



The Extension Family and Consumer Sciences Newsletter

Summer 2006

Note From: Evelyn Crayton, Assistant Director

In Other Words...Why Health Literacy Matters

Health literacy has grown tremendously over the years, evolving from a concept that few were aware of to an issue of worldwide attention and action. Health literacy is often defined as "the degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions." Health literacy goes beyond individual capacity and is a responsibility shared by patients and providers to communicate in ways the other can understand.

Communicating health information is more difficult today than ever for many reasons: (1) providers must educate patients about complicated diagnostic information, multistep discharge instructions, and ambiguous and ever-changing research findings; (2) patients bring individual learning needs such as limited literacy or language skills, cultural differences, age-related physical and cognitive changes, disabilities and emotions that affect listening, learning and remembering; and (3) health communication often happens under less-than-ideal circumstances, as when providers are rushed or patients are scared, sick or in pain. The consequences are high when people do not understand and can result in poorer health outcomes, dissatisfaction and medical errors.

In "Health People 2010," it states, "It is imperative that healthcare providers become aware of health literacy and change their written and verbal communication style to one of plain language so that patients can understand and manage their health better. Health literacy relates to patient safety and better health outcomes. It is documented in the literature that patients with low literacy have a difficult time following treatment regimens, higher rates of return visits to the hospital and more difficulty managing chronic health conditions, such as asthma, diabetes and hypertension."

In the Alabama Cooperative Extension System, our aim is to meet the needs of our clients through providing publications and other media resources to individuals with limited literacy skills (i.e., "Food in the Fast Lane" video, "Katie Comes Calling," "10 Keys to Health," "The ABCs of Parenting" and financial management and food preservation publications).

10 Reasons to Prepare Family Meals

Kajuandra Harris-Huntley, Regional Extension Agent

Food preparation practices have changed dramatically in the past 50 years. We live in a fast-paced society, and therefore family meal preparation is often compromised or neglected. Time pressures, conflicting work schedules and even a disinterest in cooking are some reasons families are eating apart from one another outside the home. This is a reminder of the many benefits of home meal preparation.

Reason 1: Family Connections

Families that eat together have opportunities to bond, talk, connect and learn from one another. Improved social skills, such as proper table manners and conventional etiquette, are more likely to be taught at home amidst relaxed surroundings. Finally, home meals foster warmth and security.

Reason 2: Financial Considerations

The long-term trend of eating away from home is well established. Nevertheless, whenever you hire someone to perform a service, it will cost more money compared with performing the same service yourself. At the present time, individuals and families eat out several times each week. Such meals cost two to four times as much as similar meals produced in the home.

Reason 3: Improved Health Status

Eating at home could minimize exposure to common food temptations, such as high-kilocalorie desserts, delicious breads, baskets of tortilla chips and other food choices. When families eat at home, they have the opportunity to control food portions and ingredient and food choices, as well as decrease the obligation to finish meals.

In contrast, restaurants are in the profit and pleasure business. Therefore, they want to provide food that is delicious and generous in quantity. Researchers speculate that the way in which some restaurant food is chosen and presented contributes to the problem of obesity and its related complications in the United States.



Reason 4: Nutritious Food Choice

Eating locations affect food choice. The U.S. Department of Agriculture Dietary Guidelines for Americans 2005 are more likely to be implemented if families eat meals in the home compared with meals consumed elsewhere. Meals consumed at home are higher in fruit, vegetable and dairy content. Similarly, meals consumed at home tend to minimize fried food, soda consumption and salty side dishes. Thus, eating at home tends to remove barriers to proper food selection.

Reason 5: Nutrient Intake

Nutrient intake increases when meals are prepared in the home. Specifically, home-prepared meals are higher in fiber, calcium, folate, and vitamins B₆, B₁₂, C and E. Home-prepared meals are lower in saturated fat, sugar, sodium, trans fatty acids, cholesterol and total kilocalories compared with restaurant meals.

Reason 6: Family Dinners Enhance Academic Motivation

Teenagers who eat dinner with their families five or more times per week have higher academic performance compared with teenagers who eat with their families two or fewer times per week. Younger children benefit from the exposure to adult conversations at family dinners. Children and teenagers benefit from the structure demonstrated when parents are organized enough to prepare meals.

