



Hygiene

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As the current Swine Flu (Visit Cooperative Extension site: <http://aces.nmsu.edu/ces/nmhs/swine-flu.html>.) concerns demonstrate, hygiene is more important than ever. To reduce the potential for spread of disease, remember to do the following:

- Wash hands **after handling pets, using the bathroom, before food preparation and before eating**
 - Proper hand washing involves the following:
 - Wet your hands under warm, running water. Avoid contact with the faucet after this point.
 - Lather the soap on your hands for at least ten to fifteen seconds and then rub your hands together vigorously – Sing happy birthday to yourself twice to get in your 15 seconds of time.
 - Wash your palms, in between your fingers, under your fingernails and the back of your hand; focus on the ends of your fingers.
 - Rinse your hands thoroughly under the warm running water.
 - Dry your hands with a clean towel or paper towel from a dispenser.
 - Turn off the water using the towel to turn the nozzle. Use the same towel to open doors on the way out of the bathroom. This will help to avoid re-infection.
- Cover your mouth when you sneeze or cough and then wash your hands as noted above.
- Use alcohol based hand sanitizers when a sink with soap and water is not available
- Do not touch your nose or mouth with your hands
- Stay home if you are ill

Remember that hand washing is the single most effective means to prevent the spread of disease!!!

Lowering Risk of Foodborne Illness

M Ann Bock, PhD, RD, LD

Improper handling and/or cooking of food are major reasons for outbreaks of foodborne illness. To lower the risk of foodborne illness, remember the following:

- Keep foods out of the ‘danger zone’ which is between 40 and 140 °F
- Cook all meat to the proper internal temperature (Use a meat thermometer to be sure)
 - Beef (Steaks and Roasts 145 °F; Ground Beef 160 °F)
 - Fish (145 °F)
 - Pork (160 °F)
 - Poultry (Chicken Breasts and Whole Poultry 165 °F)

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Financial Planning Need for Women

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In tough economic times, there is a dire need to be meticulous in every aspect of household management. People are now increasingly concerned about financial management and efficient use of resources from small ticket items to large expenses. Examples of these items are grocery coupon savings, energy-efficient light bulbs, energy-saving laptops, and best house deals. One item that tends to be overlooked due to our financial myopic inclination is financial planning, particularly retirement planning.

While financial planning is a pressing issue across all segments of the population, an emphasis should be placed on women. In recent times, we have observed changes that require women to put more emphasis on financial planning. As pointed out by Brennan and O'Neill (2004), as high as 90% of women will need to be in charge of their financial management at some point in their lives. Traditionally, men have been in charge of financial matters in the household with Social Security and other pension plans. This has changed with high divorce rates, uncertainty about the reliability of Social Security, and the shift from a defined benefit to defined contribution plan.

Although the pay gap between men and women has decreased, the gender pay gap is still a pushing factor for women to get acquainted with financial planning know-how. Women who work tend to get paid 25% less than their male counterparts and spend 11 years out of the workforce due to childbirth and care giving to children and frail elderly (Brennan, & O'Neill, 2004). These would certainly impact promotion chances and their Social Security and pension incomes.

Compared to men, women fared worse in financial planning knowledge. In a recent study by Lusardi and Mitchell (2008), women were found to perform worse than men in financial literacy questions on compound interest, inflation, and especially stock risk diversification.

Demographic tendencies also point towards the need for women to be well-versed in financial matters. Life expectancies for men and women in 2005 were 75.2 and 80.4 years, respectively (U.S. Census Bureau, 2008). For couples of the same age, this means that women are expected to spend their last five years being a widow. In reality, men tend to marry younger women, thus, women are expected to live in widowhood longer than five years, unless they remarry. In the U.S., the proportion of widower among men and widows among women are 4% and 12%, respectively (U.S. Census Bureau).

Besides widowhood, people may end up being alone from divorce, which is an end result for 40% to 50% of marriages in the US (U.S. Census Bureau, 2008). In both widowhood and divorce, financial management dependency on the former spouse may leave these women in financial disarray. Financial planning in single times prior to getting married is very different than that after a spouse's death and divorce. Considering that a divorced first marriage has an average marriage span of 8 years, divorced women will very likely face the challenges of a single working mother such as custody issues, childcare, and debt issues. Widows may face bequeathed division, home management, home downgrading, debt, and retirement income issues. Inadequate financial management skills will certainly add to the stress already imposed by death of a spouse or divorce.

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Financial Planning Cont'd

Preparing oneself with financial management skills does not mean that one needs to be a Certified Financial Planner® who is familiar with tax issues, different retirement accounts, stock market, insurance plans, and estate planning. Women need to know the basics of personal finance and where to go for financial assistance. Often seen as a marketing prey, widows may need to consider what to do with their houses (81% of U.S. widows compared to 67.8% nationally) that are now too big and challenging to maintain.

