

Cornell University Cooperative Extension Niagara County

Education Center
4487 Lake Avenue
Lockport NY 14094
t. 716 433-8839
f. 716 438-0275
e. niagara@cornell.edu
www.cce.cornell.edu/niagara

May 2007

Family, Food & Finance

INSIDE THIS ISSUE

Don't Fall Victim To
Fad Diets!

Common Nutrition Mistakes

Watch out For Costly
Credit-Card Practices

Some Practical Ideas

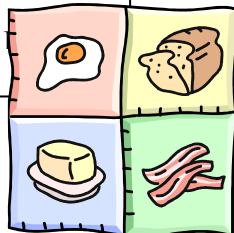
The "Down To Earth Facts"
On Organic Foods

Think Before You Drink
Canned Beverage!

Ways To Improve Time Use

EDITORS

Diane S. Orr, Extension Educator
Chris Brown, Community Educator
Katherine Streeter, Extension
Educator
Paul F. Lehman Extension



Don't Fall Victim To Fad Diets!

Submitted by Chris Brown

In a society obsessed with getting thin fast, it is no surprise that fad diets have been around for over a century. In fact, an Atkins-type diet, a high protein low-carb regime, was introduced in 1860 London (by William Banting).

Unfortunately, fad diets are creating an opposite result – people are not getting thinner as overweight and obesity in this country has reached epidemic proportions.

With more than 80 percent of 4th grade girls resorting to fad dieting (1) the need for sound nutrition education starts at a young age. From cabbage soup to grapefruit to pork rinds, fad diets commonly promise that one type of food is the panacea for weight loss. But nutrition experts contend that we need to be aware, if it seems too good to be true – it usually is.

Beware of Dangers

Although fad diets seem to work well in the short-term, they are a temporary fix that doesn't last long and can boomerang to a greater gain in the end. Fads can be dangerous. Fad diets usually over-emphasize one food or type of food. They violate the first principle of good nutrition, which is to eat a balanced diet that includes a variety of nutrient dense, low-cal foods.

Trim Down Without the Fad in 5 Easy-to-Follow-Steps

1. Become a mindful eater. Everyday we make more than 200 food-related decisions, however 90 percent of those we are unaware of, according to Brian Wansink's, PhD, book *Mindless Eating* (2006). In other words, by taking an active role in when and what foods you eat, you will automatically take a healthy step forward. Choose lower calorie foods and eat less.
2. Lower your calorie intake. Eat a low-fat, high-fiber diet. Choose a variety of fruits and vegetables everyday. Make sure you eat small low-cal meals on a regular basis. Avoid sugar and fat and other high-cal temptations.

Building Strong and Vibrant New York Communities

Cornell Cooperative Extension in Niagara County provides equal program and employment opportunities.

3. Stay hydrated the right way. Go for water and decaffeinated beverages throughout the day. Avoid sugar-laden beverages – they are not only high in calories but can actually increase thirst.
4. See what you eat. In this world of multitasking, eating has become lumped in with other activities, such as eating when driving, talking on the phone, while watching TV. Put what you are going to eat on a plate and don't eat out of the bag. Set aside time to eat a good meal.
5. Get moving. Permanent weight loss is not only about eating less, but exercising, too. According to the National Weight Control Registry, successful weight loss and maintenance relies on both a healthy eating plan and regular physical activity. Aim for 60-90 minutes of physical activity every day to lose and maintain weight loss. Always consult a physician before beginning an exercise regimen. By Victoria Shanta Retelny, RD, LD

4-Steps "TOO" Check for Fads

According to the American Academy of Family Physicians, there are some basic fad diet tell-tale signs:

- **TOO FAST:** promise of fast and easy weight loss (more than 1 to 2 pounds per week).
- **TOO EASY:** no need to avoid "fatty" foods or exercise regularly.
- **TOO GOOD TO BE TRUE:** claims based on photos of "before" and "after" results advertisements that include testimonials for clients and "experts" in science and nutrition (as they are most likely paid to advertise the plan or product).
- **TOO MUCH MONEY:** expensive propositions that require you to buy special food, pills or seminars.

