

# FAMILY LIVING IDEAS

September 2003

## THE ROAD TO SIGNIFICANCE

The most traditional way to measure the quality of one's life is to evaluate success by listing accolades, achievements and acquisitions. After all, in its simplest terms, success is getting what we want and many people want wealth and status.

Yet as much pleasure as these attributes can bring, the rich, powerful and famous usually discover that true happiness will elude them if they do not have peace of mind, self-respect and enduring, loving relationships.

Peace of mind doesn't preclude ambition or desire for material possessions or high position, but it assumes a fundamental foundation of contentment, gratitude and pride; a belief that whatever one has is enough; and an attitude of active appreciation for the good things in one's life.

Feeling successful can generate satisfying emotions of self-worth, but feeling significant, that one's life really matters, is much more potent. Peter Drucker, the great management guru, captures this idea when he writes of the urge many high achievers have to "move beyond success to significance."

The surprise for many is that one of the surest roads to significance is service. It doesn't have to be of the Mother Teresa missionary variety. Parents who sacrifice their own comfort and pleasure for their children are in service, as are teachers, public safety professionals, members of the military and volunteers who work for the common good.

In addressing graduates, Albert Schweitzer said, "I don't know what your destiny will be, but one thing I do know: the only ones among you who will be really happy are those who have sought and found how to serve."

*Source: Michael Josephson, Josephson Institute of Ethics*

## Got The Right Amount Of Insurance?

Getting the "right" amount of insurance for your auto, home/apartment, life, health and disability can be a challenge. Purchasing too little or too much insurance coverage can result in unpleasant financial surprises. So how do you determine how much insurance is right for you? Consider these four steps:

**STEP # 1—Get expert advice.** Find an insurance agent who has expertise in the insurance coverage you are seeking. Ask about the agent's experience in writing the insurance coverage you are considering. Also consider the agent's industry-specific training and educational designations. There are numerous insurance designations that agents can earn to advance their expertise in the insurance field.

**STEP # 2—Get a second or a third opinion.** Prices for similar amounts of insurance coverage can vary considerably from company to company. Don't hesitate to get advice and price quotations from another insurance professional. It's important to make an informed decision regarding your coverage options.

**STEP # 3—Determine the coverage you'll need.** Some types of insurance (health, life and disability) may be available through your employer. Some employers allow you to buy additional coverage, often for a lower cost than purchasing comparable coverage on your own. Always examine your employer's insurance coverage options before looking elsewhere.

**STEP # 4—Know what you can afford.** By choosing higher deductibles or assuming higher coinsurance, you'll save on your premiums. Choosing higher deductibles and coinsurance means that you are assuming more financial risk in the event of a covered loss.

When you put these four steps into action, you'll be in a position to get the insurance coverage that meets your needs and your budget.

*Source: Jeff Rubleski, Sales Team manager for Blue Cross Blue Shield of Michigan*

## FOOD PRODUCT INFORMATION

**More Color for Fruits and Vegetables**—New salad dressings in bright purple, orange and red have hit the supermarket shelves this summer to make eating fruits and vegetables more fun for kids. Outrageous Orange and Purple Pizzazz are colorful versions of ranch dressing, pumped up with added vitamins A, B, C, D, and E. Naturally Fresh, a division of Eastern Foods, aims to drive fresh vegetable consumption among kids ages six to 12 by offering fun dressings that can be used either to top salads or as a dip for carrot and celery sticks. Annie's Naturals launched three new salad dressings for kids: Organic Pizza Pie Dressing (parmesan cheese and herb flavors for salads or a dip for cucumbers and tomatoes), Organic Zoom Dressing (a bright purple dressing with ground sesame seeds and honey) and 80% Organic Tutti Fruitti Dressing (red fruit dressing with no added sweeteners). These products are designed to appeal to parents' interest in health and kids' desire for fun. By attracting kids to eating vegetables and salads at an early age, nutritious eating may continue to be part of their diets as they continue into their teen and adult years. (Sources: [www.naturallyfresh.com](http://www.naturallyfresh.com) and [www.anniesnaturals.com](http://www.anniesnaturals.com))

Source: *Take 5, Nutrition Education Network of Washington, August 2003*

## DID YOU KNOW?

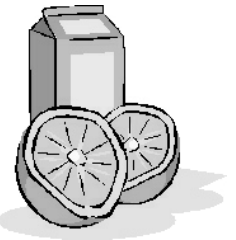
A pluot is a fruit created by Zaiger Genetics from making complex crosses of plum and apricot. Unlike plumcots, which are simple crosses of plums and apricots, pluots were created after several generations of hybridization. Pluots derive most of their characteristics from the plum parent, but have more sugar (and are sweeter) than plums or apricots and have a more intense flavor. At least 20 varieties of pluots are grown, many of them in the Yakima Valley and the Okanogan region.