Reason 7: Enhanced Mental Health

The presence of parents during children's mealtimes is crucial to the children's mental health for several reasons. Eating together as a family fosters emotional well being and higher levels of family satisfaction. Likewise, teenagers report less depression, fewer mental health problems and less boredom if they eat five or more dinners with their family each week.

Reason 8: Family Dinners Decrease Teen Substance Abuse

Frequent family dinners (five or more meals per week) are associated with lower rates of smoking, drinking and illegal drug usage compared with families that eat together two or fewer times per week.

Reason 9: Self-sufficiency in Food Production

Adults in the United States are choosing to spend less time participating in food production. As we choose to eat out more frequently, our cooking ability decreases. Thus, we are more self-sufficient in terms of food production abilities when we have family meals at home.

Reason 10: Preservation of Food Heritage

Each generation cooks less than the previous one. If this trend continues, the family tradition of transferring specific food heritages, family recipes and ethnic foods is at risk of being lost. Food traditions are a part of our cultural identity and are therefore worth preserving.

Recommended Strategies to Encourage Family Meals

- **Plan menus, shop for groceries and build up a useful food inventory.**
- **Make meal time a family priority. Protect family meal-time by including it in the family schedule.**
- **Change personal attitudes about food preparation. Think of meal production as an opportunity to connect with your family rather than viewing it as an unpleasant, tiring household obligation.**
- **Use laborsaving devices, such as slow cookers, broilers and grills.**
- **Encourage involvement from children in the kitchen. By involving younger family members, the meals will be appreciated and food traditions will be maintained.**
- **Build pleasure into the routine. Enjoyable tasks are more likely to be maintained.**

Source: "Today's Dietician," April 2005

Assisting Children and Families Coping with Disaster

Sallie Lide-Hooker, Regional Extension Agent

With hurricane season approaching, we offer this timely information to benefit parents, grandparents and other family members. After disasters, children are more likely than adults to suffer post-traumatic stress disorder. This occurs especially when they did not receive enough help and support immediately after the disaster.

Dr. Ellen Abell, Extension specialist and associate professor at Auburn University in the area of Human Development and Family Studies, and her colleagues have developed an excellent resource, "Assisting Children and Families Coping with Disaster," that is available online and soon will be available on DVD and video. Colleagues who worked with her to develop the resource are Dr. Jennifer Kerpelman, Dr. Jamie Carney, Dr. Scott Ketring and Dr. Judith Myers-Walls.

This resource may be accessed via the Internet at www.aces.edu/extcomm/satellite/MMLab.tmpl.

An additional excellent resource is the Extension Disaster Education Network Web site. This site includes preparation information on children and disasters, children's responses to disasters and families' responses to disasters. The preparation information includes the suggestion to assemble a kit for your children. Suggested items to include are a few favorite books, crayons and paper, puzzles, a board game, a deck of cards, two favorite small toys, a stuffed animal, a favorite blanket or pillow, pictures of family and pets and other special items that will comfort children. The site also offers advice on communicating with children about disaster. The Web address is www.eden.lsu.edu.

The U.S. Department of Homeland Security Web site provides information on how to develop a family disaster plan, has a list of items for a disaster supply kit and includes coping plans for extreme heat, fires, hurricanes, thunderstorms and lightning, tornados, winter storms and extreme cold, and recovering from disaster. There is also information available on how to assemble your preparedness kit from the hardware and grocery store over a 20-week time period. Forms available online include Family Communication Plan, Emergency Information List, Medical Information List, and Disability-Related Supplies and Special Equipment List.

Being prepared will make any disaster more manageable. For additional information, contact your local Alabama Cooperative Extension System office.

Keep Your Picnic Out of the Danger Zone

Patti West, Regional Extension Agent

The increase in outdoor activities in the warmer months means more outdoor meals, such as picnics and grilling. The warm weather also brings on ideal conditions for bacterial growth. Bacteria that cause illness grow best in warm, moist environments most commonly on protein-based foods. Raw meat and poultry products will most likely contain some bacteria; however it is thoroughly destroyed with proper cooking. Most people have heard, "Keep hot foods hot and cold foods cold," but how hot and how cold? Most bacteria do not grow rapidly at temperatures below 40 degrees F or above 140 degrees F. The temperature range in between is known as the danger zone. Bacteria multiply rapidly at these temperatures and can reach dangerous levels within 2 hours. It is important to minimize the time you allow foods to stay at these temperatures.

