



# FAMILY AND CONSUMER SCIENCES

## Newsline

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### MARCH 2009

### March is National Nutrition Month®

National Nutrition Month® is a nutrition education and information campaign created annually in March by the American Dietetic Association. The campaign focuses attention on the importance of making informed food choices and developing sound eating and physical activity habits.

Moms, especially, agree that feeding their family well is very important, said Deana Hildebrand, Oklahoma State University Cooperative Extension nutrition specialist.

“While moms would like to get their children to eat healthier, they say there are many obstacles that get in the way,” Hildebrand said. “One of the main obstacles is a busy family schedule that makes it difficult to eat together and doesn’t leave enough time to shop or cook. Other obstacles include the family members’ food and taste preferences or the family is on a limited budget.”

Another top concern for moms is that children are not consuming enough fruits and vegetables. Rounding out the top three concerns are picky eaters and kids eating too much junk food.

So what is a mom to do? First, make mealtime family time. Try to have one meal per day together. If busy schedules prevent this, aim for at least one meal per week together. Eating meals as a family can actually improve a child’s food habits.

Involve the family in meal planning and preparation. View your kitchen as a learning laboratory or classroom. Hildebrand said children are more likely to eat foods that they have helped to prepare.

“It’s very important for parents to be good role models for their kids. Healthy eating is a lifestyle, not a fad and it needs to be a family activity that starts early on,” she said.

In an effort to get variety into family meals, try to include one new food or recipe each week. Some of these new things are sure to become family favorites.

Hildebrand said to try new varieties of fruits such as mangoes or clemintines as a way of enticing children to eat more fruits. To make fruits easier to eat, cut them

into bite-sized pieces and serve with a yogurt dipping sauce.

When shopping, opt for fresh, quality products when choosing foods for your family. Fresher foods provide higher amounts of essential nutrients and have better taste when they are at their peak. Also, select seasonal fruits and vegetables in order to stretch food dollars. If fresh is not an option, remember canned and frozen fruits and vegetables provide similar amounts of nutrients and may cost less.

Most all children love to snack, and keeping a stash of healthy snacks on hand is important. Keep these snacks in key places such as your purse, the car or the diaper bag.

“If you have quick and easy snacks available, you’re much less likely to eat unhealthy options when you’re on the go,” she said.

With the busy and hectic schedules many families face, moms may have to think creatively in order for the family to eat together often. For example, have a tailgate picnic before or after a child’s sporting event or practice.

“Good nutrition is essential and National Nutrition Month® is a good time to seriously focus on what your family is eating,” Hildebrand said. “For addition information on planning healthy and tasty meals, go to [www.MyPyramid.gov](http://www.MyPyramid.gov).”

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## Credit Score Lowdown

If there is one single bit of advice to turning around a poor financial situation, it would be knowing your FICO (Fair Isaac Corp.) score, better known as your credit score.

Just about every financial move you will make for the rest of your life will be somehow linked to your credit score. Not knowing how your score is calculated, how it is used, and how you can improve it will keep you broke.

A FICO score is three-digit number that determines the interest rate you will pay on your credit cards, car loan, and home mortgage, whether you will be able to get a cell phone or have your application for a rental apartment accepted, and much more. A high FICO score gives you a great reputation with the business world; you'll get the best deals. A lower FICO score translates into paying higher interest rates on cards and loans. Your credit history can even affect your auto insurance premiums or your ability to get a job.

Your FICO score is based on your spending and bill-paying habits, and your overall debt load. Those you do business with, from lenders and the phone company to credit card companies, constantly file reports on your financial activity to one of three major credit bureaus. These credit bureaus know what you have spent, what you owe, and if you tend to pay bills on time or let them slip. From all that raw personal data, the three credit bureaus calculate your FICO score using a formula developed by Fair Isaac Corp.

Fair Isaac and the credit bureaus make money sharing your FICO score. Mortgage lenders, auto lenders, employers, cell-phone companies, and insurance companies pay to get your FICO score. It helps them assess whether they want to accept your application, or what terms they will offer you.

Fair Isaac sorts the data from the credit bureaus into five broad categories that have varying degrees of importance in calculating your FICO score.

Your:	Accounts for this percent of your FICO score:
-record of paying your bills on time	35%
-total balance on your credit card and other loans compared to your total credit limit	30%
-length of credit history	15%
-new accounts and recent application for credit	10%
-mix of credit cards and loans	10%

Fair Isaac uses a formula to come up with a score that can range from 300 to 850. Anything between 300 to 500 means you are a poor financial risk and you are going to be hard-pressed to find any business that will want to work with you. Scores between 500 to 850 fall into six ranges; the exact cutoffs for those ranges can vary from lender to lender, and for different types of loans, but this is typical.

