

THIS 'N THAT

Williams County Extension Homemakers & Friends Newsletter

Family & Community Education

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TIDBITS



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Happy New Year!

The "Key Ingredients" exhibition is just around the corner now and the committee has many events planned in conjunction with the exhibit. You will find an enclosure with a partial list of events in this month's newsletter. Next week, January 12th, the James Memorial will be hosting an evening of Irish culture which should be very entertaining and educational.

On a personal note, we have a new puppy at our house. Dusty came home with a Shih Tzu/Maltese cross puppy after his new year's trip to visit his girl friend. He is the cutest little guy, but I hadn't planned on another dog after putting our border collie down this year. Especially a puppy that needs to be trained!

Like me, I am sure that you have been enjoying this beautiful winter. Even if we do get some winter weather, and I'm sure that we will, we are half way through the season already. No shoveling or plowing yet- I can live with that!

Have you made any new year's resolutions? If so, remember to make a **SMART** goal to help you reach them. **Specific, Measurable, Attainable, Realistic, and Timely.** Good luck.

Mary

COMING EVENTS

January 12 , 7pm	An Evening of Irish Culture. James Memorial Art Center. \$5.00 charge
February 5, 2pm	Book Discussion: "Westhope: Life as a Former Farmboy" . James Memorial Art Center
February 18, 10am	Learn to make "Bread in a Bag". James Memorial Art Center. Pre-registration required. 774-3601
March 1, 2pm	Book Discussion: "The Jungle". James Memorial Art Center
March 17, 10am	Food Preservation- Jelly & Salsa. \$10.00 Pre-registration required. 774-3601 (at Gloria Dei church kitchen)
March 20, 7pm	Pulse Crops: What Do We Do With Them? James Memorial Art Center

CREDIT CARD STOLEN? HERE'S WHAT TO DO

Despite high-profile media attention, the odds of having your credit or debit card number stolen by crooks remains at historically low levels. That said, it's always good to know what to do in case lightning does strike and someone fraudulently uses your card. Left unchecked, they might try to run up bills, drain your checking account or worse – steal your identity.

Here are actions to take if this happens to you:

First, contact the bank or credit union that issued your card. You'll find a toll-free number on the back of your card, on your billing statement or at the company's website. Close the compromised account and open a new one with a different account number. Change related passwords or PIN numbers and notify companies that have automatic payments tied to the closed account to make sure you don't miss a payment. Also log all calls, letters and emails you have with your card issuer about the fraud – this will be helpful if you need to file a claim or police report.

Contact one of the three major credit bureaus, Equifax (888-766-0008), Experian (888-397-3742) or TransUnion (800-680-7289), and place an Initial Fraud Alert on your credit file if you suspect you have been, or are about to be, a victim of identity theft. Whichever bureau you contact will notify the other two to do the same. If you wish, you can renew these fraud alerts each quarter, free of charge. If you determine that you actually have suffered identity theft, you can also file an Extended Fraud Alert, which will stay on your reports for seven years.

Placing a fraud alert entitles you to one free credit report from each bureau. Although the alert makes it harder for someone to open new credit accounts in your name, it won't necessarily prevent them from using existing accounts. That's why it's important to close compromised accounts and to carefully review your credit reports for errors, fraudulent activity, or suspicious credit inquiries from an unfamiliar source. Also be aware that posting a fraud alert could delay your own ability to obtain new credit.

If you determine someone has stolen from your account or your identity has otherwise been compromised, file an identity theft report with the police. The Federal Trade Commission's "Defend: Recover From Identity Theft" website contains step-by-step instructions for completing and filing the report with local, state and federal law-enforcement agencies (www.ftc.gov/consumer).

Also send copies of the report – by certified mail, return requested – to the credit bureaus and companies whose accounts were impacted. You can also file a complaint with the FTC, which will enter the information into a secure online database shared by thousands of civil and criminal law-enforcement authorities worldwide (<https://www.ftccomplaintassistant.gov>).