Another culprit in food-borne illness is cross-contamination. Any bacteria that may have been on the raw food can drip off in the juices. If you put cooked food on that plate, it will become contaminated. When taking food off the grill, always put it on a clean plate or platter.

Here are a few guidelines to remember when dining outside:

- ✦ Avoid using marinade as a basting sauce or dip if raw meat has been placed in it.
- ✦ Charcoal should burn for 30 minutes before cooking. Coals with a light ash coating cook best.
- ✦ Do not place cooked foods on plates that have held raw meat.
- ✦ Cook thoroughly. Use a food thermometer to check that meats and poultry are hot enough to kill any harmful bacteria. The following are minimum safe internal temperatures:
 - o hamburgers (ground meats and sausages, including pork sausages): 155 degrees F;
 - o steaks and other beef, veal, lamb, fish and shellfish: 145 degrees F;
 - o poultry: 165 degrees F;
 - o pork (except pork sausage): 145 degrees F.

✦ Don't cross-contaminate. Don't cut vegetables or other ready-to-eat foods on the same cutting board as chicken or meat without thoroughly cleaning the knife and the cutting board first. It is recommended that for picnics, where proper washing facilities are not available, bring two separate cutting boards – one for meat, chicken and fish, and the other for vegetables and other ready-to-eat foods.

Ways to Finance a Business

Sharon Gilbert, Regional Extension Agent

Do you have a great idea for a business you would like to start? Do you want to turn your favorite hobby into a part-time business? Are you in business but want to expand? For many, one thing stands in the way of making their dream come true. Yes, money, or the lack of it to be more precise. Although there are many aspects to starting and growing a business, the capital investment required can discourage new entrepreneurs and current small business owners from moving forward. Don't give up! There are many ways to finance a business. Consider all of the options available. The following information gives you options for getting the funds you need for business start-up or expansion.

Personal Funding

The business owner uses personal savings, retirement fund, real estate equity loan, cash value insurance policy or a credit card advance to start a business. Financing a business with personal funds shows that the business owner is willing to stand behind the business venture. Before using personal funds, carefully weight all of the pros and cons.

Friends and Family

Funds may be borrowed from family members and friends with little or no interest. As a result, this method may be cheaper and less risky than other forms of financing. It is recommended that the loan agreement be put in writing and signed by the parties involved.

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Small Business Administration

The SBA offers a variety of loan programs, each designed to meet specific needs. The SBA does not lend money directly. The borrower must apply at a bank or financial institution that handles SBA loans. The SBA guarantees part or all of the loan. Applicants must meet the requirements of the loan and complete the appropriate loan application forms. Popular SBA loan programs are the 504 Loan Program and the 7a Loan Program. The SBA also offers export working capital programs, international trade loans, seasonal lines of credit, contract lines of credit, asset-based lines of credit, pollution control loans, small general contractor financing and other services. Maximum limits and criteria for approval vary depending on the program. To learn more about SBA loan programs, visit the Web site at www.sba.gov/al or call the Birmingham office at (205) 290-7101. An additional source for help is Alacom Finance, a nonprofit agency that promotes economic development in Alabama. Visit the Alacom Web site at www.alacom.com or call (800) 239-5909.

Banks, Credit Unions and Savings and Loans

The borrower negotiates directly with the financial institution and personally guarantees the loan or meets the equity requirements to receive the loan. A detailed business plan, financial statements and a good business record are required. Each institution establishes its own amount limits and criteria for approval.

Alabama Link Deposit Program

The Alabama State Treasury makes funds available to eligible small businesses and farmers through banks and savings and loan associations. Financial institutions pay a lower interest rate on the state deposits and pass the lower rate on to the borrower. There is no maximum limit. The Linked Deposit loan application can be obtained from the financial institution.

Venture Capital

The borrower gives up a share of profits and partial ownership in the business in exchange for financing. This form of funding is generally used for businesses associated with high growth, patentable products, technology or a market niche. With this method, a new business can get established without the burden of trying to make payments on a loan or interest charges. Referral is the best way to find a venture capitalist. Ask other business people, your banker or an accountant for a referral.

Financing a business is never easy, but there are many options that you can try. Business requires perseverance, so don't give up on your dream. Basketball legend Michael Jordan missed more than 9,000 shots in his career, lost almost 300 games and missed the game winning shot 26 times. Of these statistics he said, "I have failed over and over and over again in my life. And that's precisely why I succeed."

For more information on business start-up, contact your local Alabama Cooperative Extension System office.



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