### The FICO Ranges

760-850	BEST
700-759	
660-699	
580-619	
500-579	WORST

The range your score falls into ultimately determines that interest rate that you will pay on loans. Other factors, such as your employment history and salary, will also affect the deal

The range your score falls into ultimately determines the interest rate you will pay on loans. Other factors, such as your employment history and salary, will also affect the deal you get, but your FICO score is a major component in determining the interest rate you will end up paying for a home mortgage or car loan.

### 30-year fixed- rate mortgage:

<b>760-850</b>	6.0%
<b>700-759</b>	6.2%
<b>660-699</b>	6.5%
<b>620-659</b>	7.3%
<b>580-619</b>	8.3%
<b>500-579</b>	9.1%

### Three-year auto loan:

<b>720-850</b>	7.2%
<b>690-719</b>	7.9%
<b>660-689</b>	9.5%
<b>620-659</b>	11.1%
<b>590-619</b>	14.5%
<b>500-589</b>	15.1%

The rates above were effective in the fall of 2006. But regardless of what current interest rates happen to be, the difference between the interest rate for the highest and lowest acceptable FICO ranges is going



to remain about 3 points on a home loan and more than 8 points on a three-year auto loan.

On a three-year, \$20,000 car loan, you'll pay an extra \$75 a month if your FICO score is in the 500-589 range rather than the top auto loan range of 720+. That's comes to \$2,700 over the three years of the loan.

#### FIRST STEP: GET ALL THREE CREDIT REPORTS

Since your FICO score is a calculation based on the history in your credit reports your first job is to make sure everything in those reports is correct.

The big three credit bureaus are Equifax, Experian, and TransUnion. You can get the reports online at [www.annualcreditreport.com](http://www.annualcreditreport.com), or by calling 877-322-8228. You need to check all three. Your credit card may report to Equifax and your cell phone provider may report to TransUnion. The result is that you have three different reports, all containing different information. You want to make sure all three are clean.

Every consumer is entitled to get one free report a year from each credit bureau.

#### CORRECTING YOUR CREDIT REPORTS:

If you have errors on your credit report, know that you are in good company. A survey by the U.S. public Interest Research Group found that 25 percent of reports have serious errors, 30 percent listed "old" accounts that should have been deleted, and 79 percent overall had some sort of mistake or error. You can file a dispute with the credit bureau. It may take a long time to sort through most of the problems and have the erroneous information removed from your record, so start now.

You may find that the "mistakes" on your report are actually the handiwork of an identity thief.

#### GET YOUR FICO SCORE

After you have your credit reports and have taken care of clearing up any mistakes, you are now ready to get your FICO score. You actually have three FICO scores, based on the different data supplied by each credit bureau. The charge for one FICO score (which automatically includes a credit report) is \$15.95.

You only need to pay for one score, not all three, take your pick of any of the three. If you are planning to apply for a loan, you need to be a bit more strategic. A lender you go to for an auto loan or credit card will

check just one of the FICO scores – information from Equifax, Experian, or TransUnion – they will use. That's the score you want to check before applying for the credit card or loan.

The Beacon score, means it's Equifax. Empirica means they use TransUnion. The Experian name is self-evident – it's Experian/Fair Isaac Risk Model.

A mortgage gets a bit trickier. Because this is such a huge financial responsibility, mortgage lenders are going to check all three FICO scores. So in this instance, you need to check all three FICO scores.

There are other credit scores available for just a few dollars, look tempting compared to the cost of a real FICO score and credit report. The problem is that those other credit scores aren't what the majority of lenders and businesses use when checking your history to decide if you are a good credit risk and those scores can be off by as much as 50 to 100 points from your real FICO score.

~ Excerpt from "The Money Book for the Young, fabulous and Broke"

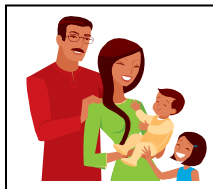
#### Earned Income Tax Credit

The Earned Income Tax Credit tax credit was developed in 1975 to help low income working families manage the burden of taxes. Since then it has grown into an important tax credit for many families across the US. Some of specifics of this credit include:

- The EITC has no effect on any welfare benefits you may be receiving.
- You do not have to have children to qualify.
- Eligibility or amount of credit will depend on the types and amount of income from that tax year, as well as any adjustments to your income.

EITC is refundable; meaning that if you tax credit is greater than the amount of taxes you owe you will be refunded the difference.





