

Home *Tanana District* Economics News

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Roxie ... ❄️ ❄️

It's still winter in Alaska. That fact became apparent this morning as I stood outside my office at 40 below as we had a fire alarm going off in the building. The good thing was that it was a false alarm, but it also made me realize that I needed to do a better job of keeping my gloves and hat in my coat pockets. It doesn't take long to chill off when you don't have proper clothing with you.

Double check your safety equipment in the car. I keep blankets, extra gloves, hats, and heavy snow pants for everyone that regularly rides in my car. If you have younger children, one of those roll up sleds is a great addition. The rule is that you must have on enough clothing to be able to walk one mile in case of a breakdown.

The days are getting longer, but it is still cold out there.

Be prepared. *Roxie*

Time for Tea

January is hot tea month. Though you will be receiving this newsletter in February, it is still a good idea to take a minute and drink a cup of hot tea. Not only is it a refreshing way to warm yourself up, recent research tells us that cup of tea has healthful benefits.

Tea has been shown as a protective factor in the fight against several types of cancer and may possess many disease fighting qualities. At the Second International Scientific Symposium on Tea and Human Health held at the USDA, leading international researchers presented the latest data on the role of tea in disease prevention.

Tea, the second most consumed beverage in the world, has an abundance of flavonoids. Researchers believe flavonoids are responsible for reducing risk for certain cancers such as oral, digestive, lung and colorectal, as well as heart disease and stroke. The flavonoids act as antioxidants, neutralizing free radicals that can harm cells and potentially contribute to these diseases.

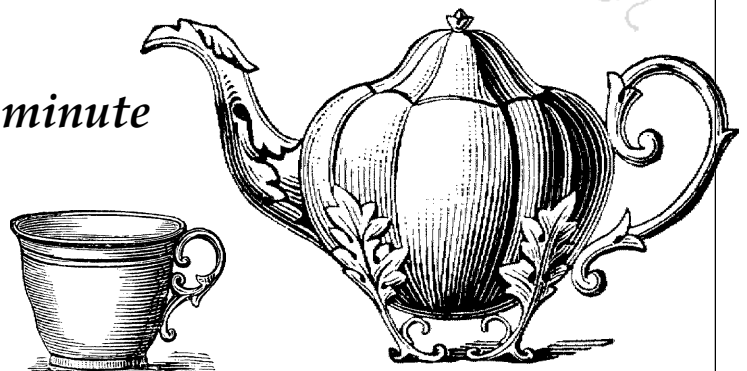
Ron Prior, USDA Human Nutrition Research Center on Aging at Tufts University, presented research on the antioxidant capacity of tea. His research showed that the antioxidant activity in dry tea exceeds that of more than 22 fruits and vegetables. When a black tea bag was placed in a cup of boiling water, Prior's team discovered that the antioxidants moved rapidly into the water indicating that drinking just one cup of tea could make a significant contribution to one's total daily antioxidant intake.



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*So take a minute
and drink
a cup of
tea!*



Parents and Care Givers: Are You Giving Your Infant and Toddler Enough Attention?



During the ages of birth-3, babies learn and grow very fast. They learn half of all they will learn in life during this period. Their brain is the size of an adult's brain when they are two years old, and twice as active as an adult's brain when they are two years old, and twice as active as an adult's brain when they are three years old.

Early interactions with parents and care givers during these first three years make the difference on I.Q. points, mood, temperaments, and the ability to learn certain skills later on. Prime learning times for language, mathematical skills, reasoning, and logical thinking are prompted by parents' making frequent eye contact, talking to, singing, and reading to the child. Laugh with her and repeat her coo's and sounds with joy and excitement. Listen to the baby's cries, and respond to her needs consistently. Let the baby know how important she is to you.

Put your own priorities on hold while you cater to your infant's and toddler's needs during the first three years of life! You'll be glad you did!