Common Nutrition Mistakes

Don't fall victim to common misconceptions!

Submitted by Chris Brown

Magazine advertisements. Informercials. Health food stores. Celebrity testimonials. Nutrition messages are everywhere. Often times it is difficult to decipher what is fact

from fiction. Here are some common nutrition myths, mistakes and misconceptions solved for you.

1. **Skipping breakfast is a good idea to save calories for weight loss. FALSE.** Breakfast is one of the most important meals for your metabolism. Metabolism is the rate at which you burn calories or energy from food. When breakfast is skipped, your body will actually begin to conserve the calories and shifts into "starvation mode" where the metabolic rate is decreased. Always remember to eat breakfast, ideally within 1 – 2 hours of waking.
2. **Butter is a better choice than margarine. FALSE.** Butter is highly concentrated in saturated fat, the main dietary cause of high cholesterol. Margarine formerly was a source of trans fats, however many food companies have removed trans fats from their products since it was mandated to be on the food label in January of 2006. Better still; many choices are reduced in fat and calories. Choose soft margarine in tubs, ideally the light versions, and be sure they are trans-fat-free.
3. **Eating carbohydrates will make you fat. FALSE.** Carbohydrates supply 4 calories per gram, where as fat sources provides 9 calories per gram. Carbohydrates are the main source of fuel for the body and brain and therefore at least 50% of your calories should come from these sources. Complex carbohydrates, which consist of high fiber grains, starchy vegetables, beans and fruit, should be the majority of your carbohydrate intake. *Limit the refined carbohydrates in your diet*, such as white breads, snack foods, cakes, cookies, etc. as these types of foods do not supply you with much nutritional benefit and are calorie-dense.
4. **If you eat after 8pm, you will gain weight. FALSE.** Your body does not have a biological "time clock" as to when it quits burning calories. It is best to try and space your meals and snacks out within 3 – 4 hours of each other for hunger control as well as keeping your metabolism steady. However, many

people tend to snack in the evening out of boredom, or eat huge meals after skipping meals during the day. Often times these snacks consist of high fat, high sugar foods such as chips and ice cream. For these individuals, it is important to pay attention to your cues and triggers to eating and be sure to snack when you are hungry and to choose healthier snacks, such as fruit.

5. **It takes a lot of time to eat healthy. FALSE.** Planning is the key to eating a healthy, well-balanced diet. Purchase foods that are prepared or involve little preparation time. Examples of this would be pre-cut vegetables, frozen vegetables or frozen stir fry vegetables, pre-cooked meats, beans for protein, or fish. Fish is a great food to grill or bake, as the cooking time is generally much quicker than poultry or beef. Plan your meals for the week and try to “batch cook” your meals so you only have to cook it once, but can serve it over a course of 2 or 3 meals. Also, making healthier choices at the grocery store and while dining out can lead to a healthy diet. For example, choose soup and salad instead of huge deli sandwiches for lunch. Or low fat pasta and salad instead of fat-laden lasagna or pizza. Small steps every day can lead to a healthier you. Source: by Sarah Mohrman, RD, MA, Fort Wayne Cardiology Dietitian.

Among the reports we’ve received from a growing number of consumers are hefty late fees triggered when credit-card companies don’t process on-time payments promptly; “over the limit” fees added when finance charges push balances too high; and interest rates raised even when the consumer has neither missed a payment nor been late with one.

A Florida man told us that within a month of using a 1.9 percent “convenience” check, his credit-card company raised his interest rate to 23.99 percent. He had written a single check for about \$11,000 of his \$20,000 limit and charged nothing else to the account. He did not know that the card issuer considered him a risky customer once he used more than 50 percent of his credit limit.

Such practices are contributing to record credit-card debt in the U.S. According to a September 2006 report from the U.S. Government Accountability Office, more than half the consumers who hold credit cards carry a balance. Thirty-five percent of active cardholders were charged a late fee in 2005. At least some of those payments were late because of tight turn-around times set up by card issuers.