There are many financial planning programs available for women of different ages. In high school, kids may participate in Jump\$Start and National Endowment for Financial Education (NEFE) High School Financial Planning programs. County agents and home economists may provide these types of programs (some of which are free) for adults or refer you to others. Besides the internet, another way to find home economic county agents is by looking in the blue book (government pages) section of the yellow book for “COOPERATIVE EXTENSION SERVICE” contact information. One may also ask for personal professional guidance in financial management by consulting with certified financial planners whose service comes with a charge. Some useful websites include www.jumpstartcoalition.org, www.ftc.gov/YouAreHere, and www.extension.org/personal%20finance.

References

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- Brennan, P.Q. & O'Neill, B. (2004). *Money Talk: A Financial Guide for Women*. Ithaca, NY: Natural Resource, Agriculture, and Engineering Service.
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Foodborne Illness Cont'd

- Refrigerate or freeze perishables, prepared foods and leftovers within 2 hours or less
- Defrost frozen meats in the refrigerator, under cold running water or in a microwave
- Do NOT cut up meat and produce on the same cutting board
- Do NOT use the same knife for cutting up meat and produce
- Sanitize cutting boards and counter tops after each use
- Wash hands with soap and water before food preparation as noted in Hygiene article
- Restrain hair so that it does not fall into food
- Wear gloves if you have cuts or sores on the hands
- Avoid dented or bulging cans
- Separate raw meat from produce and prepared foods in the refrigerator
- Wash all raw produce before preparation
- Cover, with plastic wrap or lid, all prepared food stored in refrigeration units

Ten Tips for Grocery Shopping on a Budget

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Feeling the pinch of food prices? According to the Bureau of Labor Statistics, since March 2007, the price of eggs is up 35%, a gallon of milk has jumped 23%, a loaf of bread has climbed 16% and a pound of ground chuck is up 8%. Overall, U.S. food prices in 2009 are expected to rise an additional 4 to 5%—resulting in the worst food inflation in 17 years. Coupled with a weak economy, this is challenging shoppers to find more economical ways to buy groceries and prepare healthy meals. Here are some ways you can assist them:

1. PLAN MENUS AND MAKE A LIST.

A sure way to overspend is by wandering aimlessly through the aisles and tossing whatever looks good into your cart. Instead, plan menus and write a shopping list that corresponds with the store aisles. Look for menu planning and recipe help on your supermarket's Web site. Many feature tools for planning and pricing meals.

2. USE COUPONS AND REWARDS CARDS.

Did you know the Sunday inserts in your local paper have anywhere from \$50 to \$75 worth of coupons in them? Clipping coupons or printing them from Web sites (coupons.com, for example) can save you 10 to 15% on your grocery bill. Also consider joining your supermarket's shopper's club. Not only will you enjoy price specials, but you may receive additional coupons for items you regularly purchase printed on the back of receipts.

3. BUY STORE BRANDS.

The Food Marketing Institute reports 56% of shoppers say they are economizing by buying store brand products (also known as private label). Private label brands are often 15 to 20% less expensive than their national brand counterparts while the quality of the food may match the national brand.

4. BUY ON SALE AND IN BULK.

Cruising the aisle for sales on shelf-stable items or products you use regularly is a great way to save money. However, buy larger quantities only if you have space to store and use the food before it spoils.

5. COMPARE UNIT PRICES.

Use the "unit price" (price per pound, ounce or pint) to compare national brands with store and generic brands, or bulk and economy-sizes with single-serve or regular-size packages. Many stores show the unit price on a shelf tag.

6. READ FOOD LABELS.

Compare ingredients and nutrients using the %Daily Value. Purchase more nutrient-dense foods by keeping the saturated fat, trans fat, cholesterol and sodium low while going for more fiber, vitamins and minerals.

7. SHOP THE PERIMETER.

Fresh produce, meats, dairy and breads tend to be on the outer perimeter of supermarkets, so start there before hitting the inner aisles for other necessities.

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Budget Shopping Cont'd

8. SHOP SEASONALLY AND LOCALLY.

Fresh produce often costs less when it's in season and has less distance to travel. Visit a local farmer's market or join a produce club to take advantage of seasonal fruits and veggies.

9. KEEP FOODS SAFE AND PREVENT FOOD WASTE.

Use dating information ("sell by" and "best used by") to help select the freshest foods at the market. Put cold and frozen foods in your shopping cart last and store them right away in the refrigerator and freezer. Once you're home, store foods so those with the oldest "sell by" dates will be used first.

10. PAY ATTENTION AT THE CHECK-OUT. Make sure prices ring up as advertised or as indicated on the shelf label, especially for sale items. Some stores will even give you the item free if they make a mistake on the price.

Food Group Economics 101

Produce: Seasonal produce often offers the best nutritional value for your money. However, for produce that isn't in season, canned or frozen fruits and vegetables might be more economical.

Grains: Count on whole-grain breads, cereals, pastas and other grain products to add variety to your meals at a low cost. Buy in bulk when possible and cook them yourself rather than buying quick-cooking or pre-seasoned varieties.

Dairy: Look for less expensive forms of milk, such as nonfat dry milk or gallon containers of skim milk.

Protein: Calculate cost per serving, not cost per pound, when buying protein (meat, poultry, fish, eggs and beans). Eggs, chicken and turkey are usually your most economical choices. Also consider vegetarian sources of protein like beans, peas and nuts.