Source: TX Agricultural Extension Service



Taking young children to go grocery shopping can be an exhausting experience for parents, since young children are prone to throw temper tantrums and misbehave inside a grocery store. Here are some hints to make the grocery shopping experience more enjoyable. Parents should be sure children are not hungry or tired when going to the grocery store. Expectations for your children should be conveyed clearly prior to stepping into the grocery store. Also, parents can make the trip a fun and educational opportunity for their children by assigning reasonable tasks for them inside the store. Children need encouragement and praise when they behave according to your expectations. Lastly, it is important to take precautions when young children are put in shopping carts so that they don't climb out and hurt themselves.

6 WAYS TO FEEL FULLER ON FEWER CALORIES

www.foodandhealth.com

1. Avoid liquid calories. *Research has shown that sugar in a solid form (jelly beans) provides more satiety for a given calorie level than it does if it is dissolved in water (soda).*

2. Reduce the calorie density of the solid foods you eat. *Foods with a high calorie density generally provide less satiety per calorie than foods with a low calorie density. Fruits, vegetables, legumes and nonfat dairy are all much lower in calorie density than processed foods that are made with sugar and white flour. Fatty meats and other high-fat foods are very high in calorie density. Choose lean poultry, seafood and leaner cuts of meat instead.*

3. Increase high-fiber foods. *Foods with more dietary fiber tend to make people feel satisfied longer than those with less dietary fiber. Fruits, vegetables, legumes, and whole grains are all high fiber.*

4. Don't eat when you are not hungry.

Research has shown that the same snack provides more satiety if eaten when hungry than when consumed in the absence of hunger.

5. Increase consumption of foods with a greater volume if their calorie density is similar. *For example, choose popcorn rather than corn chips or puffed kashi rather than Grape-Nuts® cereal.*

6. Avoid Food high in fat and/or sugar.

Research suggests that foods with more protein, starch and fiber provide more satiety per calorie than do those high in fat, sugar or refined grains. Foods that are high in fat include fried foods, cheese, butter, margarine, refined oils, fatty meats and many fast foods such as burgers and pizza. Foods that are high in sugar include candies, pastries, cookies and most dessert foods.



IDENTITY THEFT - *a growing problem*



There have been some very creative advertisements on television over the last few weeks on identity theft. The ads may be quite funny, but only if it isn't happening to you.

Identity theft is the fastest growing problem consumers are faced with today. But there are steps consumers can take to avoid becoming victims of this crime, which can be financially devastating.

Consumers should avoid giving too much information on personal checks, which have the potential to be handled improperly by the many hands through which they pass.

The next time you order personal checks, have only your initials -- instead of your first and last names -- put on them. If someone takes your checkbook, they will not know if you sign your checks with your initials or your first name; but your bank will know how you sign your checks.

Don't print your driver's license number on your check. Though it is a bigger hassle to have to dig out your license, clerks will ask for it - which just might keep someone from passing off your checks. I heard of a recent case of identity theft here in Fairbanks where someone was asked for a license number and they made one up. You can't guard against this, but hopefully, most of the businesses in town ask to see the license.

Using alternate but valid telephone numbers and addresses on personal checks can keep private information from criminals while still allowing merchants to reach the check-writer when necessary. Using a post office box address rather than a street address; using a work address and telephone number is another option.

While credit card companies typically ask consumers

to write their account number on checks when making payments, only the last four digits of the number are necessary in most cases.

The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check-processing channels won't have access to your account.

If despite taking the proper precautions, a person is victimized by this relatively new crime, it is critical to take the appropriate steps to avoid the unauthorized use of personal information.

The key is to have the credit card companies' toll-free numbers and your account numbers handy so you know whom to call in the event that your purse or wallet is stolen. Keep photocopies of driver's licenses, credit cards, social security cards, passports, and other important documents in a safe place, such as a file in the home or office.

More importantly, victims must report identity theft to the three national credit report agencies to avoid being responsible for unauthorized charges incurred on their accounts. These agencies and their telephone numbers, which should be kept in a safe place with other identity information, are:

Equifax, 1-800-525-6285

Experian (formerly TRW), 1-888-397-3742

Trans Union, 1-800-680-7289

This means any company that checks your credit knows your information was stolen, and they are required to contact you by phone to authorize new credit.

