

VISIONS

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Caring for Me, Caring for You

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“When I fall into bed at midnight, I often ask myself why me...today during my lunch hour I called the doctor’s office to make an appointment for my mother’s monthly visit, I called the insurance company to discover why the insurance reimbursement check for mother’s medical bills was late, and tried to type my son’s book report due tomorrow. Tonight my mother was sick and unable to sleep. Her homemaker/health aide called and reported that she was sick and couldn’t come tomorrow. The agency can’t supply a substitute helper, guess I’ll need to call my boss and report sick again. At this point, I don’t have many more days I can report sick without questions at work. We really can’t afford for me to apply for family leave, we depend on my paycheck. My husband asked me tonight why I didn’t want to go anywhere any more. I just can’t fit anything more into my schedule it seems...when will I get some relief from this?” A forty-eight year old mother and caregiver for her eighty-four year old mother shared these thoughts at a caregivers support meeting. She along with 22.4 million adults experience similar situations and demands daily in the United States. Each day caregivers are juggling caregiver demands along with their regular family responsibilities.

Researchers predict that between 2010 and 2030, our population age 65 and older will increase by 68 percent due to “baby boomers” aging. Surveys reveal that 54 percent of Americans report they expect to be responsible for the care of an elderly

parent or relative in the next ten years. These figures clearly reveal why it’s essential to learn how to cope with caregiving demands.



Adult children assist their elder parents and relatives with numerous services ranging from shopping for groceries, picking up prescriptions from the drugstore, hiring homemaker/health aides, house cleaning, laundry, bathing, monitoring feeding tubes and medical equipment in their parent’s home, and seeking financial assistance for their personal and medical care needs. Stress mounts when caregivers combine caregiving responsibilities with their own family and personal responsibilities and full-time employment. Some caregivers see their financial resources depleted by their parent’s medical bills, which their health insurance excludes from coverage.

Some caregivers experience problems at work due to their absenteeism and loss of productivity. Marital and family problems may arise when the caregiver’s responsibilities become a priority over family needs.

Few family caregivers apply for the position; a parent, relative, or friend becomes ill and needs assistance and someone assumes the caregiver role. Lacking formal training for the “new” job the caregiver usually depends on instinct, common sense and past experiences. It doesn’t take long before the caregiver decides they need to seek help. Most caregivers look to other family members, relatives, friends, and doctors for advice on caregiving. Infrequently, a caregiver discovers someone who suggests that they seek guidance from agencies and programs serving the elderly.

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Does Five-A-Day Really Make a Difference?

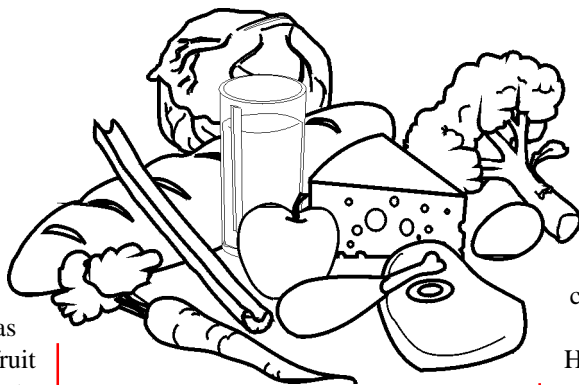
*Karen M. Ensle Ed.D., RD, FADA,
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Maybe there really was some truth in grandma's advice "an apple a day will keep the doctor away." New research published in the past six months has shown once again that eating more fruit and vegetable servings daily will help to reduce the risk for stroke as well as other diseases including cardiovascular disease.

Harvard University researchers reported data in October 1999 from two large studies that had followed the diets of over 114,000 health care professionals for up to 14 years. The more daily servings of fruit or vegetables the participants had eaten, the less chance they had for having a stroke. It was reported that those who ate six or more servings per day, had a decrease in risk for strokes. Those who ate the most servings daily were one-third less likely to suffer a stroke than those who ate the least fruits and vegetables daily.