## The Parenting Journey: Enjoy the View at Insight

An important tip for parents is to gain insight into basic child development and where their own children are in their individual developmental stages. Gaining more insight into the uniqueness of each child and how their personal circumstances affect behavior are important in responding to children.

When things are going well, we feel happy and energetic, and we do the things we need to do. There are also times when we feel the weight of the world on our shoulders; we may feel tired, lonely and unhappy. At such times it is hard to get anything done or get along with others. This is true for children as well as for adults. As parents, we may expect children to be cheerful and obedient under all circumstances. If we want to be helpful to children, we should try to be aware of what is happening in their lives. Knowing their circumstances may or may not change your expectations of their behavior, but it can help to respond appropriately. For example, when a child has had a bad day at school, we may make extra efforts to be supportive. We may hold the child, take a walk or read a story. If we have paid attention to the preferences of each child, we probably know what will be helpful for that particular child.

It is not easy to be in touch with what is happening with each of several children. But it helps to notice the things they do and listen carefully when they tell about their day and notice their moods. Over time you can develop a sense of what is normal for each child. What is most important to that child? What is most painful? How can I soothe or comfort that child? How can I most effectively show support and love?

When a child is in a bad mood, it usually does not help to ask, "What is wrong?" Most children will respond, "Nothing." But it can be helpful to respond to the message that their body language gives us. Example: "It looks like you had a bad day." At that point the child feels invited but not pressured to share about his or her day. As long as the child shows signs of unhappiness, we can listen and respond without sermons. We can say supportive things like, "That is so hard."

We can make some adjustments to household rules to accommodate their challenges as they age. A child might still be expected to clean his room before dinner but some quiet time might be provided after school

before the cleaning begins. Or we can help the child with the cleaning, making it a team effort.

Often we do not notice how stress in our lives affects our children. When we are stressed, tired or unhappy, we send signals to our children. They are very sensitive to our moods. When we have difficulties, they may feel less safe and less loved. As a result they may be distant and anxious or they may cling to us. We can reassure them, saying "I'm having a hard time right now but I'll get through it. I'm glad you're my child and I'll always love you!"

When parents are sensitive to their children, it helps the children to feel safe and helps children develop into caring people

Every adult has different likes and dislikes, different strengths and weaknesses, and a style all their own. The same is true of children. Each child has individual tastes, abilities, preferences and style. Understanding and gaining insight into your child's unique personality and strengths will help you adapt your parenting techniques to assist them in their development. There are many ways in which children are different from each other! Notice your child's strengths and unique personality. Every child is good at something. Observing the things that your child loves to do gives you important clues about his or her talents. Watch for the things that each child loves to do. Appreciate their strengths. Tell them about the good you see.

Find the good in mistakes and weaknesses, too. No one is good at everything. Be patient with your children's individual limitations. You can think of their limitation in a positive way: The child who is stubborn has strong character. The child who cries easily may be very sensitive. The child who is into everything can be seen as energetic and curious. Emphasize the good in each child.

Source: [www.arfamilies.org](http://www.arfamilies.org) – University of Arkansas Extension Service  
Sonya McDonald, FCS Extension Education



## Romance Long after Valentine's Day

Songs have been written about it, movies made to promote it, books written to rekindle it, cards sent to encourage it and perfumes made to entice it. No matter how you depict

it, it's important. Being romantic isn't just for couples who are dating. Here are simple ways you can be romantic in your marriage all through the year.

- Make a decision to be romantic.
- Enjoy a full moon together.
- Call your spouse during the day and say something romantic.
- Hold hands
- Leave a romantic love note for your mate to find.
- Suggest going for a romantic walk together and hold hands.
- Remember to give a lingering kiss for no reason at all.
- Say "I love you."
- Watch a classic romantic movie together.
- Lie down on a blanket in your backyard and watch the clouds and stars.
- Send a romantic card.
- Plan a romantic, candlelight dinner.
- Pick a flower to put in a bud vase.
- Write a romantic love letter.
- Nibble on your spouse's ear and whisper something sweet and spicy.
- Schedule an evening to have a romantic date with one another.

Source: <http://marriage.about.com/od/loveandromance/qt/simpleromantic.htm>

## Enhancing Your Relationships

- When you say "I love you" mean it.
- Love deeply and passionately; you might get hurt but it's the only way to live life completely.
- Be engaged at least six months before you get married.
- Marry a person you love to talk to; as you get older, their conversational skills will be as important as any other.
- Look for and build up the positive aspects of your mate.
- Remember that great love and great achievements involve great risk.