A call to the Social Security Administration's fraud line at 1-800-269-0271 will prevent improper or illegal use of a stolen Social Security number.



% % \$ \$ % % **EARNED INCOME CREDIT** % % \$ \$ % %

It's tax time again! There is a new service available to low-income earners and families to help them file their tax returns. It is a free online tax preparation service designed to help filers claim the Earned Income Tax Credit sponsored by the Alaska Legal Services Corporation. Many low-income earners end up paying expensive tax preparation fees, get into "Rapid Refund" anticipation loan situations, or end up not filing their returns at all. This is a way to help them.

Filers can access the module online at

www.icanefile.org. All that is needed is an Internet connected computer and printer. Here in Fairbanks, you can go to the office of Alaska Legal Services Corporation for access to their computer lab. Just call ahead to schedule an appointment to ensure space will be available when going in.

If you know of someone who can use this service, be sure to let them know. It's a free service to low income clientele. For further information, call the office and we can help you access this service.

Pain Blamed on Vitamin D Deficiency

A new study conducted by researchers at the University of Minnesota show a link between musculoskeletal pain and vitamin D deficiency.

Researchers examined 150 children and adults with nonspecific musculoskeletal pain for their levels of vitamin D. Among the participants all African-American, East African, Hispanic, and Native American patients had vitamin D deficiencies, as were all patients younger than 30. Five patients actually had no vitamin D at all.

Greg Plotnikoff, M.D., lead author of the study, says it is a misconception to believe vitamin D deficiency is only prevalent in older or housebound people.

“We found the worst vitamin D deficiency in young persons -- especially women of childbearing age,” says Dr. Plotnikoff.

The risks involved with vitamin D deficiency include women giving birth to children with adverse fetal effects or neonatal illnesses, young adults not developing optimal bone mass, and older adults experiencing osteoporotic fractures.

Vitamin D deficiency is also associated with significant risks for osteoporosis, hypertension, diabetes, cancer, and autoimmune diseases such as multiple sclerosis.

Dr. Plotnikoff recommends further investigation to determine relief and management of musculoskeletal pain with prescriptions of vitamin D. He adds, “... Screening all outpatients with such pain for hypovitaminosis D should be standard practice in clinical care.”

Unsuccessful treatment of pain costs \$61.2 billion per year, according to the November 2003 pain management issue of the Journal of the American Medical Association.

Source: Mayo Clinic Proceedings



Antioxidants

Help Protect Cells from Damage - Antioxidants are **vitamins** and **minerals** that help protect cells in the body from damage. Much of the damage to the body’s tissues and cells that is thought to trigger tumor growth and blocked up arteries is blamed on harmful substances called “free radicals.” Free radicals come from environmental pollutants, certain chemicals and smoking. They’re also a natural by-product of the body’s use of oxygen - a process called oxidation.

An example of oxidation is when a slice of apple turns brown when exposed to air. In the body, oxidation contributes to aging, heart disease, cancer, and many other degenerative diseases. Antioxidants help to stop the oxidation process - much like adding lemon juice (vitamin C) to a sliced apple prevents browning.

What makes free radicals so dangerous is a missing electron. Searching for an electron, free radicals act like scavengers all over the body. When they grab an electron from an unsuspecting cell in the body, that cell becomes damaged. Antioxidants generously donate electrons to neutralize free radicals before they can damage body cells.

Fruits and Vegetables are the Best Source - Vitamins C, E, beta carotene and the mineral selenium are considered some of the most potent antioxidants. There’s much debate over the benefits of taking antioxidant supplements as opposed to eating more foods in rich antioxidants. Other than vitamin E, it’s possible to consume adequate levels of antioxidants by eating plenty of fruits and vegetables.