Not all vegetables reduce the risk for disease equally. Cruciferous vegetables such as broccoli, cauliflower, and cabbage along with green leafy vegetables and vitamin C-rich fruits were most protective. The findings of this study and others support the nutrition theme of "five-a-day is the healthy way". This theme and title has been incorporated into a popular display used in the counties throughout New Jersey since 1995 by the Family & Consumer Sciences (FCS) Department members of Rutgers Cooperative Extension. The colorful display promotes increased intake of fruits and vegetables. The FCS Department statistics gathered from counties using this promotional display at health and 4-H fairs indicate that the more the public is encouraged to eat fresh fruits and vegetables, the more servings they actually eat on a daily basis.

Statistics from the NJ State Department of Health and Senior Services indicate that NJ residents eat about a half serving more per day than the general popula-



tion in America. However, the total number of servings eaten in New Jersey are still less than the recommendation by most nutrition experts. Americans eat less than 4 servings per day, while the recommendation is 5-9 servings daily for good health.

Fruits and vegetables should be considered part of the foundation of all diets due to their importance in adding vitamins, minerals, fiber, and phytochemicals to the daily diet. Snacking on low calorie fruits and vegetables helps to keep both the calories and hunger under control. Fruits and vegetables provide nutrients that help to maintain heart health and avoid high blood pressure. In addition to helping keep body weight under control, they are naturally low in sodium, high in potassium, and almost fat-free. The fiber they contain helps move food through the digestive system and avoid constipation. Many fruits and vegetables are rich folate sources. Folate is a B- vitamin that helps control homocysteine levels, which is made in the body as a product of protein metabolism. A build-up of homocysteine can increase your risk for heart disease. In addition, research also suggests that fiber, vitamins A, C, and E also help to prevent blood vessel damage.

Reducing cancer risk is another reason to make sure five fruit or vegetable servings are consumed daily. Research indicates that folate, a vitamin found in asparagus, spinach, broccoli, and many green vegetables helps to prevent cell damage that can lead to cancer. Selenium, vitamin C, and other antioxidant nutrients neutralize harmful by-products of metabolism inside cells. Other compounds in plants called

phytochemicals appear to block cancer causing compounds and prevent the growth of cancerous cells. According to a report by the American Institute of Cancer Research, if everyone consumed a diet rich in fruit and vegetables, 20 percent of all cancer cases could be prevented.

Healthy diets with plenty of fruits and vegetables, along with regular physical activity, and a healthy body weight seem to be factors that reduce the risk for cancer by 30 to 40 percent. Worldwide that means approximately 3 to 4 million cases of cancer per year could be prevented by healthy eating and lifestyle changes. To live a longer and healthier life, a diet rich in fruits and vegetables is one of the answers.

Because nutritionists are still studying the effect of fruit and vegetable components for their impact on our health, more news is yet to come. Individuals and families

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Focus Group Shapes the Educational Process

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The family is the cornerstone of a healthy society. Extension programs provide the foundation essentials for families to build strengths that will help them meet the challenges of life. In order to design and deliver innovative educational programs that address the critical issues and needs of diverse families, it is important that we do more than conduct a needs assessment or survey. We need to talk you, our public.

Focus groups are effective techniques for harvesting opinions from a target audience. They help the educator get a better feel of the effectiveness of the educational program or project. Your opinion is invaluable, so smile and say “yes” if asked to join a focus group.

Focus groups are gaining in popularity and the probability is high that you will be asked to participate in a focus group in 2000. This evaluation technique of talking to the public first hand is very important to educators, health professionals, government officials, marketers, and religious leaders because they are deeply interested in the thoughts, opinions, and interests of their clients, customers, students, employees, or other specified groups.

