

FAMILY LIVING IDEAS

February 2005

Benny: The Man on the Bus

This is a parable about leadership.

A teacher assigned her 12th graders to pick a leader and write an essay. Most kids wrote about famous people, but a student named Julius titled his paper "Benny: The Man on the Bus."

Julius wrote that he'd been taking a public bus to school for years. Since most passengers were going to work, almost no one ever talked to anyone else.

About a year ago, an elderly man got on the bus and said loudly to the driver, "Good morning!" Most people looked up annoyed and the bus driver just grunted. The next day the man got on at the same stop and again he said loudly, "Good morning!" to the driver. By the fifth day, the driver greeted the man with a cheerful "Good morning!"

Soon, the man added, "My name is Benny. What's yours?" The driver said, "Good morning, Benny. I'm Ralph."

That was the first time the riders knew the driver's name and now people began to talk to each other and say hello to Ralph and Benny. Soon Benny extended his cheerful "Good morning!" to the whole bus. After a week, his "Good morning" was returned by a whole bunch of "Good mornings" and the entire bus seemed to be friendlier.

"A leader is someone who makes something happen," Julius said. "Benny was a leader in friendliness."

But last month Benny stopped getting on the bus. Everyone thought, "Maybe he died," and no one knew what to do. The bus got awful quiet again and Julius didn't like that.

"So," he wrote, "I started to say 'Good morning' to everyone and they cheered up again. I guess I'm now the leader."

Source: Michael Josephson, Josephson Institute of Ethics

Diabetes Classes

Do you or a family member have Diabetes? Would you like better control of your Diabetes? If the answer is yes, you can benefit from this free program.

What you get free:

- Three screening tests.
- Information about five critical tests that tell you how well you are doing with your diabetes care.
- Four diabetes nutrition classes.
- Screening tests repeated after three months.

There will be two classes — one on Wednesday mornings and one on Tuesday evenings. The location of classes depends on sign-ups — do you want them in Quincy, Moses Lake, Ephrata, Othello, Royal City, Desert Aire or Grand Coulee?

The classes will start when we have 10 diabetics signed up in one location.

Call Laurie or Betty at 1-800-572-0119 if you are interested in signing up.

Sewing & Stitchery Expo

March 3-6 are the dates for the 2005 Sewing & Stitchery Expo to be held at the Western Washington Fairgrounds in Puyallup. You must register by February 11, 2005.

For more information go to www.sewexpo.com.



The best way to predict the future is to create it.

The Right Carbs for Your Waistline

WATCHING YOUR "carbs," in order to watch your waist? Not all carbohydrates are equal, according to a recent Tufts University follow-up study of how food patterns affect changes in waist size and Body Mass Index (BMI). The message: Follow the fiber and skip the processed foods when picking carbs with one eye on your waistline.

"It's not the carbohydrates, it's the kind of carbohydrates," says the study's lead author, P.K. Newby, DSc, of the Jean Mayer USDA Human Nutrition Research Center on Aging at Tufts University.

"Those individuals with the smallest increase in waist circumference were eating carbohydrates rich in fiber, such as fruits, vegetables and whole grains. Those eating a lot of refined grains and processed foods had a much larger increase in waist circumference."

In media reports of an initial study on this subject, much was made of how consuming white bread could increase waist size. The data, however, also revealed a surprise: The individuals in the study with the smallest waistline increase actually got a greater percentage of their total dietary intake from carbohydrates. This follow-up study confirmed those findings—but pointed out the differences in type of carbohydrates.

The ratio of waist-to-hip size, as well as waist size alone, can be indicators of abdominal fat. Too much abdominal fat has been associated with cardiovascular disease, premature death, stroke, type 2 diabetes, some cancers and hypertension. Because foods are not consumed in isolation, food-pattern research as in this Tufts study may be useful in helping people trying to control their weight.

The study compared adherence to certain food patterns with changes in waist circumference among 459 healthy adult men and women over two years on average. Study participants kept seven-day food records, which were used to determine food patterns. Their body measurements were taken several times throughout the study.

The study found that a fiber-rich food pattern, high in reduced-fat dairy, cereal, fruit, fruit juice, non-white bread, nuts and seeds, whole grains and beans and legumes, was associated with the smallest increase in waist circumference. "A healthy food pattern-rich in fiber—may lead to smaller gains in BMI in women and smaller gains in waist circumference in both women and men," said Newby.