Vitamin C - For antioxidant purposes, 250-1,000 mg per day is suggested. In light of new research linking vitamin C supplements with increased tumor growth, it may be wise to stick with the low end of the supplement range. To get 250 mg of item in C through diet, you could drink about 20 ounces of orange juice; or eat 1 kiwifruit, 1 cantaloupe, 1 cup of strawberries and a baked potato throughout the day.

Beta Carotene - The body converts beta carotene, found only in plants, into vitamin A. Beta carotene supplements fell out of favor when they are linked with an increased risk of lung cancer in smokers. Antioxidant dosage levels of 17,000 IU to 50,000 IU beta carotene can easily and safely be achieved with foods. One large carrot, a baked sweet potato or 1/2 cup canned pumpkin provide over 20,000 IU each. Spinach and butternut squash are also great sources with over 7,000 IU per 1/2 cup serving.

Vitamin E - As an antioxidant, 100-400 IU are recommended daily. Unless you’re drinking vegetable oil by the cup or eating pounds of nuts, it is almost impossible to achieve the recommended level without a supplement.

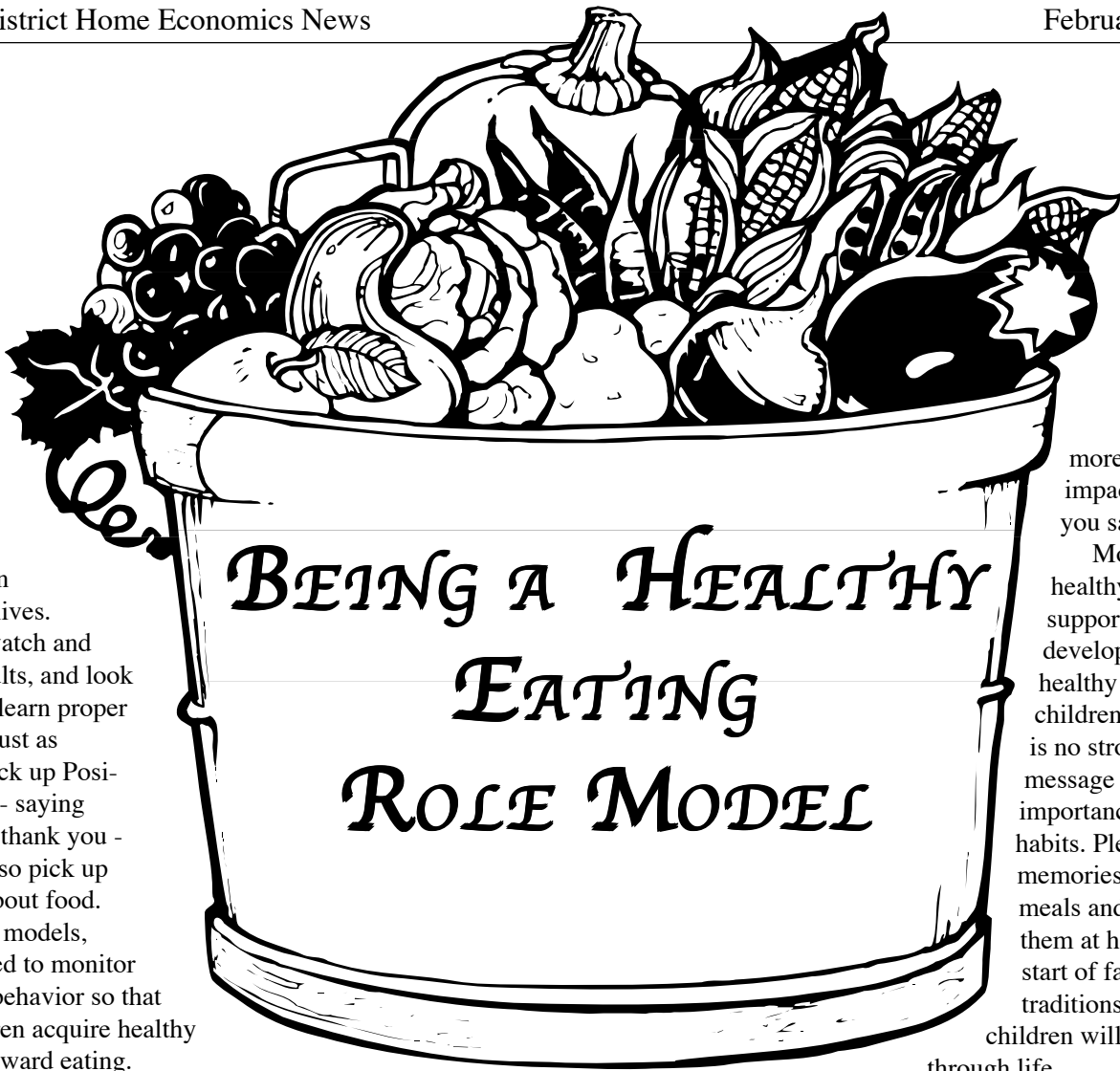
Selenium - 100-200 mcg daily are suggested for antioxidant value. One of the best sources of selenium in the diet is the Brazil nut - 1 large nut provides 140 mcg selenium. Seafood is a good source with about 40 mcg selenium per 4 ounces of seafood. You can also look for a multivitamin/mineral supplement with 100-200 mcg selenium.