Educational institutions, organizations, businesses, and religious institutions are opting for this qualitative research process to gain useful information from segments of the population to assist them in the decision-making. A small group, usually 6 to 12 individuals, representing a targeted audience can provide fresh ideas, views, insights about feelings, experiences, needs, concerns, even beliefs and values, relating to programs, projects, products, and issues.

What are focus groups?

Focus groups are small groups drawn from the larger audiences from which information is gathered on a specific topic. Participants are led through a series of questions in conversational patterns. A focus group lasts up to two hours and is run by a trained moderator who maintains the group’s focus. The information is documented by a recorder and is usually audio-taped. The information obtained is later analyzed to determine trends, programming interests, and so forth.

Focus groups can be highly formal or informal. In a formal setting, which usually is a costly process, the focus group is video-taped or viewed from a one-way glass window. However, most focus groups are informal and relatively casual, the type we prefer to use in Cooperative Extension. Five or more focus groups are recommended to get a thorough reflection of the target audiences’ opinion on the topic. Rule #1 of the process is

that complete confidentiality of the responses and participant’s identity is always guaranteed.

How can focus groups help the educational process?

The purpose of the focus group evaluation process is to identify gaps in message comprehension and communication. Unlike a survey, which seeks quantitative data, focus groups are structured to give qualitative information on a specific topic. Focus groups help obtain information about: *What type of program is likely to work best? Are we doing it right? Are we getting anywhere? What did we achieve?*

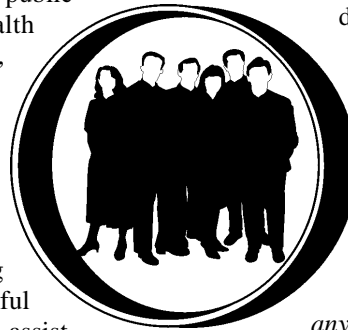
Focus groups can help educators assess needs and feelings before designing programs and resource materials. Such a pretest can help identify communication barriers as well as recognize needs and interests of a diverse audience. The following examples will help clarify the value of focus groups and solicit support for the process.

An advisory group was debating the merits of a series of educational programs for an at-risk audience. The discussion of the group centered on whether the audience would respond to the program. “Why don’t we conduct some focus groups to ask the audience about their interests and needs,” stated one member of the group. This settled the debate and group moved their discussion to planning focus groups. Holding a focus group was the right decision because the advisory group was spending so much time wondering if the group would respond they were not *getting anywhere*. Also, they were uncertain if they were *doing it right*.

The International Food Information Council (IFIC) wanted to know if kids understood dietary concepts such as balance, variety, and moderation, and if they considered these ideas when making food choices. IFIC asked these questions through focus groups and used input from kids to help develop printed materials on nutrition and physical activity. Focus groups helped IFIC determine *What is likely to work best*.

A Teen Parenting Focus Group research project is being conducted nationally by the Parenting Work Group, Bridging for Adolescent Pregnancy, Parenting, Sexuality. Initially, the group was advised to develop teen parenting material for access by parenting teens via the web. Prior to planning and designing a web site as a teen parenting resource, the group decided to conduct focus groups. To date, two focus groups have been conducted with parenting teens in southern New Jersey. According to these two groups of teens, getting parenting information from a web site is among their least desired ways to get educational information on this topic. An analysis of the national data will provide further information about delivery methods and preferences of teenagers for obtaining parenting

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Mutual Funds Economics 101: Fees and Expenses

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In a survey released in October 1999 by the Securities Industry Association and the Investment Company Institute, the mutual fund industry's trade group, an estimated 49.2 million U.S. households, or 48.2%, own equities (stocks) either in mutual funds or individually. Thirty-two percent own equities through employer-sponsored retirement plans and 36% own them outside such plans. Some of the survey's findings include: equity owners tend to be middle-aged with moderate income and assets; investors' first equity purchase was usually a stock mutual fund (59%); an estimated 77 million Americans in these households own mutual funds and fund assets total about \$6 trillion.

