cracking, which also can invite infection. There are a few botanical preparations that may be useful in “boosting” your immune responses, including echinacea (one dropper of the tincture three to four times daily) and astragalus, a Chinese botanical preparation that can boost the immune system to help prevent (and even treat) colds and flu. Astragalus is available in capsules, tinctures, or dried root (that can be added to soups). Typical dose is 2 capsules twice daily, or as recommended by the product label.

Keep in mind that the flu (as well as colds) can be spread by casual contact with inanimate objects such as a telephone, a keyboard, a door handle or the toys that your child shares with other children at school. If you've touched a contaminated surface, the germs can easily pass from your hand to your nose, mouth, or eyes, and lead to infection. Keep your fingers away from your nose, mouth and eyes to avoid infecting yourself with virus particles that you may have picked up.

Remember the other factors that may predispose you to pick up a respiratory virus, including psychological stress, excessive fatigue and poor nutrition. During the cold and flu season, try to eat well, get plenty of sleep and reduce stress. These can have a huge impact on your disease resistance.

There are three commercial drugs currently available that are approved for prevention of the flu. These are amantidine (symmetrel), rimantidine (Flumadine), and oseltamivir (Tamiflu). They are between 70 percent and 90 percent effective in adults, but as with many medications, may produce side effects. Consult your health care professional to find out if these medications are appropriate for you.

[Source: Randy Horwitz, MD, PhD, Medical Director, Program in Integrative Medicine, University of Arizona College of Medicine]

Food Forecasts for 2004

Food will continue to be an emotional hot-button for people in 2004.

Our first, and safest, prediction is that the world's farmers will again produce record amounts of food, and that hunger will be a severe problem only in the few places impacted by civil

war (Sudan, Liberia) and the harshly despotic governance (North Korea, Zimbabwe).

We predict that the huge and historic human problem of soil erosion will get worse in Third World countries with rising populations and shortages of fertilizer.

Biotech crops will be planted on millions of additional acres in 2004, with most of the expansion on small farms in Third World countries. Millions of Chinese farmers have already doubled their incomes with pest-resistant biotech plants. Last year the biotech seeds surged in popularity in both India and the Philippines increasing corn and cotton yields by up to 80 percent.

We predict that organic food will continue to supply only a tiny proportion of America's food in 2004, at ultra-high prices. One reason for the high global food production will be high levels of CO₂ in the atmosphere, stimulating the world's crop yields.

The big food challenge of 2004 will be to avoid overeating. We'll spend less than ten percent of our family income this year on food – including restaurant meals!

Technology will enable us to get by in 2004 with even less physical work than last year. Machines and computers will replace even more hours of human labor. Gizmos like Swiffer-mops, snow blowers, riding lawn mowers and Internet shopping sites will enable us to live with less and less physical exertion.

America's national waistline will continue to expand in 2004 because we aren't serious enough yet about eating less and exercising more.

[Source: *Nutrition, Exercise & Wellness*, Arizona Cooperative Extension, Department of Nutritional Sciences: Volume 17, Issue 2, April, May, June 2004]

10 Steps for a Healthier Weight

Excess weight is a growing problem for adults and children alike. Although many people have tried to lose weight, those unwanted pounds often creep back. Making permanent small changes in food and physical activity habits can move you toward long-term success.

Weight maintenance should be the first goal for a healthier future. Keeping pounds off can be easier than taking them off later. Follow these 10 steps on the road to success:

① READINESS

You have to be committed before you begin. What is your stage of readiness?

Not quite ready?

Talk to people who have been successful.

Thinking about it?

Keep a food and activity diary to see where you might make small changes.

Getting ready?

Make some changes in your eating and physical activity habits to see what appeals.

Taking action?

Develop a support network to reinforce your changes.

Sticking with it?

Make your small changes permanent.

② PLANNING

Make a food and physical activity plan that you can live with for the rest of your life. Include small changes such as eating smaller servings of favorite foods or taking the stairs instead of the elevator. Monitor progress by keeping a journal.