Pills vs. Food - Whenever possible, get your antioxidants from foods. There may be other unknown compounds or nutrients in those foods that help the antioxidants do their job. In addition, there is little risk associated with overdosing on antioxidants from foods, whereas taking excess supplements of vitamins or minerals can have negative consequences.

What’s Happening?

MASTER FOOD PRESERVATION - Fairbanks Food Bank, 6-9 p.m.

March 10 -	Pickles & Relishes
April 7 -	Caning Fruits
May 5 -	Canning Fish & Meat
June 2 -	Freezing & Drying
July 7 -	Sausage & Jerky



Parents are the most important influence in children's lives. Children watch and imitate adults, and look to them to learn proper behavior. Just as children pick up Positive habits - saying please and thank you - they can also pick up attitudes about food.

As role models, parents need to monitor their own behavior so that their children acquire healthy attitudes toward eating.

Children learn by example - To get a sense of how your attitude might influence your children, examine your own behavior.

- ~ Do you snack all day long?
- ~ Do you eat in front of the TV?
- ~ Do you eat whenever you are bored or under stress?
- ~ Do you eat dessert at every meal?
- ~ Do you skip breakfast?
- ~ Do you have sodas rather than milk with your meals?
- ~ Do you diet all the time and have a fear of food?

If you answered "yes" to more than a few of these questions, you are likely sending unhealthy messages to your child about food.

If you are eating poorly or skipping meals, your child is going to pick up on it. If you're anxious and unable to manage your own eating, you may pass that on to your child.

Establishing healthy habits can be very difficult for children who receive mixed messages. They won't perceive healthy eating as important if it is not something that they see you doing.

Positive and negative comments influence children's attitudes about foods. Remarks about guilt associated with eating certain foods or bemoaning the lack of time for meals will be remembered by your child. What you do will make

more of an impact than what you say.

Modeling healthy eating supports the development of healthy behaviors in children. And, there is no stronger message for the importance of healthy habits. Pleasant memories of making meals and sharing them at home are the start of family traditions that your children will carry

through life.

Studies also include that meals eaten at home are often more balanced and lower in empty calories.

Tips for parents - Actions speak louder than words, so it's unlikely that words will ever have much impact on your child's eating habits unless you practice what you preach.

- > Never skip meals - especially breakfast
- > Take moderate portions
- > Try new foods - but don't force your children to try them

- > Turn the TV off while you are eating
- > Limit junk food in the house
- > Drink water and milk instead of soda
- > Learn new strategies for managing stress that do not include eating

- > Eat fruit for dessert
- > Include vegetables and fruits and meals and snacks

While it is unrealistic to expect any parent to be a perfect role model, trying your best to demonstrate good eating habits will positively impact your child. "Do as I say and not as I do" simply does not work. Eating a variety of foods will teach your children healthy eating habits that they can follow for the rest of their lives. And it is likely to improve your health as well.