For small investors, mutual funds offer an appealing mix of instant diversification and professional money management. They are an inexpensive way to become a Wall Street player with an initial investment that can be as low as \$250.00. However, it is critical that investors understand the ownership costs involved.

What you pay to purchase or sell a mutual fund, as well as the ongoing fund operating expenses, can have a great impact on the rate of return on your investments. So, it is in an investor's best interest to try to keep fees to a minimum. Generally, there are four categories of expenses — direct sales commissions, management fees, marketing costs, and overhead expenses.

Mutual funds come in two types: load and no-load. Load funds carry an up-front sales charge of 4% to 8.5% of the amount invested for "Class A" shares and are bought from a stockbroker, commission-

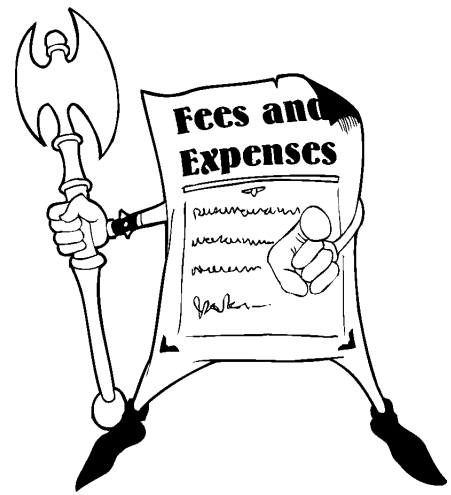
based financial planner, and others who earn their living on sales commissions. A mutual fund is considered "low-load" if it carries a smaller up-front sales charge of 1% to 3%.

Some funds charge a back-end load, also known as a contingent deferred sales charge (CDSC). You don't pay a sales fee to get into the fund, but you will incur a sales charge on the way out if you sell early. These funds, commonly called "Class B" shares, were created to combat the negative image of up-front loads. Typically, the charge declines 1% each year until it disappears after the fifth or sixth year. However, management and marketing fees are usually higher on this type of a load fund. Try to avoid this arrangement if you don't know how long you will hold the fund.

No-load funds, on the other hand, require no up-front fees to purchase shares and usually have no marketing fees. Investors deal directly with the fund company, a mutual fund supermarket (e.g., Charles Schwab, Waterhouse), or a fee-only financial planner, rather than with a broker.

Some load and no-load funds impose redemption fees to discourage investors from moving in and out of certain funds too frequently. Both no-load and load funds also charge annual money management and administrative fees. These costs are a percentage of the assets in the portfolio, typically ranging from 0.5% up to 2.0%. Beware of stock funds that charge more than 1.4%, bond funds in excess of 1% and money market funds over 0.5%. These costs, in addition to the marketing/advertising fees (excluding sales charges), make up a fund's "expense ratio".

The marketing fee referred to is called a 12b-1 fee. It pays for advertising and distribution costs, as well as broker



compensation. Deducted from shareholder assets, 12(b)1 fees can range from 0.1 to 1.00%, and every shareholder pays a pro rata share. Generally, no-load funds have lower fees than load funds, resulting in lower expense ratios. However, there is an exception — "Class C" shares — another version sold by a broker that has no sales charge but has a higher 12b-1 and management fee than either "Class A or B" shares. All things being equal, low cost funds will net you higher returns than high cost funds. Costs matter!

You can learn more about mutual funds and other investing topics through the Cooperative Extension System's brand new 160-page basic investing home study course, "Investing For Your Future." The cost is \$15.00. For further information, contact your local Rutgers Cooperative Extension office.

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Erratum

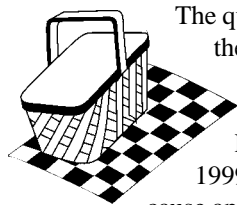
In the last issue of Visions (Vol 13, No. 1), the author of "Video-conference Presents Financial and Investing Tips." was inadvertently omitted. The author was Barbara O'Neill, Ph.D, CFP, FCS Educator, Sussex County. We apologize for any inconvenience caused by the omission.

