

2002

July – September

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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.

Osteoporosis and Bone Health

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Egg Substitute

Bone Builders Volunteers Needed

Do you know a potential Bone Builder??? It only takes a few hours a month to become a Bone Builders volunteer and make a difference in the health of women. Volunteer to be a Bone Builder in your workplace, your church or community. The next 12 hour training session will be September 26 and 27 at the University of Arizona Cooperative Extension, 4341 E. Broadway Rd., Phoenix. For more information, call the University of Arizona Cooperative Extension at 602-470-8086, extension 316 or download the application form from the www.bonebuilders.org website.



Awareness and prevention are critical in combating this growing problem. Volunteers are needed to teach others about reducing the risks of osteoporosis. The Bone Builders program is a partnership between the University of Arizona Cooperative Extension, Arizona Osteoporosis Coalition, and many other local organizations around the state. Volunteers are needed to teach others, help at health fairs, staff displays and share health information with others. Volunteers learn about good nutrition and exercise for strong bones, prevention, screening and medication for osteoporosis.

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 Wednesdays, October 23rd and October 30th, 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 October 18, 2002. For information and registration call (602) 470-8086, ext. 353.

Fruits and Veggies Protect Your Heart

Chalk up more evidence for fruits and vegetables. Eating them decreases the risk of stroke and death from heart disease, according to data from nearly 10,000 adults enrolled in the National Health and Nutrition Examination Survey Epidemiologic Follow-up Study. Even after taking risk factors into account, participants who ate three or more fruits and vegetables a day had 27% fewer strokes over 19 years compared to those who ate less than one a day. They were also 42% less likely to die from a stroke, about 25% less likely to die from heart disease and 15% less likely to die from all causes. This large study offers additional evidence of the overall benefits of fruits and vegetables, which may be partly due to lowering blood pressure. The combination of nutrients in these foods (including potassium, folate and antioxidants) may have a synergistic effect, suggest the researchers.

[Source: *Environmental Nutrition*, August 2002, Volume 25, Number 8]

Ice Cream

- 2 cups cold whipping cream
- 2 cups cold whole milk
- ½ cup egg substitute, such as Egg Beaters
- ½ cup sugar
- 2 Tbs. vanilla extract

Combine all ingredients in a medium-sized bowl. Stir until sugar is dissolved. Freeze according to ice cream freezer manufacturer's directions. Yield: 12 servings.

Nutrient info per serving: Calories 141; Protein 3 g; Fat 9 g; Carbohydrate 13 g; Sodium 51 mg; Calcium 65 mg.

Eggless Vanilla Ice Cream

- 2 cups milk
- 1 cup sugar
- 2 cups whipping cream or half and half
- 2 t. vanilla extract

Combine ingredients and stir briskly about two minutes until sugar is dissolved. (Undissolved sugar crystals may be a cause of large ice crystal formation). Pour into a one-gallon ice cream freezer can and freeze according to manufacturer's directions. Yield: 12 servings.

Nutrient info per serving: Calories 168; Protein 2 g; Fat 7 g; Carbohydrate 22 g; Sodium 25 mg; Calcium 60 mg.

[Source: Lynne Durrant, Extension Educator, Mohave County Cooperative Extension]

Good Health May Be Just A Walk Away

Each pound of fat on your body is 3,500 calories of unused energy. Adding just 30 minutes of walking to your daily schedule will use up to 50 calories per day!

Recent estimates indicate that 39 million adults are considered obese (20 percent above desirable weight), and nearly 7 in 10 don't get enough exercise. In addition, there has been an increase in body fat levels in children and youth over the past 20 years. Obesity is a risk factor for type 2 diabetes. Studies show that healthy eating and regular exercise can prevent or delay the onset of type 2 diabetes, even in high-risk individuals.

Experts agree that a certain amount of body fat is essential. Generally speaking, women should have around 20% body fat, while men should have around 15%. How much of your weight is fat can be assessed by a variety of methods including underwater weighing, skinfold thickness measurements, and circumference measurements.

People who exercise may increase lean body mass while decreasing their overall fat level. This can result in a loss of inches without a loss of weight, since muscle weighs more than fat. Here are exercise ideas for you to try:

- Participate in a regular exercise program (at least 30 minutes of moderate physical activity 5 times a week). Choose activities you'll enjoy and can stick with.
- Increase the amount of physical activity in your daily routine (take the stairs, park further away from the store, walk briskly not sluggishly, play with your kids in the yard, mow the lawn, do some gardening, etc.)
- Continually upgrade your fitness program.
- Keep a log of your progress, and reward your milestone achievements!
- Walk Across Arizona is coming!

Good health is literally a walk away. You don't have to work up a big sweat at the gym or become a long distance runner. Just 30 minutes of walking a day, five days a week, can significantly improve your health.