③ LABEL READING

Package labels tell you how many calories are in the food you're eating. Look for lower calorie choices. Check the service size. Big muffins or beverage bottles may count as two servings.

④ EATING OUT

If you're eating in restaurants, look for these lower calorie terms: grilled, stir-fried, poached, broiled, roasted and steamed. When servings are too large, don't clean your plate. Avoid ordering more food than you need just because the price is right.

⑤ FOCUSING

Pay attention to what you're eating. Turn off the TV. Sit and eat slowly.

⑥ REGULAR MEALS

Skipping breakfast or other meals makes you hungrier later. You may then be tempted to eat too much.

⑦ PHYSICAL ACTIVITY

To maintain weight, you need at least 60 minutes of moderate intensity physical activity (such as walking/jogging 4 to 5 miles per hour) most days of the week. Reduce sedentary activities like watching TV, using the computer, reading, and driving. Park farther away from your destination and walk.

⑧ SUPPORT

It's easier to stick with a lifestyle change if friends and/or family are supporting you. They can eat with you at restaurants with healthier options, do physical activities with you, and praise your progress.

⑨ ON TRACK

To maintain your weight, you'll need to stick with your food and physical activity changes for the long term. Monitor yourself by keeping a food and weight journal. If you relapse, get right back on track.

⑩ REWARDS

Give yourself non-food rewards for maintaining your weight. Consider getting a massage or a manicure, going to a park with your family, or going bowling or biking or skating.

[Source: Nutrition Education for the Public, A Dietetic Practice Group of The American Dietetic Association]

Water Bottles

There's a rumor that re-using commercial bottled-water bottles is bad for your health because chemicals in the plastic leach into the water with continued re-use.

Experts say this shouldn't be a concern.

But re-using these bottles could present a different health problem: Over time, bacteria can gather and grow inside the bottle. And even though you put them in your dishwasher, their narrow necks don't make for thorough sanitizing. (Which is not to say you can't get them clean, but it's just harder.)

One way around this is to buy a re-useable water bottle, sold in bike shops and sporting goods stores. They're more durable than bottled water bottles – and made with a different type of plastic. And they generally have wider mouths, which means they're easier to sanitize.

[Source: *Environmental Nutrition*, Vol. 26, No. 8]

Audio Library

Taped messages are available by calling 602-470-0961 in the Phoenix area. Enter the 4-digit code for the message you would like to hear.



Food Safety

- 2011 What is foodborne illness?
- 2012 Reporting a foodborne illness

Turkey – Handle it Safely

- 2042 Buying and Storing Turkey
- 2043 Thawing a Turkey
- 2044 Stuffing a Turkey
- 2045 Roasting a Turkey and Testing for Doneness
- 2046 Storing Turkey Leftovers
- 2047 Additional Turkey Cooking Methods
- 2048 Poultry "800" Numbers

Free Service For You. . .

from the University of Arizona Cooperative Extension in Maricopa County. Call with ANY question and we will find the answer.



Do you have questions on Cooking, Nutrition, Preserving, Food Safety, Cleaning, Mold, Water, or Emergency Preparedness? We can help. Call (602) 470-8086, extension 341.

Master Consumer Advisor (MCA) Training

Please call Susie Lyons at (602) 470-8086, extension 340 if you are interested in the next MCA volunteer training class scheduled to begin in January 2005.

Sharon Hoelscher Day

Sharon Hoelscher Day, Extension Agent
Family & Consumer Sciences
email: shday@ag.arizona.edu
<http://cals.arizona.edu/maricopa/fcs/>

Family & Consumer Sciences Educators

Sharon Hoelscher Day
Ruth Jackson
Patty Merk

Persons with a disability may request a reasonable accommodation, such as a sign language interpreter, by contacting Sharon Hoelscher Day at 602-470-8086, extension 332. Requests should be made as early as possible to allow time to arrange the accommodation.

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