- Give people more than they expect and do it cheerfully.
- Don't believe all you hear, spend all you have, or sleep all you want.
- Remember the three R's: Respect for self; Respect for others; and Responsibility for all your actions.
- When you say "I'm sorry", look this person in the eye.
- In disagreements, fight fairly – no name calling.
- Don't judge people by their relatives.
- Talk slowly but think quickly.
- When you lose, don't lose the lesson.
- Don't let a little dispute injure a great friendship.
- When you realize you've made a mistake, take immediate steps to correct it.
- Stress can be lessened when you can laugh at life's little disasters. Don't take life too seriously; it's only a temporary situation!

## Medicare Part D

What do I need to know about my mother's Medicare Part D drug coverage, now that she is moving into a nursing home?

If you or a loved one lives in a nursing home or another qualified institution (not an assisted living facility or a group home), you should know these important facts about Medicare's drug benefit:

- Generally, nursing homes work with specific pharmacies. You will want to make sure that your mother's drug plan will work at the pharmacy the nursing home uses.
- If your mother has Medicaid, she will have no out-of-pocket costs as long as her plan covers the drugs that she needs and the nursing home buys them at a pharmacy that is in the plan's network. If she doesn't have Medicaid, her costs will be the same as for anyone else.
- If her current Part D plan does not meet her needs, she will be able to change drug plans. In addition to the regular enrollment periods available to everyone with Medicare drug coverage, she will be able to switch plans:
  - When she enters the nursing home;
  - Once a month while living in the nursing home; and
  - Once during the two months after she leaves the nursing home.

To learn more about the Medicare Part D drug plans and special enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

## WHAT DO “HEALTHY” FOOD LOGOS REALLY MEAN?

Nine in 10 shoppers believe eating healthfully is a better way to manage illness than taking medication.

Grocery stores are packed with food packages boasting logos that identify them as healthy choices. This leads consumers to believe that grabbing the right packages will instantly make shopping and meal times more healthful.

There is more to food logos than meets the eye. “Healthy” symbols often focus on a specific characteristic of a food such as high fiber or low fat content. But that doesn’t mean that the food supports all the goals of healthful eating. The logo-branded food could still be high in sodium, sugar, or refined carbohydrate. Individual food companies can develop logos to promote the healthy characteristic they want to promote. Each company may use different criteria to define “healthful”, which may not match the standards of health organizations.

Many healthy logos require food companies to pay a licensing fee for their use. This cost is likely passed on to the consumer. An example is the American Heart Association’s “seal of approval” which is a red heart with a white check mark. Foods that bear this logo do have to meet certain good, heart healthy claims.

Foods without certain healthful logo on their packaging can still be healthy choices. Companies may offer foods that are just as healthful but prefer not to pay the high licensing fees. The presence of a symbol does not mean that a food is any more healthful than one that makes a legitimate health claim that didn’t purchase the right to the “healthy logo”.

Although these symbols can be useful, choosing foods based on these claims is only one step on the path to a heart-healthy diet. Use symbols to help identify foods that might help your eating, but be sure to check the Nutrition Facts panel to see what you are really getting.

*Sources used:* \*1.

<http://www.heartcheckmark.org/presenter.jhtml?identifier=3038618>

\*Nutrition Notes by Karen Collins, MS, RD, CDN from the American Institute for Cancer Research NEWSLETTER, Summer 2007, Issue 96

\*[http://findarticles.co/p/articles/mi\\_m0876/is\\_2001\\_Wntr/ai\\_75705615](http://findarticles.co/p/articles/mi_m0876/is_2001_Wntr/ai_75705615) From Heart Watch, March/April 2000

## Feds Urge Shingles Vaccine for Every Older American

People age 60 and older should receive a vaccination to guard against shingles, a viral infection that causes painful and blistering rashes, according to federal health officials.

The risk of getting shingles grows especially serious as people age, beginning at around age 50, and is highest among seniors. The infection is caused by the same varicella-zoster virus responsible for the common childhood illness chicken pox.

The Centers for Disease Control and Prevention (CDC) said it is recommending a single dose of Zostavax, the only vaccine to prevent shingles, for people age 60 and older, even if they have had a prior episode of shingles. Zostavax is a vaccine produced by Merck & Co.

The federal agency said its recommendation updates a provisional one it made in 2006 after the vaccine was approved by the Food and Drug Administration and recommended by a CDC advisory panel of immunization experts.

The CDC said Zostavax has been found to be highly effective in warding off shingles, cutting the occurrence of shingles by about 50 percent in people 60 and older. It’s even more effective in the 60 to 69 age bracket, where shingles occurrences have been cut by 64 percent with Zotavax, the CDC said.