Terms spelled out in a credit-card agreement might be buried in pages of jargon, and they can change at any time. Enticingly low rates can balloon if a cardholder misses a payment or exceeds his credit limit, or for no reason at all.

But that might be changing. In March, Citi said it would no longer change rates and fees unless a card is expiring. It will also eliminate “universal default,” which increases the interest rates of cardholders who make late payments to other creditors. Consumers Union applauds these changes and hopes that other card issuers will follow suit.

Congress is considering bills to curb the most egregious problems. We will continue to monitor proposed legislation to ensure the strongest protection. Source: Consumer Reports, May 2007



Watch Out For Costly Credit-Card Practices

Submitted by Diane S. Orr

For more than 25 years, Cathy Roper, an accountant from Missouri, has paid her credit-card bills and loans on time. So she was shocked to learn that her bank had cut her card limit to less than her outstanding balance, then charged her a fee for being over the new limit. Roper, who reached us through a Consumers Union Web site, was alert enough to notice the fee and angry enough to complain. Others might not be so aware or so persistent.

Some Practical Ideas

Submitted by Paul Lehman

Hotel Scam

A restful stay in a hotel can turn into a nightmare if you fall for a new credit card scam. *Money* magazine says that in the scam someone calls your hotel room claiming to be a front desk clerk and asking for verification of a credit card number and mailing address. Armed with that information the scammer can make charges on your card. If confronted with such a call, tell them you will come to the desk in person. Once there, you can quickly determine if the call was a fraud.

Creating Secure Passwords

Creating passwords for security purposes is part of the Internet age. Christopher Null, Yahoo.com's expert technology blogger, says how you choose a password determines how easily it can be cracked. He recommends avoiding all familiar number combinations and common words since computer hackers can easily crack passwords that are simple. To evaluate your passwords, visit, <http://geodsoft.com/howto/password/common.htm>



Me, Myself and I

Programs designed to help children build self-esteem may have backfired, according to research reported in the *Los Angeles Times*. The research, headed by San Diego State University Professor Jean Twenge, found young people today are more focused on themselves than students of a generation ago. A culture combining independent children, materialism and individualism heightens a sense of self, but also increases misery and depression. Extreme narcissism can lead to personal problems like poor relationship intimacy.

Source: Tool Kit, volume 34 number 3, May-June 2007

The 'Down To Earth' Facts on Organic Foods

Submitted by: Katherine Streeter, RD

As consumers increasingly seek a health-conscious, back-to-basics lifestyle, the

meanings health-related claims on food product labels have increasingly required clarification. Fortunately, the United States Department of Agriculture (USDA) has implemented a set of consistent national standards for foods to be labeled *organic*.



According to the USDA, "organic food is produced by farmers who emphasize the use of renewable resources and the conservation of soil and water to enhance

environmental quality for future generations. Organic meat, poultry, egg, and dairy products come from animals that are given no antibiotics or growth hormones. Organic food is produced without using most conventional pesticides; petroleum-based fertilizers, or sewage sludge based fertilizers; bioengineering or ionizing radiation." The USDA "makes no claims that organic food is safer or more nutritious for than conventionally produced food" – it is merely grown and handled differently.

The following four labels are to be used to help consumers who are buying organic products:

- 100 Percent Organic** indicates the product is made from 100 percent organic ingredients (excluding salt and water). These products can display this phrase on the front display label and may include the *USDA Organic* seal.
- Organic** contains at least 95 percent organic ingredients. All of the organic ingredients must be listed in the ingredient statement on the information panel. Any additional non-agricultural ingredients must be listed on the *USDA National List of Allowed Synthetic and Prohibited Non-Synthetic Substances* or non-organically produced ingredients that were not available in an organic

form. The front display label may include the *USDA Organic* seal, because use of the seal is voluntary.



Think Before You Drink Canned Beverage!

