



South Carolina Extension Family and Consumer Sciences Newsletter

July 2004

Clemson Update

Juanita Marcengill retired in June. Materials that were housed in the Communications Center Media Library have been returned to Specialists. The Family and Consumer Sciences section had numerous items that we would like to distribute to agents who could use them in their county or regional work. If you use or would like to have any of the items that were previously housed in the Media Library, contact the Specialist in the appropriate subject matter area. It is a first come, first served basis.

Success Stories

S.C. 4-H Mini-Society®

This program is an interactive, experience-based, instructional system teaching entrepreneurship, economics, and citizenship to youth ages 8 - 12 years. Mini-Society® is designed to teach entrepreneurship in ways children understand - through experiences, role playing, and careful instruction. Individuals “Learn by Doing.” Since 1999, Clemson University Cooperative Extension Service has trained 188 adult volunteers and received \$112,000 in funding for this program. These volunteers have provided the Mini-Society® experience to 1,507 youth.

Offered through a grant from the [Kauffman Center for Entrepreneurial Leadership](#), “train the trainer” workshops provide hands-on, interactive training for adult volunteers interested in providing Mini-Society® to groups of youth. The trainings are offered to Extension agents, volunteer leaders, after school providers, and teachers who are looking for innovative curriculum. Our goals and objectives are to:

- provide children with opportunities to experience entrepreneurship;
- teach entrepreneurship concepts in the context of these experiences; and
- integrate the study of entrepreneurship with other subjects such as language arts, mathematics, science, social studies, critical thinking, problem solving, practical arts, and cooperative learning.

The S.C. 4-H Mini-Society® began in 1999 when six Clemson University Extension Agents flew to the 4-H Conference Center in Chevy Chase, Maryland to be trained in the Mini-Society® curriculum. Soon after, agents began implementing the S.C. 4-H Mini-Society® with a variety of youth groups within their individual counties and plans were made to offer the first “train the trainer” workshop for adults working with groups of youth.

With their first Mini-Society[®] implementation with youth, volunteers are acutely aware of the program's value as a method not only to teach entrepreneurship, economics, and citizenship to youth, but as a means of developing self-worth.

By 2001, the S.C. 4-H Mini-Society[®] program was a statewide success. The Kauffman Foundation provided Clemson Extension with the opportunity to send Extension Agents with active 4-H Mini-Society[®] programs to Los Angeles, California to attend the certification course to train adult volunteers. Barbara Brown and Kathy Wright attended and continue to serve as certified volunteer trainers for the program. Having certified trainers within the state has provided added flexibility to the program and allows Clemson Extension to more easily meet the training needs within the state.

The program continues to grow in popularity. Volunteers continue to implement Mini-Society[®] in schools, day camps, and after school programs across the state. Fifty-eight adult volunteers were trained in sessions held in July and October 2003. To date, these volunteers have implemented Mini-Society[®] with 293 youth across the state. Within the last year, we have received requests for collaboration with local groups in three areas of the state.

Kathy Wright serves as the co-principal investigator for this externally-funded project. In this capacity, she serves as a role model for on-campus and off-campus collaborative efforts. Kathy has been nominated for an Excellence in 4-H Afterschool Programming Award for her work with this project. Winners will be announced at the National Extension Association of Family and Consumer Sciences Annual Meeting in October.

USDA Food Safety Mobile Tours South Carolina

In April, the USDA's [Food Safety Mobile](#) made six stops in the Palmetto State, taking its message to more than 55,000 South Carolinians. At each stop, Clemson Extension agents or their trained volunteers, assisted with the teaching of food-handling practices that consumers can implement to keep their foods safe and wholesome.



In 2003, the U.S. Department of Agriculture's [Food Safety and Inspection Service \(FSIS\)](#) embarked on an educational campaign designed to reach millions of consumers with food safety messages. The centerpiece of the campaign is the USDA Food Safety Mobile, an eye-catching education and outreach vehicle. FSIS designed the campaign to support the Cooperative Extension's food safety education efforts and to reach consumers at the grassroots level. As emphasized by Under Secretary for Food Safety, Dr. Elsa A. Murano, "Foodborne illness is preventable. We want to empower consumers through education, and the USDA Food Safety Mobile provides face-to-face access to consumers."

With this mobile marketing initiative, USDA reaches out to various audiences across the country, making contact with people who otherwise might not seek out safe food handling information. The USDA Food Safety Mobile takes its message about safe food handling to consumers in their

neighborhoods and communities.