Shingles is very common in the U.S. The CDC said more than 43 million adults over the age of 60 in the United States are estimated to be at risk for shingles, and about a third of all Americans will eventually get shingles, including half of all people who live to age 85.

There is no cure for the painful condition, which is also known as herpes zoster. After a person has had chicken pox, the virus remains dormant in the body, and years later can reactivate as shingles.

“It is a nasty, life-altering affliction. Although the vaccine is not perfect, it’s pretty good,” Dr. William Schaffner of Vanderbilt University Medical Center in Nashville, Tenn., and vice president of the National Foundation for Infectious Diseases told the Reuters news agency.

“The pain can be mild to very severe. The rash illness itself can be on any part of the body. It’s usually on the trunk, but can be on the face – in which case it can

involve the eyes, and so it can threaten vision,” Schaffner said.

The rash generally fades in two or three weeks, but pain can continue for months in some patients.

Dr. Jane Seward, deputy director of the CDC’s division of viral diseases, said she hopes the agency’s recommendation will encourage older people to get the vaccine. “The vaccine provides an exciting new tool for preventing shingles and its serious complications,” Seward said.

Meanwhile, Merck said in a statement that more than 50,000 physician’s offices, pharmacies, and public health clinics have ordered Zostavax since the FDA approval two years ago.

Merck said that health insurance plans covering about 94 percent of privately insured Americans have approved reimbursement for the vaccine. Merck also said Zostavax is eligible for reimbursement under the government’s Medicare Part D prescription drug benefit, and that health plans covering more than 90 percent of people enrolled in the Part D benefit are reimbursing for it.

The company also said that Zostavax is part of its Vaccine Patient Assistance Program in the U.S. in which Merck makes available at no cost various vaccines to adults who are uninsured and unable to pay for them.

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## **EMERGENCY WATER SUPPLY ESSENTIAL DURING STORM SEASON**

Many Oklahoma residents have already met with the wrath of Mother Nature this winter as an ice storm slammed into the state and left a path of destruction in its wake.

While news reports indicated treacherous weather was on its way, some residents were unprepared, said Barbara Brown, Oklahoma State University Cooperative Extension Service food safety specialist.

“When preparing for most types of emergencies, you need to think about your water needs. In any disaster situation, clean drinking water should be top priority,” Brown said. “When advanced warning of a storm is given, it’s important to store several days’ worth of water. We’re still in the midst of winter storms and there’s still the possibility of more ice storms that could cut power to parts of the state. In addition, tornado season isn’t that far off either.”

In some cases, when the electricity goes off, residents on the city water supply may still have water. Those who are on a water well will most likely be without water available.

Oklahomans should store at least one gallon of water per person per day. A normally active person needs to consume at least two quarts of water each day as drinking water. A good rule of thumb is to have at least three days’ worth of water stored in the event of an emergency. Remember that this amount does not include what may be needed for food preparation, personal hygiene and pets.

“A person can minimize the amount of water the body needs by reducing activity levels and staying cool,” she said.

The safest way to store water is to purchase commercially bottled water and store it in its original, unopened container until needed.

If Oklahomans choose to prepare their own containers for water storage they can buy food-grade water storage containers from surplus or camping supply stores. These containers need to be thoroughly cleaned before filling with water. Those who choose to recycle containers for water storage should opt for two-liter plastic soft drink bottles, not containers that have had milk or fruit juice in them. Milk protein and fruit sugars cannot be adequately removed from these containers and provide an environment for bacteria to grow in the water stored in them. Cardboard containers that once contained milk or juice are apt to leak and are not designed for long-term storage. Glass containers are easily broken and heavy.

Follow these steps to store water in plastic soda bottles. Thoroughly clean the bottles with dishwashing soap and water, rinse completely. Make a sanitizing solution by stirring one teaspoon non-scented liquid household chlorine bleach into one quart of water. Swish the solution in the bottle so it touches all inside surfaces. Clean the inside of the bottle cap. Rinse the container with clean water.

Fill the bottles to the top with regular tap water. If the water has been commercially treated from a water utility with chlorine there is no need to add anything else to the water to keep it safe to drink. If the water comes from a well or water source that is not treated with chlorine, add two drops of non-scented liquid household bleach to the water. Tightly close the container using the original cap. Be careful not to contaminate the cap by touching the inside of it with fingers.

“Store the containers in a cool, dark place and replace every six months,” Brown said. “Put a date on the outside of the filled container so you’ll know when it’s time to replace it.”

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