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A Tisket, A Tasket, A Safe Picnic Basket

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The weather is warm and the grass is green. Your family and friends want to get out and enjoy the day. Food is often part of our activities – whether a snack at softball games, a lunch at the beach, or picnic in the park.



The questions are: “Will the food you packed in the morning be safe to eat in the afternoon and why should I care?”

Foodborne illness is a serious concern. A 1999 study estimated that foodborne diseases cause approximately 76 million illnesses, 325,000 hospitalizations, and 5,000 deaths in the United States each year.¹ Another study in 1990 estimated that 21% of all foodborne illness cases are due to food prepared at home.² That would equal 16 million cases caused by home food preparation. We can significantly reduce that number by following a few simple guidelines.

Keep It Clean

Pack your food in clean containers or wrapping. Place cold foods in clean coolers or other foods in clean baskets or bags. Paper products make clean up a breeze. Bring a garbage bag, too.

Washing hands is one of the best ways to protect yourself from bacteria, which can cause illness. The best way to eliminate dirt and germs is to wash hands at a sink with soap for 20 seconds and rinse in warm water. If this is not possible, consider these alternatives:

- Bring soap and a container of water. Wash hands as usual and rinse by pouring the water over hands.
- Use pre-moistened towelettes or baby wipes.
- Use an anti-bacterial hand sanitizer. These quick drying liquids kill many bacteria.

Pack a clean tablecloth or blanket on which to serve your food.

Keep It Cold

Food should remain at room temperature no more than two hours. However, if you are going to have the food outside on a hot day, the time left out at room temperature should be no more than one hour.

Place cold foods straight from the refrigerator into insulated coolers or bags. Use these to keep food cold:

- Commercial ice packs.
- Frozen bottles of water. Fill empty 1 or 2 liter plastic soda bottles with water to within 2-inches of the top (the empty space allows room for expansion during freezing). This method has two benefits – no cost and providing cold water to drink as the bottles thaw.
- Frozen juice boxes or pouches. Place boxes in the refrigerator the night before if you want to drink the beverage at lunchtime, otherwise they may not thaw enough.

- Cold beverages and fruits or vegetables will also help keep other foods cold.

Sometimes you can pack frozen foods. Sandwiches will thaw by lunchtime. However, do not freeze mayonnaise since it separates when thawed. Raw chicken, steak, or hamburgers for a cookout may be packed partially frozen. Start thawing at home in the refrigerator and pack in double bags or sealed plastic containers to ensure juices do not get on other foods. Allow extra cooking time if food is still icy.

Keep the cooler out of the sun or cover it with light colored towels. If possible keep the cooler inside of the car, not in the trunk. The trunk gets very hot.

At your picnic, take out only as much food as you will eat at one time and leave the rest of the food in the cooler. This will keep food cold and keep insects off the food. Do not thaw frozen foods outside the cooler.

Cook to a Safe Temperature

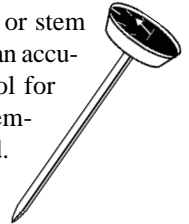
Grilling or cooking foods at another location is easy. Keep food in the cooler until you are ready to cook it. Bring an instant read thermometer so you can be sure foods reach a safe temperature (see sidebars). Experts say that you cannot rely on the color of food to tell if it is safe to eat.

An insulated container can keep beverages or soups hot until serving time. Pre-heat the container by pouring in boiling water, leaving it covered for 15-minutes, then pouring water out. Now pour in your hot beverage or soup. Be careful when serving it later since the liquid may be hot enough to scald skin or mouths.

Using a Thermometer

An instant read or stem thermometer is an accurate and fast tool for checking the temperature of food.