By Diane Orr

- ☑ **Made with Organic Ingredients** are processed foods that contain at least 70 percent and up to 95 percent organic ingredients, excluding water and salt. The label must list up to three of the organic ingredients or food groups on the principal display panel. For example, vegetarian stew made with at least 70 percent organic ingredients and only organic vegetables may be labeled “stew made with organic potatoes, beans, and carrots” or “stew made with organic vegetables”. The percentage of organic content and the certifying agency seal or mark may be used on the principal display label. However, the *USDA Organic* seal may not appear anywhere on the package and the word organic cannot appear on the front display panel.

- ☑ **Products containing less than 70 percent organic ingredients** can list them individually on the information label, but cannot use the *USDA Organic* seal or term organic anywhere on the front display panel.

There is nothing in USDA's National Organic Standards defining or regulating the use of the terms such as “natural.” You will, however, find definitions for this and many other terms including “free range” at: www.fsis.usda.gov/oa/pubs/lablterm.htm.

Sources: Rutgers Cooperative Research & Extension

<http://njaes.rutgers.edu/pubs/publication.asp?pid=FS819>

USDA National Organic Standards
<http://www.ams.usda.gov/nop/Consumers/brochure.html>

Recent research shows that the tops of soda cans are more contaminated with germs and bacteria than public toilets.

Soda cans are usually stored in warehouses for long periods before arriving at your home, they come in contact with many potentially, dangerous substances. One of the most toxic substances include rat urine, which when digested can develop a bacterial disease called Leptospirosis, a bacterial disease that can cause kidney damage, meningitis, liver failure, respiratory distress, and sometimes death.

Soda can tops are not typically cleaned between the warehouses and your homes. Be sure that when you bring home your next case of soda, you thoroughly wash the tops of all soda cans with warm water before putting them in your mouth or pouring your soda in a glass. It is not a bad idea to always use a straw when drinking from a can.

This is why it is extremely important to always carefully rinse off the top of canned foods, pasta packages, cereal boxes and so on. Almost everything you buy in a supermarket was stored in a warehouse at one time or another, and stores themselves often have rodents.



Ways To Improve Time Use

Submitted by Diane Orr

The following are some strategies that could help you find more time:

Change the Sequence of Activities

Finding a different way to do something is less disruptive than changing your goals or standards. Starting with the least disruptive strategy, decide what sequence of activities can be reordered to improve your productivity and reduce the time spent or reduce the “hassle”.

When planning and organizing time, stay on top of activities by keeping a master calendar in the kitchen or in a location that you pass each day.

The second way to reorder the sequence in which activities are done is through “timing”. If it takes two hours a day to do housework to meet your standards and you don’t seem to get it accomplished in the evening after work, you might try changing the time you do the activity. For example, do one hour of housework, such as a load of laundry, before going to work and another hour of housework in the evening.

Another strategy is to allow only a certain amount of time per task. When that time is up, move to the next task. You may want to consider breaking down a major job into smaller parts. Plan difficult tasks during your peak energy time. If cleaning and waxing the kitchen floor gets put off until the end of the day, and then doesn’t get done, try moving that task to the beginning of the day. Some people like to get up a half-hour before the rest of the family wakes up to give themselves more time to do things that are important to them.

Change your Standards

To increase leisure time you might want to reduce the amount of time spent on

household tasks such as cleaning the house or doing laundry. To reduce your personal maintenance time you might look for small ways that will give you extra minutes, such as getting low-maintenance haircut or buying clothes that don’t need ironing.

Club meetings, volunteering, and social outings can lead to less leisure time or less time with your family. Cutting down on outside commitments may be temporary or permanent. Changing work or education time is a drastic measure that involves many permanent changes. In order to do everything you want to do, it might become apparent that you will need to change your work pattern or number of hours of employment. With so many families struggling to balance work and family life, employers are becoming more agreeable to flextime and alternate work schedules. If commuting takes a substantial amount of your time, you might consider relocating or changing positions. Source: Patricia A. Howling, LMSW, MPA, Clinical Specialist/CPs Team Leader, Buffalo New York