Source: Tufts University Health & Nutrition Letter, November 2005

Dishing Up the Palouse — Washington State University students and guests have enjoyed the great taste of local foods when dining on campus through the School of Hospitality Business Management. Chef Gene Fritz is passionate about using locally grown foods! As a land-grant institution, WSU conducts agricultural research to support the state's farmers, and he believes that using local foods has a positive economic impact on local agriculture. He sources local produce, beef, pork, cheese, wheat and other food products in his seasonally-driven menus and uses campus-grown vegetables and herbs in his food service. Even apple wood from pruned trees in the campus orchard are chipped and used for smoking. A strain of winter wheat grown in Eastern Washington, developed at WSU, is the main ingredient in his pizza dough. Both students and diners catch his enthusiasm for using local food products. For sample menus using local foods, go to www.cbe.wsu.edu/~dine and click on Feast of the Arts.

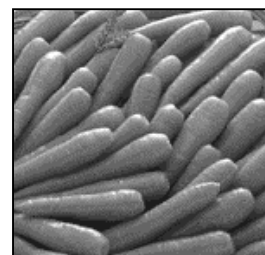
Source: Take 5, December 2004

Northwest Pears at Weight Watchers — In an effort to promote the health benefits of fresh produce, Weight Watchers started a program called "Pick of the Season," a public health campaign spotlighting seasonal fruits and vegetables. From October through December this year, USA Pears were featured as the Pick of the Season. Nationwide, members attending Weight Watchers meetings received a brochure with pear recipes, nutrition information and ripening tips. USA Pears represents pear growers in Washington and Oregon, which produce 84% of the nation's pears with Washington producing 44% and Oregon 40%. Northwest pears are available year-round, thanks to atmosphere controls that remove oxygen and replace it with carbon dioxide to retard ripening. For information, go to www.usapears.com.

Source: Take 5, December 2004

BRINGING UP BABY

Those miniature peeled carrots in cello packs, piled up at the produce counter, now account for one-third of all carrots sold in this country. Carrots are the original "good-for-you" vegetable, cheap, sturdy, tasty whether raw or cooked, and a storehouse of fiber and beta carotene (which the body uses in that form and also converts into vitamin A). They offer some lutein (another carotenoid), vitamin C and potassium as well.



But are these "babies" as nourishing as the good old-fashioned carrots you buy with the tops on?

Yes. First, though they aren't really baby carrots, which are those small, pale miniatures you may see on your plate in an upscale restaurant. They are regular carrots that have been peeled and cut down. This was the brilliant idea of a farmer in Bakersfield, California, seeking to maximize his carrot crop and use up broken or knobby vegetables. Breeders then created newer carrot varieties with an improved cylindrical shape better suited to being cut up. They are longer and sweeter, too. (Carrots that don't make the cut are turned into juice or cattle feed, so everybody benefits.)

Baby carrots contain the same high levels of beta carotene as regular carrots. People tend to eat more of them because they are so handy—excellent for lunch boxes, snacks and appetizer trays. They cost about twice as much, but they are worth it.

Carrot consumption has increased because of packaged baby carrots. In a country that is, or should be, worried about its waistline, baby carrots are good news.

Source: UC Berkeley Wellness Letter, January 2005

Two Studies Show Walking Helps Keep Your Brain Fit

It's not just your body that regular walking can help keep in shape—that daily stroll can also boost your brain. Two studies of people over age 70 recently concluded that walking—as little as 90 minutes a week in one study—helps ward off Alzheimer's and other forms of dementia.

Harvard School of Public Health researchers studied 16,466 female nurses, ages 70 to 81. Even the women who walked only an hour and a half per week outperformed less-active women in tests of mental functions.

"We were a bit surprised that something so modest as walking would be associated with apparent cognitive benefits," says Jennifer Weuve, the study's author.

Another study, conducted by the University of Virginia, followed 2,257 retired men, ages 71 to 93, living in Hawaii, where the weather is conducive to regular walking. Men who walked two miles or more daily were only half as likely to develop dementias as those who walked less than a quarter-mile a day.

Researchers didn't ask how long the men had been keeping up their walking regimen, however. Biostatistician Robert Abbot, the lead researcher, says, "This finding is probably related to a lifetime of behavior.

"People who are active tend to adhere to a healthier lifestyle and a better diet than those who are inactive," Abbot adds. "All these factors could be working together in determining overall vitality and how healthy our brain is."

Previous studies have shown that people who stay mentally active—socializing, solving puzzles, playing games—are at lower risk for Alzheimer's. Now it seems that opting to walk rather than ride to that bridge game or volunteer project might also be a good idea for your brain.