Most card issuers provide "zero liability" coverage for unauthorized credit and debit card use when you promptly report the loss. Rules vary, so ask your bank or credit union for its policies.

Going forward, carefully monitor your monthly credit card and bank statements for fraudulent charges. To learn other good tips for protecting your personal and account information and preventing fraud, visit:

The National Cyber Security Alliance's www.StaySafeOnline.org.

The FBI's "Be Crime Smart" page (www.fbi.gov/scams-safety/be_crime_smart).

Visa Inc.'s VisaSecuritySense (www.visasecuritysense.com), which contains tips on preventing fraud online, in stores and at ATMs, spotting deceptive marketing practices, and more.

Jason Alderman directs Visa's financial education programs.



**Log all calls,
letters and
e-mails you have
with your credit
card issuer
about a fraud.**

25 "Worst Passwords" of 2011 Revealed

If you see your password below, STOP! Do not finish reading this post and immediately go change your password – before you forget. You will probably make changes in several places since passwords tend to be reused for multiple accounts.

Here are two lists, the first compiled by SplashData:

1. password 2. 123456 3. 12345678 4. Qwerty 5. abc123 6. monkey 7. 1234567
8. letmein 9. trustno1 10. dragon 11. baseball 12. 111111 13. iloveyou 14. master
15. sunshine 16. ashley 17. bailey 18. passwOrd 19. shadow 20. 123123 21. 654321
22. superman 23. qazwsx 24. michael 25. football

Last year, Imperva looked at 32 million passwords stolen from RockYou, a hacked website, and released its own Top 10 "worst" list:

1. 123456 2. 12345 3. 123456789 4. Password 5. iloveyou 6. princess 7. rockyou
8. 1234567 9. 12345678 10. abc123

If you've gotten this far and don't see any of your passwords, that's good news. But, note that complex passwords combining letters and numbers, such as passwOrd (with the "o" replaced by a zero) are starting to get onto the 2011 list. abc123 is a mixed password that showed up on both lists.

Last year, Imperva provided a list of password best practices, created by NASA to help its users protect their rocket science, they include:

It should contain at least eight characters. It should contain a mix of four different types of characters - upper case letters, lower case letters, numbers, and special characters such as !@#\$%^&*;,," If there is only one letter or special character, it should not be either the first or last character in the password.

It should not be a name, a slang word, or any word in the dictionary. It should not include any part of your name or your e-mail address. Following that advice, of course, means you'll create a password that will be impossible, unless you try a trick credited to security guru Bruce Schneir: Turn a sentence into a password.

For example, "Now I lay me down to sleep" might become nilmDOWN2s, a 10-character password that won't be found in any dictionary. Can't remember that password? Schneir says it's OK to write it down and put it in your wallet, or better yet keep a hint in your wallet. Just don't also include a list of the sites and services that password works with. Try to use a different password on every service, but if you can't do that, at least develop a set of passwords that you use at different sites.

Someday, we will use authentication schemes, perhaps biometrics, that don't require so much jumping through hoops to protect our data. But, in the meantime, passwords are all most of us have, so they ought to be strong enough to do the job.



Try to use a different password on every service, but if you can't do that, at least develop a set of passwords that you use at different sites.

AGING: CHANGING NUTRITION NEEDS

Food Insight interviewed Dr. Nancy Wellman, the IFIC Foundation Chair Emeritus, on the subject of the nutrition needs of aging Americans.

Food Insight: As an expert in the field of nutrition and aging, what is the best advice you could give to individuals over the age of 50 on preventive nutrition? What definitely needs to be in the diet?

Dr. Wellman: Think positively about aging and you'll live longer. To make sure those extra years are quality ones, try to eat better every day, get active and stay active, and keep connected with others. Diet-wise, eat more fruits, vegetables, whole grains, and non-fat dairy foods. Consider spice swaps for salt, fats, and sugars. Weight-wise, don't eat so much that you put on extra pounds; eat more if you are underweight or had a recent hospitalization or illness that made you lose weight unintentionally.