These thermometers are available in supermarkets, kitchen stores, and department stores for about \$10.



To use the thermometer, insert at least 1- inch of the stem into the food and wait about 15-seconds for the pointer to stop moving, then read the temperature. Insert the thermometer sideways into a hamburger or chicken cutlet. Do not leave this type of thermometer in the food when in an oven or on a grill. The dial will melt.

Internal Temperature Guide for Doneness

Ground beef (hamburger), veal, pork, lamb – 160°F
Beef, veal, pork, lamb – 160°F
Poultry – 180°F
Ground poultry – 165°F
Finfish – opaque flesh, flakes with a fork
Shellfish – opaque flesh throughout
Eggs – yolk and white are firm, not runny



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Strategies for Reducing Debt Described in New Book

Barbara O'Neill, Ph.D., CFP
FCS Educator, Sussex County

In a new book called *Slash Your Debt*, personal finance authors Geri Detweiler, Marc Eisenson, and Nancy Castleman describe a variety of methods available for households to reduce the cost of outstanding debt. After each strategy is discussed, a summary table indicates how much could be saved on \$5,000, \$10,000, and \$15,000 credit card balances charging 17% interest. The tables were generated using Eisenson's *Banker's Secret* loan calculation software.

For example, if consumers transfer a \$5,000 balance on a 17% credit card to a card with a 5.9% "teaser rate," they'd save \$10,518 (this would involve periodically "surfing" for new low-rate cards). If the balance were transferred instead to a 14% personal loan and repaid in 5 years, \$9,324 would be saved. Transfer a \$15,000 balance from a 17% credit card to a 5-year 14% loan and the savings approach \$30,000.

Below is some additional information from this helpful book:

- The lower the minimum payment on a credit card, the higher the cost to borrow over the long run. For example, a \$5,000 card balance with a minimum payment of 3% of the outstanding balance would cost \$4,296 in interest and take 18 years to repay. Lower the minimum to 2% and the interest cost jumps

to \$11,304, with 40 years needed to erase the debt.

- A low-rate credit card with a low monthly minimum payment can actually cost more than a higher-interest rate card with a higher minimum payment. For example, a \$5,000 balance on a 19.8% card with a 3% minimum payment would cost \$5,858 and take 21 years to repay, compared to \$9,159 and 35 years for a 15.9% card with a 2% monthly minimum.

- Like home mortgages, debt that takes decades to repay will cost 2 to 3 times (or more) the amount borrowed. An example is given of a \$10,000 balance on a 17% rate credit card with a 2% minimum payment. If this balance is not switched to a lower-rate loan, the amount repaid, after 50 years, will be \$33,447, more than three times the amount borrowed.

- Even small amounts added to minimum payments produce awesome results. For example, send \$25 a month more on a 17%, \$10,000 credit card balance and you'll save \$11,662 in interest and 397 monthly payments (that's 33 years!). Even what the authors call "pee-wee prepayments" make a difference. For example 25 cents a day toward that \$10,000, 17% balance will save \$5,970 and 20 years of payments.

- Consumers should beware of so-called "125% Equity Loans" that allow loans greater than the value of a home, minus its outstanding first mortgage. First, if you

had to sell quickly, you'd be unlikely to get back the total amount owed. Second, the IRS does not allow deductions for loans that exceed a home's fair market value. Third, these loans tend to charge more than conventional home equity loans, resulting in higher borrowing costs.

- A 30-year mortgage may be a better alternative to a shorter (e.g., 15-year) loan. The principal can then be pre-paid to transform it to a shorter loan. However, if a borrower experiences financial difficulty, longer-term loans with smaller monthly payments provide "breathing room."

- Life insurance loans often cost more than the stated interest rate. This is because many companies reduce the interest rate paid on the amount of cash value borrowed. For example, an 8% loan, plus a 2.5% loss of interest (say, a drop from 7.5% to 5%), makes the effective interest rate on a policy loan 10.5%.