Source: Tufts University Health & Nutrition Letter, December 2004



Working Through Grief

Millions of words have been written on the subject of grief, but comfort is often hard to come by. Grief is universal, but it is also very individual and specific—which may be why psychiatrists and psychologists have had a hard time dealing effectively with it. How people express grief is influenced by culture, religion and personality. Some mourn publicly; others withdraw. Some search for meaning—what did the life of the lost person mean, why did death come now? Others never ask these questions. Some people want to talk about how they feel, others do not. Grieving over a loss is normal and necessary, and most people do not require psychiatric help to get through it. Indeed, they may do better on their own. If you are dealing with your own grief or trying to comfort someone you love, here are a few pointers:

- ➔ Giving voice to grief is, for most people, part of healing. It is human, and normal, to weep, to talk, to remember.
- ➔ Find someone to confide in. Some people (not all) find writing things down is constructive and consoling. You might write a letter to the person you've lost. You might write to an old friend. Many people take comfort in answering condolence letters, or writing to say thanks for memorial gifts and flowers.
- ➔ Remember that mourning may take many forms and continue over many months or even years. Sometimes emotional healing can begin to take place without your realizing it.
- ➔ If a death has been long expected, you may not experience deep and prolonged grief. This in itself causes suffering for some people, but it's nothing to feel guilty about.
- ➔ If you're helping a bereaved friend or relative, it's probably best just to listen and answer specific questions that they ask. Avoid such advice as "time heals" or "try to get out and do something."

If you are truly overwhelmed and cannot seem to pick up and go on, have persistent nightmares, or fall into depression, do seek help. A support group may be helpful. If you need ongoing counseling, your family physician might recommend a psychiatrist or other counselor for you,

Source: UC Berkeley Wellness Letter, November 2004

BLOOD SHOT EYES

When eyes are "bloodshot," the small vessels on the surface of the eyeballs are dilated and visible. Many people notice their eyes are bloodshot first thing on awakening. Lack of sleep, alcohol consumption the night before, overuse of contact lenses or an allergy are among the possible causes. Bloodshot eyes during the day can be caused by some irritants, eyestrain, excessive rubbing or anything that tends to dry your eyes—high heat, low humidity or insufficient tear production. If the cause is external and temporary, bloodshot eyes improve by themselves. Washing your face and eyelids with cold water or applying cold compresses can help. Over-the-counter eye drops, which usually contain a decongestant, will constrict the blood vessels. If your eyes don't clear up or if you have eye pain or changes in vision, seek medical advice.

Source: The Topic Tickler, Chelan and Douglas Counties, November 2005

Did you know that...

...**44 million Americans are unpaid caregivers** to the elderly? The average caregiver is a 46-year-old woman who spends more than 20 hours each week taking care of her mother. More than 40% of female caregivers also work full-time. Of the 39% of caregivers who are men, 60% have full-time jobs.

Source: Study by AARP and National Alliance for Caregiving, reported in AARP

Free Credit Report

As of December 1, 2004, everyone in Washington can get a free credit report from each of the nationwide consumer reporting companies annually. An amendment to the federal Fair Credit Reporting Act (FCRA) provides this benefit and it will be enforced by the Federal Trade Commission.



A credit report contains information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers and other businesses that use it to evaluate your applications for credit, insurance, employment or renting a home. There are three nationwide consumer reporting companies—Equifax, Experian and Trans Union. Because nationwide consumer reporting companies get their information from different sources, the information in your report from one company may not reflect all, or the same, information in your reports from the other two companies.

To order your free report, go to www.annualcreditreport.com, call 877-322-8228 or complete the Annual Credit Report Request Form and mail it. You can get this form at www.ftc.gov/credit, print it, and mail. You will get the credit report on the WEB site immediately after requesting it and need to print it out. The above WEB site is the only place to get the free copies provided by the FCRA amendment. There are lots of other sites out there that say "free" but ask for a credit card number and are adding fees to the request.

To get this free credit report you need to provide your name, address, Social Security number and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each nationwide consumer reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Some of the questions they ask may need for you to do some research to answer.

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Washington State University
Courthouse, PO Box 37
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Your Money

You can make shrewder investment decisions now that the Securities and Exchange Commission (SEC) requires fund managers to disclose the bonus structures of their own compensation packages as well as their personal investments in their funds. When a manager places a significant part of his/her liquid assets in his own fund and his bonus is tied to that fund's performance, he has an added incentive to do well for himself and you. *Important:* It is unrealistic to expect a manager to be heavily invested in a narrowly focused fund, such as a Russia fund — but his investment in a broad-based fund should be significant. To find out about a fund manager's investments in a particular fund and his bonus structure, review the fund's registration statement in the EDGAR database at www.sec.gov.

Source: Mercer E. Bullard, former assistant chief counsel to the SEC...securities law professor, University of Mississippi

Taking distributions from an IRA can cause complications. *Example:* If your whole IRA consists of certificates of deposit, you may have to cash in a CD early and pay a bank penalty to make a required withdrawal. *Best:* Don't tie up IRA funds in CDs once you are nearing age 70½ and must make withdrawals.

Source: Ed Slott, CPA, editor, Ed Slott's IRA Advisor, Rockville Centre, New York

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Betty J. Meloy

BETTY J. MELOY - Family Living

M. Christine Price - Chair - 4-H/Youth

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