By taking its messages to consumers, the Mobile succeeds in capturing consumer attention. By interacting with consumers and creating an “experience,” the Mobile creates lasting impressions that influence behavior. Destined to turn heads as it treks across the country, the USDA Food Safety Mobile is covered with colorful graphics and features the notorious “BAC!” - the food-borne bacteria that can make people sick. Also depicted are the safe food handling practices that beat BAC!: Clean, Separate, Cook, and Chill.

The Food Safety Mobile’s stops in South Carolina were coordinated by Colleton Extension agent, Marilyn Peters, and food safety specialist, Libby Hoyle. It traveled to the Kids Fest in Beaufort, the Columbia Spring Plant and Flower Show, two elementary schools in Columbia, and the Azalea Festival in Pickens.

Submitted by Marilyn Peters (mptrs@clermson.edu), Colleton County Extension Agent

Subject Matter Update

Prescription Drug Cards: Diagnose The Fine Print!

As prescription drug costs rise, many consumers, especially seniors, are considering using prescription Drug Discount Cards. Often advertised as accessible, cost-effective, and easy, fraudulent and misleading cards can do more harm than good. The [South Carolina Department of Consumer Affairs](#) handles the complaints regarding these cards. But as with illness, prevention is the best prescription when it comes to prescription drug card fraud.

Prescription Drug Discount Cards must meet certain criteria:

1. The card must clearly state that it is **not** insurance;
2. Card suppliers must provide documentation to SCDCA that discounts are specifically authorized and that the card supplier has a separate contract with each pharmacy or pharmacy chain that will honor the cards; and
3. Discounts cannot be deceptive, misleading, or fraudulent.

Consumers must take extra cautions with Medicare Approved Discount Drug Cards, as all cards - and thus benefits - are different. Consumers should beware of fraudulent look-alike cards or door-to-door and telephone sales (Medicare-approved discount drug card providers cannot advertise or sell by phone or door-to-door). Beware of extra charges and fees; Medicare-approved cards have a maximum fee of \$35 per year. Some prescription drug discount cards have been approved for use by Medicare. Medicare can verify all approved Discount Drug Card carriers and distributors. Call Medicare at 1-800-633-4227 (TTY: 1-877-486-2048) or log on to <http://www.medicare.gov> to verify any advertised Medicare approval.

As with any card or special offer, consumers should never take any claims or promises at face

value. It is necessary to read and understand **all** of the terms of the card - and the subsequent discounts - if you want to choose the right card for your needs. Here are some questions to consider when choosing a card:

1. What types of health care and medication are covered by this plan?
2. Are my family members covered?
3. Will local pharmacies accept this card? If so, which ones?
4. How much does this card plan cost? How much am I really saving by using this card plan?
5. Are there any hidden fees?
6. If my medication changes, will this card cover the new medication?
7. Am I giving up my personal and/or medical information?
8. Will a pre-existing condition affect my enrollment?
9. Are the offered discounts exaggerated?

Always remember to read **all** the card information, and to never give out your checking or banking account, credit card, or personal information to unfamiliar people - even those claiming to be with a Prescription Drug Discount Card company.

Source: Brandolyn Thomas Pinkston, Administrator, South Carolina Department of Consumer Affairs

NEFE[®] High School Campus

The National Endowment for Financial Education[®] (NEFE[®]) has launched a new online resource as a complement to the NEFE High School Financial Planning Program (HSFPP). Located in the Education Programs section of <http://www.nefe.org/>, the [NEFE High School Campus](#) features the HSFPP Student Guide and Instructor's Manual, interactive personal finance games, crosswalks between the HSFPP and national curriculum standards, sample lesson plans, resources for teachers and sponsors, and more.

Developed by Digitec, with financial support from the InCharge[®] Education Foundation, Inc., the NEFE High School Campus is divided into four areas, with separate resources for students, teachers, and sponsors, as well as a section titled "Who We Are." The Students' section includes the Student Guide, success stories, puzzles, and eight interactive personal finance games. The Teachers' section includes supplemental PowerPoint[®] presentations, lesson plans submitted by teachers, and guidelines for applying the HSFPP to current national curriculum standards. The Sponsors' section includes materials similar to those in the Teachers' section, and information about how to become involved in teaching and promoting the program.