- Individual retirement account (IRA) money can be borrowed for up to 60 days. After that, it's considered a taxable withdrawal, complete with a 10% penalty. Borrowing from an IRA should be done only if a person is sure to have money (e.g., retroactive pay) to pay back their account on time.

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Detweiler G., M. Eisenson, & N. Castleman. (1999). *Slash Your Debt*. Kalamazoo, MI: The Financial Literacy Center.

Focus Group Shapes the Educational Process

(continued from page 3.)

information. In other words, educators need specifics about *what is likely to work best*. If the focus group had not been conducted, a great deal of time and money would have been spent creating a website that teens won't use.

Cooperative Extension's mission is to help the diverse population of NJ to improve their lives through an educational process that uses science-based knowledge. To achieve this

mission, Extension educators must periodically ask questions to determine ways to relay scientific information in a way that is meaningful. The focus group process is one way that we are using to listen to you, our consumers, and improve the effectiveness of the educational process. Focus groups are our check to make sure our communication is working. Join a focus group, if asked, and help us shape the future of education.

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Care for Me, Care for You

(continued from page 1.)

A multitude of resources are available to assist caregivers with their caregiving responsibilities. These resources include county, state, and national agencies helping caregivers, magazines, newsletters, videos, books, training courses, support groups, and internet websites.

Rutgers Cooperative Extension is introducing a new caregiver training course, "Caring for You, Caring for Me: Education and Support for Caregivers" to assist caregivers with their caregiving responsibilities. Family and Consumer Sciences programs are co-sponsoring the caregiver training course with the New Jersey State Department of Health and Senior Services this year. Contact your local Rutgers Cooperative Extension office for program dates and registration.

If you are a caregiver for an elder parent, relative, or friend, consider the need for information and support for your responsibilities. If

you are anticipating that you will need to assume caregiving responsibilities, prepare yourself before the crisis moment. Make plans to participate in our caregiver support training course. "There are only four kinds of people in this world: Those who have been caregivers, Those who currently are caregivers, Those who will be caregivers, and Those who need caregivers."(Jack A. Nottingham, Ph.D., Executive Director, Rosalynn Carter Center). We all fit somewhere in this description, we only need to decide how we will cope with life's changes and challenges.

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Does Five-A-Day Really Make a Difference

(continued from page 2.)

are wise to include fruits and vegetables as part of every meal and snack each day. Remember the slogan "Five a Day is the Healthy Way" and you will be on the right track for improved health.

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Fruit & Vegetable Report Card of Health Benefits

Increased Fruit and Vegetable Intake Can Decrease the Risk of Developing These Conditions

Conditions	Strength of Evidence
Some Types of Cancer	Strong & convincing
Heart Disease	Strong & convincing
Stroke	Limited, but increasing
High Blood Pressure	Limited
Certain Birth Defects	Proven
Cataracts	Growing, but needs more research
Diverticulosis	Strong and convincing
Type II Diabetes Mellitus	Some evidence
Cardiopulmonary Disease	Too little data to know for certain
Obesity	Very little data

(Produce for Better Health Foundation. *Year 2000 Dietary Guidelines: The Case for Fruits and Vegetables First: A Scientific Overview for the Health Professional*. 19808-1249, p 17. 5301 Limestone Rd, Wilmington, DE.)

A Tisket, A Tasket, A Safe Picnic Basket

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Keep it Safe for the Trip Home

Repack any leftovers carefully. Keep cold foods cold. Seal foods tightly in plastic or covered containers to keep juices from getting on other food.

When in Doubt, Throw It Out

If food has been out for more than 2 hours at room temperature or over an hour in hot weather, then throw it out. The cost of a doctor's visit or lost time from work

or a vacation is much more than the cost of the food.

Enjoy

If you follow these guidelines, you will enjoy a safe and tasty treat. Enjoy your picnic!

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