Food Insight: Speaking of aging, what age defines "an older adult"?

Dr. Wellman: Everyone knows people older than themselves, but those considered old depends a lot on one's own age. Youngsters consider their 30- or 40-something parents old. Almost everyone used to think anyone with gray hair or wrinkles or anyone who retired was old. Today hair color, wrinkles, or age 65 no longer defines old.

Qualifying as an "older adult" is based on the minimum eligibility age of 65 in many federal programs. The US Census Bureau uses a stratified system to define this generation-spanning age-group; those ages 65 to 74 are the *young old*; 75 to 84, *old*; and 85+, *oldest old*. Some consider today's *new old* to be those in their 90s. The 65,000+ American centenarians today are no longer considered unique since many of them still live independently. The newest category of older adults, "Super Centenarians" – those 110+, now number over 2,000.

Women live longer than men. The 65+ female-to-male ratio is 136:100; it increases to 207:100 among the 85+. Over 72% of older men are married, whereas only 42% of older women are married. Half of older women live alone. Hence the oft-quoted truism is that "Men die married and women die alone."

Food Insight: Dietary Guidelines and the 2008 Physical Activity Guidelines for Americans list recommendations for age 50 and older. Do the same nutrition and physical activity guidelines for those who are 50, apply to those who are 70 or 80 years old? Is there a significant change for recommendations along the post-50 continuum?

Dr. Wellman: The *2010 Dietary Guidelines for Americans* have special recommendations for all those 50 years and older:

- Strive to achieve a **healthy body weight**. For those who are obese and age 65+, try not to gain additional weight and try to lose at least some pounds.
- **Avoid inactivity** and reduce time in sedentary behaviors.
- Reduce daily **sodium intake** to 1500 mg.
- Eat foods fortified with **vitamin B12**, such as fortified cereals, or dietary supplements.

Age alone is not the best way to categorize older adults. In fact, we talk a lot about the *heterogeneity of aging*. Older adults in the US are living longer, healthier, and more functionally fit lives than ever before. Yet we age differently depending upon the tolls that chronic diseases take on us. Nine out of 10 older adults have one or more nutrition-related chronic diseases. Their consequences, especially if not well-managed, include impaired physical function that may cause greater disability, increased morbidity, nursing home admissions, and earlier death.

The term *functionality* is used to describe physical abilities and limitations in, for example, ambulation. Functionality, the ability to perform self-care, self-maintenance, and physical activities, correlates with independence and quality of life. Disability rates among older adults are declining, but the actual number considered disabled is increasing as the size of the aging population grows. Limitations in activities of daily living or individual self-performance skills needed in everyday life, and instrumental activities of daily living and other measures are used to monitor physical function.

Many nutrition-related diseases affect functional status, especially in older individuals (e.g., amputations in persons with diabetes that have chronically uncontrolled dietary compliance). Inappropriate nutrient intake, both excess and insufficiency may induce or hasten decline as a result of loss of muscle mass and strength. This type of decline can have a negative effect on performing activities of daily living.

Food Insight: What is one insight about nutrition and aging that we know now—that was not known 10 or 15 years ago?

Dr. Wellman: It is never too late to start eating healthier. A healthful diet can help older adults keep their health, reduce their risk of chronic diseases, and better manage their chronic diseases. It is important to pair healthy eating with physical activity.

Older Americans, more than any other age-group, want health and nutrition information and are willing to make changes to maintain their independence and quality of life. They often need a bit more help in improving self-care behaviors. They really want to know how to eat healthier, exercise safely, and stay motivated to do both.

We are now certain that weight loss is recommended for obese older adults because it can improve quality of life, and reduce risk, and improve the management of chronic diseases. Even a small amount of weight loss can help. And the new news is that to help keep muscles from shrinking as people age, we need to include a protein-rich food at each meal.