Partnerships/Collaborations

SCFCL

The national meeting of the [National Volunteer Outreach Network \(NVON\)](#) is being held in South Carolina July 15 - 17. It will be held in North Charleston at the Radisson Hotel, Charleston Airport.

The theme for the meeting is “Visions of the Future - Building on the Past.” Betty Buff from Lexington County FCL is the current national president and Pam Hanfland, also from Lexington FCL, will be installed as the new national president. We hope all SCFCL members and advisors will take advantage of attending this national meeting so close and hosted by South Carolina.

Submitted by Carol Webb (cwebb@clermson.edu), State Advisor

Demographic Information/Statistics

Bankruptcy Increasing Among Older Americans

Economic experts are sounding the alarm bells about two worrisome trends - older Americans racking up major credit card and mortgage debt, and a sharp increase in the number of bankruptcies among the same group. People over 50 are accumulating far more debt than previous generations, and this debt is undermining the security of their retirement. As a result, over the last decade, the number of older persons declaring bankruptcy has more than doubled.

Why? The top reasons cited are increased health care costs and job loss. Older Americans face greater burdens with health care costs all the time. Prescription drug costs have increased at about twice the rate of inflation for many years. There has been a substantial increase in the number of employers dropping or reducing retiree health coverage. Many people are not aware that Medicare has substantial out-of-pocket costs. Medicare enrollees in managed care plans do not escape the pressure. Enrollees in poor health paid an average of \$3,588 out-of-pocket in 2001, triple the out-of-pocket cost of those in good health in the same managed care plans, according to the Commonwealth Fund.

Many older Americans rely on jobs to make ends meet. If they lose their jobs, they are economically devastated. Many turn to credit cards or home equity to meet health expenses, beginning the process of building up debt. For many, the debt becomes too great and they end up declaring bankruptcy.

Source: Cindy Hounsell, *The Women’s Institute for a Secure Retirement (WISER) Newsletter*, Summer 2004; <http://www.wiser.heinz.org/>

U. S. Census Reports

The nation’s Hispanic and Asian populations grew approximately four times faster than the U.S. population overall between 2000 and 2003, according to the U.S. Census Bureau.

On July 1, 2003, the Hispanic population (of any race) totaled 39.9 million, a 13% rate of growth over the 39-month period.

During that same period, the number of people who identify themselves as Asian grew 12.5% to 13.5 million people.

By contrast, the African-American population grew 4.4%, and the number of non-Hispanic whites rose 0.9%.

For more detail from the Census Bureau, go to

<http://www.census.gov/Press-Release/www/releases/archives/race/001839.html>.

Resources and Websites

2004 Kids Count Databook (<http://www.sckidscount.org/report04.html>)

The 2004 Kids Count Databook published by the Annie E. Casey Foundation has been released. It shows South Carolina ranks 46th among the 50 states, the second worst rating during the past decade. The Databook can be accessed on the Annie E. Casey Foundation website at <http://www.aecf.org/kidscount/databook/>.

Summer Fun with Youth

Agents looking for educational materials to share with youth over the summer may wish to visit the USDA for Kids website, located at <http://www.usda.gov/news/usdakids/>.

Benefits Check Up for People 55 and Older

Have you ever wished there was an online service that would allow you to check the eligibility for benefits for yourself or your parents? The National Council on Aging has compiled an online website containing information on federal, state, and some local programs. By completing an online questionnaire, individuals can learn about programs they may meet the eligibility requirements for and obtain important contact numbers. For additional information, visit the National Council on Aging website at <http://www.benefitscheckup.org>.

Calendar of Events

Society for Nutrition Education 37th Annual Meeting: Inviting Everyone to the Table, July 17-21, 2004, Salt Lake City, UT. Information can be found at <http://www.sne.org/conference/index.html>.

Food and Nutrition Conference and Expo 2004, October 2 - 5, 2004, Anaheim, CA. As the date approaches, more information is available at the American Dietetic Association webpage at http://www.eatright.org/Public/96_13100.cfm.

Association for Financial Counseling and Planning Education Conference, November 17 - 20, 2004, Denver, CO. Information can be found at [http://www.afcpe.org/\\$spindb.query.listallconf.aview](http://www.afcpe.org/$spindb.query.listallconf.aview).

California Childhood Obesity Conference, January 9 - 12, 2005, San Diego, CA. Information can be found at <http://nature.berkeley.edu/cwh/activities/conferences.shtml>.

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