Source: *Take 5, Nutrition Education Network of Washington, August 2003*

**E**ating fish may lower risk of blindness, we hear from John Paul SanGiovanni, ScD. Age-related macular degeneration (AMD) is a leading cause. The *neovascular*—or wet—form represents 10% of AMD cases but causes 90% of AMD-related severe vision loss. Elderly people who eat more than one serving a week of broiled or baked fish are 36% less likely to have neovascular AMD as people who don't...people who eat more than two servings per week are half as likely to have neovascular AMD. *Likely reason:* Long-chain omega-3 fatty acids—fish is the only significant food source.

Source: *John Paul SanGiovanni, ScD, a researcher at National Eye Institute, Bethesda, Maryland*

## Vitamin D Now In Orange Juice



**You've surely heard** that some orange juice now comes fortified with calcium, but Minute Maid has added yet another bone-building nutrient to some of its juices—vitamin D.

Currently, many Americans fall woefully short on their requirement for vitamin D, without which calcium cannot take its place in bone. They often consume as little as 90 to 100 International Units of D a day when the recommended amount is 200 units for adults to age 50; 400 units for adults 51 to 70; and 600 units for people 71 and older. That's why the addition of D to juice is good news, according to Michael Holick, MD, PhD, director of the Osteoporosis and Bone health Clinic at Boston University. Dr. Holick recently published a study showing that vitamin D added to orange juice is well absorbed.

Bess Dawson-Hughes, MD, chief of the Calcium and Bone Metabolism Lab at Tufts, agrees with Dr. Holick's take, calling fortification of juice with vitamin D a safe way for consumers to boost their intake. Juice is fortified to the same level as milk—100 units per cup.

Juice and milk should not be considered nutritionally equivalent despite the calcium/vitamin D crossover. While fruit juices offer nutrients like vitamin C and potassium, milk is a good source of protein, riboflavin and vitamin A. One should not be drunk to the exclusion of the other. Still, since vitamin D is in short supply in the diet, it's good that another food source of that nutrient is now available.

Vitamin D apparently does more than help strengthen bones, incidentally. Preliminary research suggests it may also lower the risk for common cancers, including cancers of the colon, breast and prostate.

Source: *Tufts University Health & Nutrition Letter, August 2003*

**M**ad cow disease in Canada does not mean Americans must avoid eating beef, says Paul Brown, MD. There have been no reported cases in cows in the US of *bovine spongiform encephalopathy* (BSE)—The medical name for the disease. Canadian health officials have quarantined several herds and seem to have the situation under control. If you are worried, avoid processed-meat products, such as hot dogs, sausages and meat pies. These types of products may contain organ meat and, therefore, are most likely to cause BSE—which can cause a fatal brain disease in humans called *variant Creutzfeldt-Jakob disease*.

Source: *Paul Brown, MD, National Institutes of Health, Bethesda, Maryland*

Beauty without expression is boring.



## Driving Miss Daisy?

There are about 25 million licensed drivers over 65 in the U.S. They account for 15% of all drivers, up from 10% in 1980.

Crash and fatality rates are relatively low for older drivers because they don't drive much, though the rates rise substantially after age 75.

But drivers over 65 have a higher crash rate *per mile driven* than all other motorists, except those under 25. Those over 75 have the highest fatality rate, per mile driven, of all drivers.

Older drivers are much more likely to be seriously injured in a given crash—and much less likely to survive those injuries—than younger people, largely because they tend to be more fragile.

Reduced vision, reflexes, hearing and flexibility (of the head and neck) can impair driving performance. Seniors who rate high in cardiovascular fitness and/or mental function are better drivers than less-fit people the same age. **Good news:** *Studies show that older drivers can improve their driving by taking part in an exercise program that enhances flexibility and observational skills.*

Source: UC Berkeley Wellness Letter, August 2003

**Q** *What is the cut-off point between normal blood sugar and diabetes?*

**A** There are actually two cut-off points: one for diabetes and one for pre-diabetes, an "in-between" state in which a person is at increased risk for developing the disease.

Either of two tests can be used for a diagnosis. With the *fasting blood glucose test*, which measures blood sugar before breakfast, normal is below 110 (milligrams per deciliter of blood); pre-diabetes is 110 to 125; and diabetes is 126 or above. With the *oral glucose tolerance test*, which measures blood sugar after consumption of a sugary solution, normal is below 140; pre-diabetes is 140 to 199; and diabetes is 200 or above.

People 45 or older should be tested for diabetes every 3 years. Younger people who are overweight and have high blood pressure, a history of gestational diabetes or a family history of diabetes should also consider testing. People with pre-diabetes should be tested every 1 to 2 years.

Source: Tufts University Health & Nutrition Letter, August 2003

## 14 Easy Ways to Boost the Value of Your Home

**N**ever underestimate the power of a good first impression. A home that is attractive from the road can sell in as little as half the time, making it less likely that you'll have to reduce the asking price.