Source: Dairy Council of California


Payday Loans Cost Consumers \$3.4 Billion Annually

Payday loans have grown from a \$10 billion industry in 2000 to a \$25 billion industry in 2003. They are short-term loans (often until the next payday) for immediate cash, typically secured by a borrower's written check or authorization for automatic withdrawal from the borrower's bank account. For many borrowers, it may seem like a great way to get \$100 until payday by paying a fee of \$15 to \$17. But take that fee and figure it as an annual percentage rate (APR) as most loans are advertised and you may be paying a whopping 391 to 443 percent.

The industry argues that payday loans are a helpful, short-term solution for borrowers needing relatively small amounts of cash between paydays. Borrowers who can't repay the loan on payday must either pay additional fees to extend the loan,

or default. Defaulting on a payday loan means paying bounced check fees from the bank and the payday lender while still owing the full amount of the postdated check.

Recent research by consumer organizations disproves the argument that payday lending is a helpful short-term solution for borrowers. They characterize it as a debt trap for chronic borrowers. Only 33 percent of borrowers used payday loans four or fewer times per year. More than a quarter of borrowers (27 percent) used payday loans 13 or more times per year. Borrowers that receive five or more payday loans per year accounted for 91 percent of industry revenue with more than half this revenue from those who borrow 13 or more payday loans per year.

Don't be lured by quick cash. You'll pay in the long run. 




Obesity in Children -

Did you know that children spend more time sitting in front of electronic screens (television and computers) than any other activity besides sleeping? According to the National Institute on media, the average time spent with various media that includes televisions, computers, and video games, is nearly 4.5 hours per day in a population of children aging from 2 to 17 years old. It turns out that incidence of obesity was lowest among children who watched an hour or less of media per day, according to research compiled at John Hopkins University, the National Cancer Institute and the Centers for Disease Control. In a national study reported in the journal *Pediatrics* over 25 percent of children were overweight or at risk for obesity in the United States. These figures have more than doubled in one generation. As children become more obese, there is also an increased risk and incidence of Type II diabetes.

Sixty percent of overweight children between the ages of five and ten years old already have at least one risk factor for heart disease, including elevated blood cholesterol, blood pressure and increased insulin levels. These factors lead to hypertension, diabetes, and arteriosclerosis. According to the CDC, the lack of physical activity is the main contributor to this problem. Less than half of U.S. school children have access to daily physical education classes that were once an important part of every child's school day. In addition, these same children are watching more than 4 hours of television each day and are all clinically obese. A study revealed that the incidence of obesity in school age children increased by 2 percent for every additional hour of television watched. For preschool children (up to 4 years old) the risk for being overweight increased by 6 percent for every hour of television watched per day. If the child had a TV set in the bedroom, the odds of being overweight jumped an additional 31 percent for every hour of television watched. Early childhood is a time of tremendous growth for children; a time when physical activity positively affects the strength and amount of bone mass that is developed. A study of preschoolers found that girls who watched more television had lower measured hipbone density than boys. This can be serious throughout life because females are more predisposed to osteoporosis later in life than males. Another study looked at the metabolic rates measured while viewing television compared with resting periods for a group of obese and normal weight children ages 8 to 13 years old. The rates were significantly lower for the obese children.

In over 300,000 deaths per year, obesity is only exceeded by smoking as a cause of death. What can we do about this epidemic that is killing our children? Here are the "whys" of regular physical exercise or in other words, the benefits of regular physical activity for children:

- ~ Improves strength and endurance
- ~ Helps build healthy bones, muscles, joints
- ~ Helps control weight, build lean muscles and reduces fat
- ~ May improve blood pressure and cholesterol levels
- ~ May improve blood pressure and cholesterol levels
- ~ Prevents disease and promotes health 

Source: Dr. Lucy Bayles-Jackson, Home Economist, Cooperative Extension, Bethel District