[Source: U.S. Department of Health and Human Services]

Eat Healthfully: Go Slow

- Shop at farmers' markets or local farms to appreciate the connection between the land and our food, as well as benefit from unprocessed and unadulterated food.
- Look beyond fresh produce at farmers' markets. Try locally produced jams, pickles, breads and cheeses.
- Collect traditional family recipes, especially ethnic recipes that celebrate your own heritage, and share them with family members.
- Cook from scratch when you can. Taking the time to enjoy the preparation of food often means you'll enjoy eating it more. And it can also be a good way to relax.
- Take a tip from Italians and spend more time when dining. Turn the TV off and converse during meals. Table talk helps slow the pace of the meal as well as increase your enjoyment of it.
- Enjoy the company of friends and extended family members at mealtimes when possible. Having company encourages you to plan your meals more thoughtfully and eat more civilly.
- Take the time when eating to enjoy the aroma and savor the flavors and textures of food, rather than just eating to quell hunger. Slowing down means you'll eat less...and enjoy it more.
- When you do eat out, support family-run, sit down restaurants.



Q & A

Soap and Detergent Association Answers Your Questions

Q: To get the best results from dishwashing, what temperature should the water be?

A: Warm or hot water helps dissolve greasy soils. For hand dishwashing, you should use the warmest water that's comfortable for your hands. The water temperature many people's hands can tolerate is about 110°F (43.30°C). Keeping dishwashing water as close as possible to this upper limit will provide good results. For automatic dishwashing, the water temperature should be at least 130°F (54.4°C) for maximum cleaning efficiency. Many newer dishwashers have heat boosters to ensure the correct temperature. If your washer doesn't have a booster, set your water heater at mid-range or 140°F (60°C).

Q: What's the shelf life of bar soap?

A: There's no official shelf life for soap. As soap ages, it loses moisture. The main characteristics of the soap don't change until all the moisture is gone. At this point, the only thing left is powder. This, however, takes a long time! Generally, soaps are expected to lose 6 percent of their weight, due to moisture loss, within a few months. Over time, soaps will generally change color and lose fragrance.

[Source: *Cleanliness Facts*,
July/August 2002]

- Forgo eating while driving.

[Source: *Environmental Nutrition*, July 2002]

Survey: Grim Outlook on Credit Card Fees

Does your credit card offer you the best rates available? Since the mid-1980's Consumer Action (CA), a non-profit education and advocacy organization, has conducted an annual review of credit card rates and terms in order to gauge industry trends and provide consumers with a comparison tool. The 2002 National Credit Card Survey examined 126 credit cards issued by 42 companies. Key findings from this year's survey:

APR (Annual Percentage Rates) Rates

Due to lower federal interest rate indexes, average variable annual percentage rates (APRs) have fallen by almost three and a half percentage points in the past year. But nearly one third of variable rate cards surveyed by CA have minimum or "floor" policies that short-circuit the trend. This prevents rates from dropping below the minimum no matter how low the underlying index. Even though the prime rate, which is the most widely used index, is at its lowest level in three decades, holders of those credit cards won't reap the benefits. Without these floors, the rates would have dropped by almost five percentage points for customers.



Late Fees

More companies than ever will hit cardholders with late fees if payments are not received by the exact date due. Seventy-two percent of issuers surveyed said that they would hit cardholders with a late fee if their payment was not received by the due date. Of companies granting a bit of slack, the period ranged from one day to 10 days.

If you don't pay on time, late fees are not the only punishment you face. Almost three-quarters of all surveyed cards feature penalty rates (also known as default or delinquency rates) for customers who make one or more late payments. Last year, only 69% of surveyed issuers did this. This year, penalty rates found by CA range from 12 - 29.5%. CA believes that the number of cards with penalty rates in the survey may even be higher.

Minimum Monthly Payments

Reduced rates are usually considered positive changes, but in the case of minimum monthly payments, reducing the amount owed usually keeps people in debt longer and increases the interest they pay. The industry standard used to be 4% minimum monthly payment. Of the card companies surveyed, 43% require cardholders to pay only a tiny 2% of their outstanding balance each month, while another 25% require 2% - 2.5% minimum.

Many people pay only what's asked of them, despite the fact that a low minimum payment runs counter to their interests by insuring they will pay hundreds, if not thousands, more in finance charges over the years it takes them to pay off the balance.

Introductory Rates

Of the 42 surveyed issuers, 77% offered initially lower "teaser" APRs to new cardholders ranging from zero-interest deals up to 9.99%. The average introductory rate on purchases was 3.63% and the average for transferred balances was 3.95%. While most offers stay in effect six months, some companies offer much more attractive introductory terms.

To learn which card companies have the most favorable rates and other useful information access the CA website <www.consumer-action.org> and select "Pricing Surveys" from the menu.

[Source: *Consumer Action News*, March 2002]

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Coming Attractions

September 26 & 27
October 5 - 11

Bone Builders Volunteer Training
National Extension Association of Family & Consumer Sciences,
Kansas City, Missouri

October 23 & 30

Money Management Advisors Workshop

<p>Bone Builders Eva Paz-Ono, Program Coordinator Elizabeth Schnoll, Instructional Specialist</p>	<p>Project SOAR Jan Gibby, Program Coordinator (CYFAR)</p>
<p>Community Neighborhood Leadership Program Debra Umbower, Program Coordinator</p>	<p>Project JUMP Mary Grace Hamp, Program Coordinator</p>

Persons with a disability may request a reasonable accommodation, such as a sign language interpreter, by contacting Mary Conner, 602-470-8086, extension 353. Requests should be made as early as possible to allow time to arrange the accommodation.

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