### LANDSCAPE

**1 Edge lawns and flowerbeds.** A sharp edge gives a well-maintained look. Conversely, grass or weeds sprouting from cracks in paths implies neglect.

**2 Add color.** Plant flowers to make the front of a house come alive, particularly if the home itself is white or a dark color.

**3 Patch cracks in walkways and sidewalks,** even if the sidewalk is the town's responsibility. If tree roots have shattered a section, consider rerouting the sidewalk around the tree. Also, sweep all walks.

**4 Trim overgrown trees and shrubs.** Remove dead or dying plants.

### HOUSE FACADE

**5 Polish the doorknob.** If the main entryway's doorknob or knocker shows signs of age, it's worth spending \$150 or so for the set to replace it.

**6 Remove potted plants, statues and decorations** from the front stoop. They make it feel cluttered and smaller.

**7 Use similar drapes in front windows.** Most home owners select drapes and blinds for the way they look inside the home—but different colors and shapes in front windows make a home look unbalanced.

**8 Replace broken and missing shingles.** Just a few bad shingles give the impression of roof problems—a major turnoff for potential buyers.

### OTHER DETAILS

**9 Remove weathered basketball hoops.** Only keep them up if they look new and have nets.

**10 Match your mailbox to your home.** A cutesy mailbox is appropriate for a cutesy home. A \$500,000 home shouldn't have a \$10 mailbox.

**11 Take down a dilapidated backyard fence,** especially if it can be seen from the street or driveway.

**12 Remove any decorative element that could be considered clutter.** Walkway lights and garden fountains are fine. Garden gnomes, out-of-season Christmas lights and other ornamentation should be packed away.

**13 Keep garage doors closed.** Even tidy garage interiors don't look as neat as closed garage doors. Garbage cans, rakes, bikes, etc. should be stored inside.

**14 Maintain the "for sale" sign.** A post that is leaning or in need of painting implies your home has been on the market for a long time. That suggests problems.

Source: Jim Fite, Century 21 Judge Fite Company

**Mold self-defense:** Reducing moisture is the first line of defense. Have plumbing and roof leaks fixed immediately. Consider purchasing a humidity meter (\$10 to \$30) to monitor levels. Keep house humidity between 30% and 50%. Use a dehumidifier in chronically damp rooms, such as basements or bathrooms. *Cost:* \$100 to \$200. Wrap pipes in foam to prevent moisture on them and reduce condensation. Install storm windows, and wipe panes daily to remove moisture. In damp areas, consider using ceramic or clay tiles on the floor. Clean bathroom surfaces weekly with a detergent and water solution or a mixture of two cups vinegar and one-quarter cup lemon juice in a gallon of water.

*Source: Kevin Kennedy, environmental health program manager, Children's Mercy Hospital, Kansas City*

**T**ake a fresh look at Ginnie Maes and other US government agency securities, says investment adviser Liz mailer. Earlier this year, they offered little yield advantage over Treasury bonds. Now relative yields have gone back up amid the accounting scandal at the Federal Home Loan Mortgage Corp. (Freddie Mac). No one knows how deep Freddie Mac's problems go or if similar scandals await at other agencies, but investors can feel comfortable that securities of the Government National Mortgage Association (Ginnie Mae) are federally guaranteed. *Note:* It can be difficult for investors to sell individual agency bonds, so they are best held to maturity.

*Source: Liz Miller, CFA, chartered investment counselor with Terevor Stewart Burton & Jacobsen Inc. in New York City*

**L**osing weight could prevent one in six cancer deaths, we hear from Eugenia Calle, PhD. Excess weight is linked to increased deaths from all cancers combined and to most specific kinds, including breast, cervical, colorectal, esophageal, gallbladder, kidney, liver, ovarian, pancreatic, prostate, stomach and uterine—as well as multiple myeloma and non-Hodgkins lymphoma. *At increased risk of cancer:* Anyone with a body mass index (BMI) of 25 or more. Normal BMI is 18.5 to 24.9. For BMI calculation instruction use the Web calculator at [www.nhlbisupport.com/bmi](http://www.nhlbisupport.com/bmi).

*Source: Eugenia Calle, PhD, director of analytic epidemiology, American Cancer Society, Atlanta*

## Did you know that...

...life expectancy in the US is at an all-time high? As of 2001—the latest year for which data are available—it was 77.2 years. In 1991, life expectancy was 75.7 years. *Reason for the increase:* Lower death rates from heart disease, cancer and stroke. *Source: Statistics from mortality study by Centers for Disease Control and Prevention, Atlanta*



## Remember:

Several series of free diabetes classes are offered by WSU/Grant-Adams Extension throughout the county each year. Two are starting: September 3—evenings in Quincy and September 4—mornings in Ephrata.

Call Laurie or Betty at 509-754-2011, Ext. 413 if you are interested in signing up for either of these classes or to be put on a waiting list for classes in November & December—or in 2004.

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